

# Latrobe Uni

## SECTION 1 SAMPLE COMPOSITION

Table 1.1 Respondent demographic characteristics

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Sex</b>								
Female	74.7	76.9	75.0	72.1	81.3	81.5	78.6	78.2
Male	25.3	23.1	25.0	27.9	18.8	18.5	21.4	21.8
<b>Age</b>								
Under 20	21.8	7.5	20.5	2.3				0.4
20 to 24	61.8	32.5	58.4	16.3	3.1	30.8		10.4
25 to 29	8.1	7.5	7.9	39.5	12.5	30.8	14.7	22.5
30 to 39	4.5	25.0	6.6	14.0	21.9	26.9	28.4	24.7
40 and Above	3.9	27.5	6.6	27.9	62.5	11.5	56.9	42.0
<b>Language at home</b>								
English	92.8	92.5	92.4	90.7	100.0	94.4	95.1	94.8
LOTE	7.2	7.5	7.6	9.3		5.6	4.9	5.2
<b>Disability</b>								
Yes	4.5	17.9	6.1	4.9	3.1	7.5	5.9	5.7
No	95.5	82.1	93.9	95.1	96.9	92.5	94.1	94.3
<b>Award</b>								
Enabling								
Diploma	1.5	7.5	2.1					
Bachelor	92.9	85.0	91.9					
Honours	5.7	7.5	6.0					
GradDip						78.2	46.1	38.9
M.Course						21.8	53.9	29.1
M.Res				7.0	25.0			4.7
Doctorate				18.6	21.9			6.4
PhD				74.4	53.1			20.9
<b>Field of study</b>								
Science	7.3	10.3	7.5	21.4	9.7	1.8		5.7
Information Technology	0.7	7.7	1.4	2.4			1.0	0.9
Engineering	1.3		1.4		3.2		1.0	0.9
Architecture								
Agriculture & Environment	2.6	2.6	2.6	14.3				2.6
Health Sciences	35.1	23.1	33.2	16.7	35.5	20.0	47.0	33.2
Education	10.9	5.1	10.1		3.2	52.7	20.0	21.8
Management & Commerce	11.6	10.3	11.8	2.4	3.2	7.3	11.0	7.4
Economics	1.7	2.6	1.7					
Society & Culture	21.9	33.3	23.4	42.9	38.7	18.2	12.0	23.1
Law	3.6	5.1	3.8		3.2		7.0	3.5

Creative Arts	2.6	2.3	3.2	1.0	0.9
Food & Hospitality	0.7	0.6			

## National averages

### SECTION 1 SAMPLE COMPOSITION

Table 1.1 Respondent demographic characteristics

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Sex</b>								
Female	66.2	70.0	67.0	62.1	60.5	67.9	64.4	64.0
Male	33.8	30.0	33.0	37.9	39.5	32.1	35.6	36.0
<b>Age</b>								
Under 20	26.6	3.4	21.9	0.1		2.1	0.1	0.5
20 to 24	56.1	23.1	49.5	15.5	0.7	38.3	5.8	11.8
25 to 29	7.1	17.9	9.3	35.0	10.5	26.2	20.4	22.4
30 to 39	5.7	28.5	10.3	25.4	27.8	18.1	35.8	30.0
40 and Above	4.4	27.1	9.0	24.0	61.0	15.4	37.9	35.2
<b>Language at home</b>								
English	88.4	93.3	89.4	85.5	93.9	81.3	89.4	88.0
LOTE	11.6	6.7	10.6	14.5	6.1	18.7	10.6	12.0
<b>Disability</b>								
Yes	5.0	9.5	6.0	6.1	9.4	5.6	6.0	6.4
No	95.0	90.5	94.0	93.9	90.6	94.4	94.0	93.6
<b>Award</b>								
Enabling	0.5	1.3	0.7					
Diploma	1.2	6.1	2.2					
Bachelor	91.2	86.3	90.1					
Honours	7.1	6.3	6.9					
GradDip						45.1	37.5	27.1
M.Course						54.9	62.5	42.0
M.Res				9.9	27.9			5.4
Doctorate				4.9	12.9			2.6
PhD				85.2	59.3			22.9
<b>Field of study</b>								
Science	8.7	4.4	7.7	19.5	6.8	2.3	2.2	5.9
Information Technology	2.4	4.3	2.8	4.3	2.7	2.5	4.5	4.0
Engineering	7.0	4.8	6.5	8.2	3.0	2.0	2.9	3.7
Architecture	2.7	1.6	2.4	0.8	0.9	1.9	1.4	1.3
Agriculture & Environment	2.8	4.1	3.1	6.0	3.0	1.7	2.6	3.1
Health Sciences	20.9	10.3	18.6	16.3	18.1	20.6	15.3	16.7
Education	13.6	10.6	12.9	3.4	16.6	25.9	17.1	16.0
Management & Commerce	12.8	23.2	15.0	4.5	8.2	16.6	27.5	19.1
Economics	1.8	2.1	1.9	2.4	1.8	2.0	2.4	2.3
Society & Culture	17.6	24.4	19.1	28.9	30.5	18.3	16.4	20.7
Law	3.7	6.1	4.2	1.2	2.0	2.3	4.8	3.4

Creative Arts	5.5	3.5	5.1	4.4	5.9	3.8	2.8	3.6
Food & Hospitality	0.7	0.5	0.7	0.1	0.5	0.4	0.1	0.2

## Latrobe Uni (sample sizes)

### SECTION 2 SAMPLE COMPOSITION

Table 2.3 Respondent demographic characteristics

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Sex</b>								
Female	332	39	376	43	32	54	98	229
Male	332	39	376	43	32	54	98	229
<b>Age</b>								
Under 20	335	40	380	43				231
20 to 24	335	40	380	43	32	52		231
25 to 29	335	40	380	43	32	52	102	231
30 to 39	335	40	380	43	32	52	102	231
40 and Above	335	40	380	43	32	52	102	231
<b>Language at home</b>								
English	335	40	380	43	32	54	102	233
LOTE	335	40	380	43		54	102	233
<b>Disability</b>								
Yes	330	39	374	41	32	53	102	230
No	330	39	374	41	32	53	102	230
<b>Award</b>								
Enabling								
Diploma	336	40	381					
Bachelor	336	40	381					
Honours	336	40	381					
GradDip						55	102	234
M.Course						55	102	234
M.Res				43	32			234
Doctorate				43	32			234
PhD				43	32			234
<b>Field of study</b>								
Science	302	39	346	42	31	55		229
Information Technology	302	39	346	42			100	229
Engineering	302		346		31		100	229
Architecture								
Agriculture & Environment	302	39	346	42				229
Health Sciences	302	39	346	42	31	55	100	229
Education	302	39	346		31	55	100	229
Management & Commerce	302	39	346	42	31	55	100	229
Economics	302	39	346					
Society & Culture	302	39	346	42	31	55	100	229
Law	302	39	346		31		100	229

Creative Arts  
Food & Hospitality

302  
302

346  
346

31

100

229

# Latrobe Uni

## SECTION 2 STUDENT INCOME AND SOURCES OF INCOME SUPPORT

**Table 2.1** Average income from all sources (\$, annual mean and median)

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
<b>Income</b>	<b>Mean</b>	<b>11444</b>	<b>22812</b>	<b>12648</b>	<b>25112</b>	<b>30334</b>	<b>15637</b>	<b>44074</b>	<b>32229</b>
Income	Median	10268	19424	10843	23165	25000	10710	40000	28500
	Female	11610	24295	12915	24980	29806	16582	39461	30171
	Male	11138	20230	12130	25495	32533	12215	53281	35497
All Paid Employment		6666	20286	8141	11198	25428	10833	41464	26765
Net Scholarship Studentship		549	0	492	12392	1177	0	102	2451
AusAbstudy Youth Allowance		2900	371	2611	0	0	1554	0	360
Centrelink payments		274	1208	372	205	1364	1295	289	658
Family Assist		270	342	275	103	648	760	817	643
Rent Assist		202	0	178	0	48	0	27	19
Regular Allow		210	0	185	641	316	240	0	217
Irregular Amounts		237	149	225	103	394	374	738	483
Interest dividends etc		135	457	168	471	958	581	637	634
Other take-home pay		53	516	102	1244	161	580	1024	828

**Table 2.2** Distribution of sources of income, all students

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
All Paid Employment	58.3	88.9	64.4	44.6	83.8	69.3	94.1	83.0
Net Scholarship Studentship	4.8	0.0	3.9	49.3	3.9	0.0	0.2	7.6
AusAbstudy Youth Allow	25.3	1.6	20.6	0.0	0.0	9.9	0.0	1.1
Centrelink payments	2.4	5.3	2.9	0.8	4.5	8.3	0.7	2.0
Family Assist	2.4	1.5	2.2	0.4	2.1	4.9	1.9	2.0
Rent Assist	1.8	0.0	1.4	0.0	0.2	0.0	0.1	0.1
Regular Allow	1.8	0.0	1.5	2.6	1.0	1.5	0.0	0.7
Irreg Amts	2.1	0.7	1.8	0.4	1.3	2.4	1.7	1.5
Interest divid etc	1.2	2.0	1.3	1.9	3.2	3.7	1.4	2.0

**Table 2.3 Total annual income, grouped, all students**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Under 10000	44.6	13.5	41.6	7.7	3.2	38.0	4.3	12.5
10,000 to 19,999	44.2	37.8	43.0	10.3	29.0	34.0	8.5	17.6
20,000 to 29,999	8.6	18.9	9.9	53.8	29.0	14.0	11.7	22.2
30,000 to 39,999	2.0	5.4	2.3	17.9	16.1	8.0	22.3	17.1
40,000 and over	0.7	24.3	3.2	10.3	22.6	6.0	53.2	30.6

**Table 2.4 Receipt of government and university income support and supplementary benefits**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Received Youth Allowance</b>	<b>Mean</b>	<b>40.5</b>	<b>7.5</b>	<b>37.0</b>	<b>0.0</b>	<b>0.0</b>	<b>16.4</b>	<b>1.0</b>	<b>4.3</b>
Stan Rate at Home		30.9	100.0	32.6			22.2	100.0	30.0
Stan Rate Away		60.3		58.9			77.8		70.0
Special Rate LT-un		1.5		1.4					
Not Sure of Rate		7.4		7.1					
<b>Received Austudy</b>	<b>Mean</b>	<b>8.0</b>	<b>5.0</b>	<b>7.6</b>	<b>0.0</b>	<b>0.0</b>	<b>9.1</b>	<b>1.0</b>	<b>2.6</b>
Stan Rate at Home		37.0		34.5			40.0		33.3
Stan Rate Away		37.0		34.5			60.0		50.0
Special Rate LT-un			50.0	3.4					
Not Sure of Rate		25.9	50.0	27.6				100.0	16.7
<b>Received other income support</b>									
Unemployment Benefits		0.0	10.0	1.0	0.0	6.3	5.5	1.0	2.6
Pension		1.5	0.0	1.3	2.3	3.1	3.6	0.0	1.7
Family Parenting Allowance		3.0	10.0	3.7	2.3	12.5	10.9	10.8	9.4
Cwealth Ed Costs Scholarship		3.0	2.5	2.9	0.0	0.0	0.0	0.0	0.0
Cwealth Accom Scholarship		3.3	0.0	2.9	0.0	0.0	1.8	0.0	0.4
Govt or Priv Secur Cadetship		0.3	0.0	0.3	0.0	0.0	1.8	2.0	1.3
Other Govt or Univ Income Support		3.3	2.5	3.4	4.7	0.0	3.6	2.0	2.6
APA Schol		0.3	0.0	0.3	27.9	0.0	0.0	2.0	6.0
APAI Schol		0.0	0.0	0.0	9.3	0.0	0.0	2.0	2.6
Another Univ Provided Stipend		7.1	0.0	6.3	25.6	9.4	0.0	2.9	7.3
<b>Received supp benefits</b>									
Health Care Card		50.3	22.5	47.8	20.9	15.6	38.2	6.9	17.9
Pensioner Ed Supplement		2.4	2.5	2.4	0.0	0.0	3.6	1.0	1.3
Cwealth Rent Assistance		12.5	2.5	11.8	0.0	3.1	5.5	2.0	2.6
State Auth Rent Assistance		1.8	0.0	1.6	0.0	0.0	0.0	0.0	0.0
Tertiary Stud Transp Concession		21.7	7.5	19.9	2.3	0.0	7.3	1.0	2.6

**Table 2.5** Reasons for not receiving Youth Allowance or Austudy, or not receiving full rate

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Applied but rejected</b>		<b>13.4</b>	<b>2.5</b>	<b>12.1</b>	<b>16.3</b>	<b>3.1</b>	<b>20.0</b>	<b>1.0</b>	<b>8.5</b>
	Female	14.1	3.3	12.8	16.1	3.8	18.2	1.3	8.4
	Male	11.9	0.0	10.6	16.7	0.0	30.0	0.0	10.0
Received austudy-not full rate		10.1	7.5	9.7	0.0	0.0	3.6	2.0	1.7
Did not know about Austudy		2.7	0.0	2.4	11.6	3.1	0.0	2.9	3.8
<b>Wanted to apply but.</b>									
Expected application to be unsuccess		19.6	20.0	19.4	16.3	6.3	14.5	7.8	10.7
Applying too complicated		5.4	7.5	5.5	0.0	3.1	7.3	1.0	2.6
Form too long		2.7	2.5	2.6	0.0	0.0	1.8	1.0	0.9

**Table 2.5b** Reasons for Rejection

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Own Income Too High	36.5	66.7	39.8	66.7	100.0	0.0	75.0	54.2
Own assets Too High	13.3	0.0	12.5	40.0	100.0	28.6	0.0	37.5
Parents Income Assets Too Hi	87.8	87.5	87.8	50.0		50.0	0.0	44.4
Partners Income Assets Too Hi	31.7	50.0	32.8	40.0		60.0	50.0	52.6
Done Too Much Study	3.8	25.0	5.4	50.0	100.0	12.5	50.0	38.9
Not Fulltime Courseload	1.9	87.5	13.1	0.0	100.0	0.0	80.0	31.3
Course Excluded Under Rules	1.9	0.0	1.8	90.0	100.0	57.1	60.0	72.7
Form Filled Out Incorrectly	5.8	0.0	5.5	0.0		0.0	33.3	7.7

Table 2.6

## Receipt of Austudy or Youth Allowance (any rate) by student characteristics

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Sex</b>								
Female	46.8	6.7	42.2	0.0	0.0	27.3	1.3	7.3
Male	48.8	33.3	47.9	0.0	0.0	20.0	4.8	6.0
<b>Employment status</b>								
Studying only	55.6	0.0	51.9	0.0	0.0	46.2	0.0	20.0
Full-time	70.0	0.0	31.8	0.0	0.0	33.3	1.6	4.8
Part-time or Casual	46.4	25.0	44.6	0.0	0.0	17.2	2.9	5.4
<b>Paid fees upfront</b>								
Paid Or Part	38.6	7.1	34.0	0.0	0.0	14.3	0.0	2.6
Deferred	51.3	19.0	48.6	0.0		35.3	2.9	18.6
<b>Age in years</b>								
Under 25	46.1	18.8	44.7	0.0	0.0	37.5		24.0
25 and over	58.2	8.3	42.5	0.0	0.0	22.2	2.0	4.9
<b>Language spoken at home</b>								
English	47.3	13.5	43.6	0.0	0.0	27.5	2.1	7.2
LOTE	58.3	0.0	51.7	0.0		0.0	0.0	0.0
<b>Family socio-economic status</b>								
High SES	29.6	20.0	28.1	0.0	0.0	100.0	0.0	12.5
High Mid SES	39.2	0.0	37.2	0.0	0.0	21.4	6.7	10.5
Mid SES	44.1	15.4	40.9	0.0	0.0	28.6	3.0	7.5
Low Mid SES	53.7	0.0	49.3	0.0	0.0	14.3	0.0	3.7
Low SES	62.7	16.7	57.6	0.0	0.0	33.3	0.0	7.0
<b>School type last attended</b>								
Govt	56.7	13.6	52.2	0.0	0.0	31.0	3.8	9.0
Catholic	43.4	0.0	39.8	0.0	0.0	22.2	0.0	4.7
Indep	28.6	0.0	26.5	0.0	0.0	25.0	0.0	6.4
<b>Living arrangements</b>								
Parent Guardians Relatives	35.0	21.4	33.7	0.0		26.7	0.0	14.8
Friends	71.4	33.3	69.6	0.0	0.0	53.8	16.7	25.0
Partner	19.0	0.0	15.4	0.0	0.0	7.7	0.0	1.2
Children	0.0	0.0	0.0		0.0	0.0	0.0	0.0
Alone	82.4	0.0	63.6	0.0	0.0	50.0	7.7	8.3
<b>Accommodation type</b>								
Rental Accom	68.9	20.0	63.9	0.0	0.0	28.6	4.3	9.2
Accom Owned	34.6	10.7	31.4	0.0	0.0	20.0	1.4	4.9
Residential	58.3		58.3			100.0	0.0	50.0
Informal	100.0		100.0					

Table 2.7

## Financial dependence and types of non-cash assistance

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Dependent on no one</b>		<b>40.8</b>	<b>55.0</b>	<b>42.5</b>	<b>55.8</b>	<b>62.5</b>	<b>50.9</b>	<b>81.4</b>	<b>67.1</b>
	Female	40.3	50.0	41.8	51.6	57.7	50.0	77.9	63.7
	Male	42.9	66.7	44.7	66.7	83.3	60.0	90.5	78.0
<b>Supported by:</b>									
	Spouse/Partner	4.5	20.0	6.0	27.9	28.1	25.5	17.6	22.6
	Parent/other relative	53.9	30.0	51.2	18.6	3.1	25.5	1.0	10.3
<b>Situation of supporter</b>									
	FT Worker	44.6	30.0	42.8	27.9	25.0	43.6	13.7	24.8
	PT/Casual worker	13.7	10.0	13.1	7.0	3.1	7.3	4.9	5.6
	Unemployed	0.9	0.0	1.0	2.3	0.0	0.0	0.0	0.4
	Home Carer	4.2	0.0	3.7	0.0	0.0	3.6	1.0	1.3
	Self employed	11.3	10.0	11.0	7.0	3.1	3.6	2.0	3.4
	Retiree or Pensioner	3.6	7.5	3.9	2.3	9.4	3.6	1.0	3.0
	Student	0.9	2.5	1.0	0.0	0.0	1.8	0.0	0.4
	Other	0.6	0.0	0.5	0.0	0.0	0.0	0.0	0.0
<b>Assistance often relied on</b>									
	Meals	53.6	35.9	51.6	24.3	6.7	39.2	7.4	17.8
	Free accommodation	52.4	33.3	50.3	24.3	10.7	34.7	6.5	16.8
	Telephone	51.4	23.1	48.2	18.9	10.7	28.6	7.5	14.9
	Computer	55.9	30.8	52.8	16.2	13.8	39.2	14.0	20.4
	Clothing	18.0	10.3	17.3	8.1	3.6	8.2	3.2	5.3
	Use of motor vehicle	27.6	15.4	26.2	10.8	9.7	24.0	5.4	11.3
	Childcare	2.9	2.6	2.8	0.0	6.9	4.3	7.5	5.4
	Textbooks	24.9	23.7	24.8	10.8	7.1	10.0	8.8	9.2
<b>Cash assistance</b>		<b>41.6</b>	<b>21.6</b>	<b>38.8</b>	<b>19.4</b>	<b>13.3</b>	<b>29.8</b>	<b>13.7</b>	<b>18.1</b>
	Female	42.3	22.2	39.4	25.0	16.0	31.6	15.7	21.0
	Male	37.3	22.2	35.3	0.0	0.0	12.5	9.5	7.1
<b>Assistance with bills</b>		<b>24.8</b>	<b>2.8</b>	<b>22.4</b>	<b>5.3</b>	<b>6.7</b>	<b>14.3</b>	<b>4.4</b>	<b>7.2</b>
	Female	23.7	3.7	21.6	6.9	4.2	12.8	2.9	6.3
	Male	26.3	0.0	23.5	0.0	16.7	11.1	10.5	9.1

**Table 2.8 Students who have relied upon free or subsidised services of student unions or guilds in the course of their studies**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Legal advice</b>		<b>1.8</b>	<b>12.5</b>	<b>2.9</b>	<b>11.6</b>	<b>6.3</b>	<b>1.8</b>	<b>1.0</b>	<b>3.8</b>
	Female	1.6	13.3	2.8	9.7	7.7	2.3	1.3	3.9
	Male	1.2	11.1	2.1	16.7	0.0	0.0	0.0	4.0
<b>Healthcare</b>		<b>29.2</b>	<b>15.0</b>	<b>27.6</b>	<b>18.6</b>	<b>9.4</b>	<b>16.4</b>	<b>2.9</b>	<b>9.8</b>
	Female	30.2	13.3	28.4	19.4	11.5	18.2	2.6	10.6
	Male	26.2	22.2	25.5	16.7	0.0	10.0	4.8	8.0
<b>Childcare</b>		<b>0.0</b>	<b>10.0</b>	<b>1.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.8</b>	<b>2.9</b>	<b>1.7</b>
	Female	0.0	13.3	1.4	0.0	0.0	2.3	3.9	2.2
	Male	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Counselling</b>		<b>9.8</b>	<b>22.5</b>	<b>11.0</b>	<b>18.6</b>	<b>3.1</b>	<b>7.3</b>	<b>2.9</b>	<b>6.8</b>
	Female	8.9	26.7	10.6	22.6	3.8	6.8	2.6	7.3
	Male	11.9	11.1	11.7	8.3	0.0	10.0	4.8	6.0
<b>Academic advocacy</b>		<b>6.3</b>	<b>7.5</b>	<b>6.3</b>	<b>7.0</b>	<b>3.1</b>	<b>5.5</b>	<b>2.0</b>	<b>3.8</b>
	Female	5.6	10.0	6.0	6.5	3.8	2.3	1.3	2.8
	Male	7.1	0.0	6.4	8.3	0.0	10.0	4.8	6.0
<b>Could not afford full cost Not Able to Afford</b>		<b>90.9</b>	<b>84.8</b>	<b>90.4</b>	<b>89.5</b>	<b>85.7</b>	<b>90.7</b>	<b>67.9</b>	<b>81.9</b>
	Female	89.9	84.6	89.5	89.7	87.5	88.2	65.9	80.6
	Male	93.2	85.7	92.6	88.9	80.0	100.0	75.0	85.7

Table 2.9

**Reliance upon of one or more free or subsidised service  
by student characteristics**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Sex</b>								
Female	39.1	46.7	39.7	35.5	19.2	22.7	7.8	17.9
Male	34.5	22.2	33.0	16.7	0.0	30.0	14.3	16.0
<b>Employment status</b>								
Studying only	22.2	80.0	26.9	42.9	0.0	38.5	16.7	30.0
Full-time	50.0	27.3	36.4	33.3	0.0	11.1	4.9	6.0
Part-time or Casual	40.4	45.0	40.8	27.3	25.0	24.1	11.8	21.4
<b>Paid fees upfront</b>								
Paid Or Part	34.9	21.4	33.0	40.0	0.0	28.6	5.5	11.7
Deferred	37.5	52.4	38.2	50.0		26.5	14.7	21.4
<b>Age in years</b>								
Under 25	35.7	31.3	35.3	37.5	100.0	12.5		24.0
25 and over	49.1	45.8	47.5	28.6	12.9	27.8	8.8	16.0
<b>Language spoken at home</b>								
English	38.9	40.5	38.7	28.2	15.6	21.6	8.2	15.8
LOTE	25.0	33.3	27.6	50.0		66.7	20.0	41.7
<b>Family socio-economic status</b>								
High SES	40.7	20.0	37.5	25.0	0.0	100.0	14.3	25.0
High Mid SES	33.8	50.0	34.6	0.0	25.0	21.4	13.3	15.8
Mid SES	37.3	53.8	39.1	27.3	0.0	21.4	9.1	13.4
Low Mid SES	40.3	20.0	38.4	33.3	20.0	21.4	4.3	16.7
Low SES	35.3	50.0	35.6	55.6	30.0	22.2	13.3	27.9
<b>School type last attended</b>								
Govt	38.3	27.3	36.6	28.0	6.7	31.0	9.6	18.0
Catholic	38.2	66.7	41.0	57.1	33.3	11.1	9.5	20.9
Indep	34.9	40.0	35.3	22.2	25.0	16.7	5.9	14.9
<b>Living arrangements</b>								
Parent Guardians Relatives	24.5	21.4	24.7	37.5		20.0	0.0	22.2
Friends	60.0	50.0	58.9	37.5	60.0	30.8	0.0	31.3
Partner	47.6	40.0	46.2	12.5	0.0	15.4	8.7	9.3
Children	28.6	100.0	44.4		33.3	25.0	18.2	21.1
Alone	41.2	33.3	36.4	50.0	0.0	0.0	15.4	20.8
<b>Accommodation type</b>								
Rental Accom	51.9	50.0	50.4	28.6	36.4	19.0	17.4	23.7
Accom Owned	26.8	39.3	28.5	31.8	5.3	23.3	7.2	14.1
Residential	61.1		61.1			100.0	0.0	50.0

Informal

0.0

0.0

# National averages

## SECTION 2 STUDENT INCOME AND SOURCES OF INCOME SUPPORT

**Table 2.1** Average income from all sources (\$, annual mean and median)

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
<b>Income</b>	<b>Mean</b>	<b>12604</b>	<b>29974</b>	<b>16141</b>	<b>26870</b>	<b>41230</b>	<b>20087</b>	<b>43927</b>	<b>36984</b>
Income	Median	11000	27800	12600	25500	40000	14789	40000	34000
	Female	12582	27587	15732	26888	36718	20211	39422	33828
	Male	12657	34796	16775	26854	47805	20100	51896	42514
All Paid Employment		8325	26791	12089	9440	37729	16526	42054	31827
Net Scholarship Studentship		561	133	473	15380	906	351	126	3002
AusAbstudy Youth Allowance		2131	203	1733	204	25	948	51	205
Centrelink payments		285	879	410	263	468	570	266	337
Family Assist		472	763	528	365	256	608	299	347
Rent Assist		99	77	94	37	46	32	18	27
Regular Allow		249	124	223	149	153	285	39	109
Irregular Amounts		237	159	220	262	164	316	267	257
Interest dividends etc		245	844	369	769	1484	450	807	873
Other take-home pay		169	707	286	641	905	422	703	687

**Table 2.2** Distribution of sources of income, all students

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
All Paid Employment	66.0	89.4	74.9	35.1	91.5	82.3	95.7	86.1
Net Scholarship Studentship	4.5	0.4	2.9	57.2	2.2	1.7	0.3	8.1
AusAbstudy Youth Allow	16.9	0.7	10.7	0.8	0.1	4.7	0.1	0.6
Centrelink payments	2.3	2.9	2.5	1.0	1.1	2.8	0.6	0.9
Family Assist	3.7	2.5	3.3	1.4	0.6	3.0	0.7	0.9
Rent Assist	0.8	0.3	0.6	0.1	0.1	0.2	0.0	0.1
Regular Allow	2.0	0.4	1.4	0.6	0.4	1.4	0.1	0.3
Irreg Amts	1.9	0.5	1.4	1.0	0.4	1.6	0.6	0.7
Interest divid etc	1.9	2.8	2.3	2.9	3.6	2.2	1.8	2.4

**Table 2.3 Total annual income, grouped, all students**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Under 10000	41.7	12.2	35.7	6.4	7.0	32.1	7.4	10.9
10,000 to 19,999	42.6	20.1	38.0	15.5	13.0	30.9	7.5	13.1
20,000 to 29,999	11.2	20.5	13.1	45.7	11.7	15.1	9.6	17.2
30,000 to 39,999	2.9	21.4	6.6	20.8	15.4	8.5	18.8	17.2
40,000 and over	1.6	25.8	6.5	11.5	52.9	13.4	56.7	41.7

**Table 2.4 Receipt of government and university income support and supplementary benefits**

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Received Youth Allowance</b>	<b>Mean</b>	<b>31.4</b>	<b>2.2</b>	<b>25.4</b>	<b>0.8</b>	<b>0.1</b>	<b>8.5</b>	<b>0.5</b>	<b>1.7</b>
Stan Rate at Home		46.1	50.3	46.1	26.0	100.0	43.2	30.4	40.2
Stan Rate Away		49.2	43.2	49.2	74.0		52.7	54.6	54.4
Special Rate LT-un		0.8		0.7			1.3		1.0
Not Sure of Rate		4.0	6.5	4.0			2.8	15.0	4.4
<b>Received Austudy</b>	<b>Mean</b>	<b>5.3</b>	<b>1.0</b>	<b>4.5</b>	<b>0.5</b>	<b>0.8</b>	<b>7.0</b>	<b>0.7</b>	<b>1.6</b>
Stan Rate at Home		42.7	31.2	42.4	12.7	39.9	35.3	33.3	34.0
Stan Rate Away		45.0	53.3	45.1	55.6	50.8	44.9	47.8	46.5
Special Rate LT-un		1.1	4.6	1.3			4.1		2.7
Not Sure of Rate		11.2	10.9	11.2	31.7	9.3	15.7	18.9	16.7
<b>Received other income support</b>									
Unemployment Benefits		0.2	2.2	0.6	0.4	2.5	1.9	1.2	1.3
Pension		1.6	4.7	2.2	1.8	2.5	2.1	1.7	1.9
Family Parenting Allowance		4.0	14.8	6.1	5.6	6.0	5.5	8.3	7.0
Cwealth Ed Costs Scholarship		2.8	1.1	2.5	0.1	0.7	0.7	0.2	0.3
Cwealth Accom Scholarship		2.8	0.3	2.3	0.1	0.3	0.2	0.1	0.2
Govt or Priv Secur Cadetship		0.5	1.2	0.7	0.9	0.4	0.5	1.0	0.8
Other Govt or Univ Income Support		3.0	3.0	3.0	10.1	4.7	2.6	4.2	5.1
APA Schol		0.1	0.1	0.1	30.7	6.0	0.9	0.5	6.6
APAI Schol		0.1	0.0	0.1	9.1	1.3	0.0	0.2	1.9
Another Univ Provided Stipend		5.4	1.7	4.6	28.9	5.0	1.3	0.8	6.4
<b>Received supp benefits</b>									
Health Care Card		32.6	14.6	28.9	9.3	7.4	22.8	5.3	9.0
Pensioner Ed Supplement		2.1	6.2	2.9	0.5	0.3	1.8	1.0	0.9
Cwealth Rent Assistance		8.4	4.2	7.6	1.3	2.3	3.8	1.6	2.0
State Auth Rent Assistance		1.2	0.6	1.1	0.6	0.9	0.9	0.3	0.5
Tertiary Stud Transp Concession		32.3	7.3	27.1	25.8	3.4	24.1	2.7	10.2

**Table 2.5** Reasons for not receiving Youth Allowance or Austudy, or not receiving full rate

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Applied but rejected</b>		<b>12.8</b>	<b>7.4</b>	<b>11.8</b>	<b>5.3</b>	<b>2.7</b>	<b>16.2</b>	<b>2.8</b>	<b>5.4</b>
	Female	13.9	7.5	12.6	5.6	3.2	17.0	3.2	5.9
	Male	10.8	7.2	10.1	5.1	2.0	15.0	1.9	4.3
Received austudy-not full rate		8.6	1.8	7.2	0.4	0.3	4.1	0.4	0.9
Did not know about Austudy		4.7	4.2	4.6	8.2	5.3	9.0	4.9	6.2
<b>Wanted to apply but.</b>									
Expected application to be unsuccess		21.6	17.4	20.8	12.4	6.7	20.4	10.5	11.8
Applying too complicated		5.4	2.9	4.9	0.7	0.7	5.4	1.0	1.6
Form too long		1.8	1.0	1.7	0.2	0.1	1.6	0.3	0.4

**Table 2.5b** Reasons for Rejection

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Own Income Too High	43.5	69.1	48.5	45.4	77.8	49.8	84.0	71.7
Own assets Too High	17.8	46.1	23.0	28.2	60.6	28.3	62.2	49.8
Parents Income Assets Too Hi	88.8	64.5	86.1	54.8	29.3	59.1	44.6	51.0
Partners Income Assets Too Hi	31.0	55.4	35.5	23.4	53.6	41.5	53.3	45.4
Done Too Much Study	7.5	21.1	9.7	47.4	53.8	39.7	50.7	47.2
Not Fulltime Courseload	3.0	77.8	21.7	0.9	76.5	6.5	87.5	63.7
Course Excluded Under Rules	2.4	5.4	2.8	87.7	90.4	79.3	74.1	80.0
Form Filled Out Incorrectly	4.0	4.5	4.1	1.2	2.5	2.8	4.5	3.2

**Table 2.6 Receipt of Austudy or Youth Allowance (any rate) by student characteristics**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Sex</b>								
Female	36.5	2.4	29.2	1.3	0.6	15.1	0.9	3.2
Male	35.6	4.4	30.0	1.0	1.3	15.0	1.2	3.1
<b>Employment status</b>								
Studying only	43.5	3.3	36.3	1.0	1.3	21.3	1.7	6.7
Full-time	24.3	1.0	7.2	3.5	1.1	3.2	0.6	0.9
Part-time or Casual	35.6	5.7	32.4	1.1	0.4	17.2	1.8	5.0
<b>Paid fees upfront</b>								
Paid Or Part	25.3	1.8	19.6	3.6	0.0	7.5	0.5	1.6
Deferred	41.6	3.8	35.0	1.3	4.1	21.8	1.9	7.4
<b>Age in years</b>								
Under 25	36.7	8.2	34.5	1.9	0.0	19.0	5.0	11.2
25 and over	34.2	1.2	17.3	1.1	0.7	13.2	0.7	2.1
<b>Language spoken at home</b>								
English	36.0	2.8	29.0	1.4	0.9	17.6	1.0	3.4
LOTE	37.8	5.5	33.8	0.0	0.0	5.5	1.5	2.0
<b>Family socio-economic status</b>								
High SES	26.5	3.0	23.7	1.8	0.0	14.9	0.0	3.5
High Mid SES	30.6	4.7	26.9	0.0	0.0	13.2	1.2	2.9
Mid SES	34.0	2.0	27.8	1.8	0.5	14.4	0.6	2.8
Low Mid SES	39.2	2.8	30.3	0.4	0.2	16.5	1.2	3.2
Low SES	48.5	3.2	35.7	1.6	1.9	18.8	1.4	3.6
<b>School type last attended</b>								
Govt	40.0	3.3	32.4	1.5	0.8	16.9	1.1	3.4
Catholic	32.3	2.6	27.4	0.4	0.0	14.3	0.9	3.0
Indep	29.6	2.9	26.2	1.3	1.1	12.7	0.9	2.9
<b>Living arrangements</b>								
Parent Guardians Relatives	29.5	6.1	27.4	1.4	0.0	17.5	2.9	7.9
Friends	58.7	8.9	53.6	1.4	1.2	24.3	2.4	7.5
Partner	24.9	0.5	13.1	1.2	1.9	5.9	0.9	1.6
Children	12.6	1.0	7.6	0.0	0.0	12.0	0.0	1.3
Alone	52.1	2.5	34.6	1.5	0.0	20.9	1.2	3.3
<b>Accommodation type</b>								
Rental Accom	54.9	4.2	44.3	0.7	1.1	17.9	1.6	4.2
Accom Owned	27.0	2.5	21.8	1.5	0.7	13.0	0.7	2.5
Residential	44.5	0.0	43.9	8.2	0.0	30.3	0.0	9.7
Informal	46.3	0.0	35.5	0.0	0.0	30.7	12.1	9.5

**Table 2.7 Financial dependence and types of non-cash assistance**

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Dependent on no one</b>		<b>37.6</b>	<b>66.6</b>	<b>43.5</b>	<b>63.2</b>	<b>76.8</b>	<b>46.0</b>	<b>80.0</b>	<b>71.3</b>
	Female	37.1	61.2	42.2	60.1	70.4	46.5	75.6	67.5
	Male	38.1	78.7	45.5	67.7	86.8	45.3	87.4	77.9
<b>Supported by:</b>									
	Spouse/Partner	7.8	20.6	10.4	23.5	18.6	19.6	15.1	17.7
	Parent/other relative	55.0	12.0	46.3	13.9	4.2	35.0	4.3	10.7
<b>Situation of supporter</b>									
	FT Worker	49.5	25.7	44.6	27.9	16.2	37.9	15.5	21.2
	PT/Casual worker	10.8	4.5	9.5	3.6	3.2	8.1	2.0	3.4
	Unemployed	1.8	1.0	1.6	1.0	0.5	1.4	0.3	0.6
	Home Carer	5.5	1.7	4.7	1.1	1.6	2.8	0.7	1.2
	Self employed	9.4	4.1	8.3	3.6	4.2	6.7	2.4	3.6
	Retiree or Pensioner	4.9	2.5	4.4	3.8	1.4	5.7	1.3	2.4
	Student	1.6	1.4	1.6	2.0	0.7	2.2	0.7	1.2
	Other	0.7	0.6	0.7	0.3	0.2	0.6	0.3	0.3
<b>Assistance often relied on</b>									
	Meals	60.4	26.5	53.8	25.9	13.2	40.9	12.6	19.5
	Free accommodation	59.1	23.3	52.1	21.8	11.3	39.9	10.8	17.5
	Telephone	53.1	23.5	47.3	24.0	12.9	35.4	12.6	18.2
	Computer	57.1	26.1	51.0	28.7	19.1	40.5	18.2	23.7
	Clothing	22.7	9.4	20.1	7.9	6.6	15.8	5.3	7.6
	Use of motor vehicle	31.7	14.8	28.4	15.1	10.4	23.0	8.7	12.3
	Childcare	4.6	7.9	5.3	5.2	5.7	7.3	5.0	5.5
	Textbooks	28.6	12.1	25.4	8.8	4.4	18.5	6.6	8.6
<b>Cash assistance</b>		<b>38.4</b>	<b>20.8</b>	<b>34.9</b>	<b>20.4</b>	<b>16.0</b>	<b>35.7</b>	<b>13.5</b>	<b>18.4</b>
	Female	39.9	25.9	36.9	24.0	21.6	35.3	16.5	21.5
	Male	35.5	9.0	30.8	14.8	7.8	36.6	8.0	13.0
<b>Assistance with bills</b>		<b>21.3</b>	<b>11.3</b>	<b>19.4</b>	<b>10.6</b>	<b>8.8</b>	<b>20.5</b>	<b>7.1</b>	<b>10.0</b>
	Female	21.4	13.0	19.7	12.7	11.6	20.1	8.5	11.5
	Male	21.2	7.8	18.8	7.2	5.0	21.5	4.8	7.5

**Table 2.8 Students who have relied upon free or subsidised services of student unions or guilds in the course of their studies**

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Legal advice</b>		<b>2.1</b>	<b>1.6</b>	<b>2.0</b>	<b>5.2</b>	<b>3.3</b>	<b>3.1</b>	<b>1.9</b>	<b>2.8</b>
	Female	1.9	1.2	1.7	5.0	3.3	1.8	2.1	2.7
	Male	2.7	2.4	2.7	5.1	3.4	6.0	1.5	3.1
<b>Healthcare</b>		<b>18.6</b>	<b>8.8</b>	<b>16.6</b>	<b>27.0</b>	<b>11.6</b>	<b>14.2</b>	<b>4.5</b>	<b>10.8</b>
	Female	20.4	8.4	17.9	29.7	12.8	14.2	5.1	11.8
	Male	15.2	9.0	14.0	22.2	9.9	13.8	3.3	9.2
<b>Childcare</b>		<b>0.5</b>	<b>1.9</b>	<b>0.8</b>	<b>1.2</b>	<b>1.9</b>	<b>0.9</b>	<b>0.9</b>	<b>1.1</b>
	Female	0.6	2.5	1.0	1.1	2.7	0.6	1.0	1.2
	Male	0.5	0.3	0.5	1.2	0.6	1.6	0.7	0.9
<b>Counselling</b>		<b>10.6</b>	<b>12.3</b>	<b>10.9</b>	<b>13.8</b>	<b>10.1</b>	<b>9.9</b>	<b>5.0</b>	<b>7.9</b>
	Female	11.8	13.1	12.1	17.8	11.9	10.5	6.2	9.6
	Male	8.3	10.4	8.7	7.3	7.4	8.8	3.0	5.2
<b>Academic advocacy</b>		<b>3.7</b>	<b>4.0</b>	<b>3.7</b>	<b>5.0</b>	<b>5.0</b>	<b>4.0</b>	<b>1.6</b>	<b>3.0</b>
	Female	3.4	4.3	3.6	5.3	4.6	3.7	1.5	2.9
	Male	4.3	3.2	4.1	4.5	5.4	4.9	1.6	3.1
<b>Could not afford full cost Not Able to Afford</b>		<b>91.0</b>	<b>83.0</b>	<b>89.5</b>	<b>86.2</b>	<b>70.2</b>	<b>88.8</b>	<b>68.0</b>	<b>75.3</b>
	Female	92.1	85.9	90.9	88.2	78.1	90.4	73.3	79.8
	Male	88.8	76.1	86.8	82.6	59.4	85.0	58.8	67.5

Table 2.9

Reliance upon of one or more free or subsidised service  
by student characteristics

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Sex</b>								
Female	29.9	21.4	28.0	40.0	24.2	24.1	10.8	19.5
Male	23.6	17.3	22.3	30.5	17.8	22.4	7.5	15.3
<b>Employment status</b>								
Studying only	28.5	29.5	28.7	26.4	29.5	29.5	7.4	21.7
Full-time	22.4	11.3	14.1	28.1	12.6	9.7	6.8	8.3
Part-time or Casual	27.5	27.8	27.5	40.0	32.6	25.4	16.8	28.3
<b>Paid fees upfront</b>								
Paid Or Part	23.6	11.8	20.6	36.1	3.7	17.6	6.1	8.1
Deferred	29.8	27.3	29.3	41.2	30.0	28.6	14.7	19.5
<b>Age in years</b>								
Under 25	26.5	23.0	26.2	32.8	21.1	22.9	16.0	23.0
25 and over	32.7	18.8	25.4	37.3	21.0	24.2	8.9	17.0
<b>Language spoken at home</b>								
English	28.1	20.1	26.3	38.2	21.1	24.7	9.3	18.0
LOTE	24.0	20.9	23.6	25.8	26.9	19.7	12.3	17.8
<b>Family socio-economic status</b>								
High SES	30.9	27.8	30.4	39.9	31.8	30.3	9.2	23.8
High Mid SES	26.9	23.7	26.4	38.8	27.4	21.4	11.2	20.6
Mid SES	26.4	20.0	25.1	35.5	20.2	19.6	10.1	17.0
Low Mid SES	28.0	17.5	25.4	33.6	21.6	23.9	9.9	16.9
Low SES	26.9	16.7	23.9	38.0	17.3	27.2	7.7	16.0
<b>School type last attended</b>								
Govt	28.7	20.3	26.9	37.9	21.3	25.2	10.3	19.0
Catholic	25.6	18.5	24.4	31.5	23.4	21.0	9.7	16.1
Indep	26.7	22.1	26.0	36.1	22.8	22.7	8.5	18.5
<b>Living arrangements</b>								
Parent Guardians Relatives	19.4	19.5	19.4	24.7	32.2	20.5	14.8	19.6
Friends	44.4	31.6	43.1	50.5	45.5	34.9	17.5	32.7
Partner	32.3	15.2	23.9	39.1	17.8	20.0	7.8	16.1
Children	34.4	27.8	30.9	28.0	27.6	30.1	13.6	19.1
Alone	36.3	19.7	30.3	36.5	24.8	20.8	10.9	18.6
<b>Accommodation type</b>								
Rental Accom	40.0	27.1	37.2	44.7	37.3	32.6	13.1	26.8
Accom Owned	20.0	16.8	19.3	27.5	16.2	16.5	8.2	13.0
Residential	48.6	42.8	48.4	48.7	100.0	45.0	3.0	29.6

Informal

22.1

35.4

24.4

45.1

0.0

30.7

12.1

22.7

# Latrobe Uni (sample sizes)

## SECTION 3 STUDENT INCOME AND SOURCES OF INCOME SUPPORT

**Table 3.1** Average income from all sources (\$, annual mean and median)

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Income</b>	<b>Mean</b>	303	37	344	39	31	50	94	216
	<b>Median</b>	303	37	344	39	31	50	94	216
	Female	229	27	259	29	25	39	72	166
	Male	70	9	80	10	6	10	18	45
All Paid Employment		303	37	344	39	31	50	94	216
Net Scholarship Studentship		303	37	344	39	31	50	94	216
AusAbstudy Youth Allowance		303	37	344	39	31	50	94	216
Centrelink payments		303	37	344	39	31	50	94	216
Family Assist		303	37	344	39	31	50	94	216
Rent Assist		303	37	344	39	31	50	94	216
Regular Allow		303	37	344	39	31	50	94	216
Irregular Amounts		303	37	344	39	31	50	94	216
Interest dividends etc		303	37	344	39	31	50	94	216
Other take-home pay		303	37	344	39	31	50	94	216

**Table 3.2** Distribution of sources of income, all students

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
All Paid Employment	303	37	344	39	31	50	94	216
Net Scholarship Studentship	303	37	344	39	31	50	94	216
AusAbstudy Youth Allow	303	37	344	39	31	50	94	216
Centrelink payments	303	37	344	39	31	50	94	216
Family Assist	303	37	344	39	31	50	94	216
Rent Assist	303	37	344	39	31	50	94	216
Regular Allow	303	37	344	39	31	50	94	216
Irreg Amts	303	37	344	39	31	50	94	216
Interest divid etc	303	37	344	39	31	50	94	216
	303	37	344	39	31	50	94	216

**Table 3.3 Total annual income, grouped, all students**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Under 10000	303	37	344	39	31	50	94	216
10,000 to 19,999	303	37	344	39	31	50	94	216
20,000 to 29,999	303	37	344	39	31	50	94	216
30,000 to 39,999	303	37	344	39	31	50	94	216
40,000 and over	303	37	344	39	31	50	94	216

**Table 3.4 Receipt of government and university income support and supplementary benefits**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Received Youth Allowance</b>	<b>Mean</b>	336	40	381	43	32	55	102	234
Stan Rate at Home		136	3	141			9	1	10
Stan Rate Away		136		141			9		10
Special Rate LT-un		136		141					
Not Sure of Rate		136		141					
<b>Received Austudy</b>	<b>Mean</b>	336	40	381	43	32	55	102	234
Stan Rate at Home		27		29			5		6
Stan Rate Away		27		29			5		6
Special Rate LT-un			2	29					
Not Sure of Rate		27	2	29				1	6
<b>Received other income support</b>									
Unemployment Benefits		336	40	381	43	32	55	102	234
Pension		336	40	381	43	32	55	102	234
Family Parenting Allowance		336	40	381	43	32	55	102	234
Cwealth Ed Costs Scholarship		336	40	381	43	32	55	102	234
Cwealth Accom Scholarship		336	40	381	43	32	55	102	234
Govt or Priv Secur Cadetship		336	40	381	43	32	55	102	234
Other Govt or Univ Income Support		336	40	381	43	32	55	102	234
APA Schol		336	40	381	43	32	55	102	234
APAI Schol		336	40	381	43	32	55	102	234
Another Univ Provided Stipend		336	40	381	43	32	55	102	234
<b>Received supp benefits</b>									
Health Care Card		336	40	381	43	32	55	102	234
Pensioner Ed Supplement		336	40	381	43	32	55	102	234
Cwealth Rent Assistance		336	40	381	43	32	55	102	234
State Auth Rent Assistance		336	40	381	43	32	55	102	234
Tertiary Stud Transp Concession		336	40	381	43	32	55	102	234

**Table 3.5** Reasons for not receiving Youth Allowance or Austudy, or not receiving full rate

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Applied but rejected</b>									
	Female	336	40	381	43	32	55	102	234
	Male	248	30	282	31	26	44	77	179
		84	9	94	12	6	10	21	50
Received austudy-not full rate		336	40	381	43	32	55	102	234
Did not know about Austudy		336	40	381	43	32	55	102	234
<b>Wanted to apply but.</b>									
Expected application to be unsuccess		336	40	381	43	32	55	102	234
Applying too complicated		336	40	381	43	32	55	102	234
Form too long		336	40	381	43	32	55	102	234

**Table 3.5b** Reasons for Rejection

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Own Income Too High	74	9	83	6	2	7	8	24
Own assets Too High	60	4	64	5	2	7	2	16
Parents Income Assets Too Hi	115	8	123	6		10	2	18
Partners Income Assets Too Hi	60	4	64	5		10	4	19
Done Too Much Study	52	4	56	4	1	8	4	18
Not Fulltime Courseload	53	8	61	3	1	7	5	16
Course Excluded Under Rules	53	3	56	10	4	14	5	33
Form Filled Out Incorrectly	52	3	55	3		7	3	13

**Table 3.6 Receipt of Austudy or Youth Allowance (any rate) by student characteristics**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Sex</b>								
Female	248	30	282	31	26	44	77	179
Male	84	9	94	12	6	10	21	50
<b>Employment status</b>								
Studying only	45	5	52	7	4	13	6	30
Full-time	10	11	22	3	8	9	61	83
Part-time or Casual	265	20	287	33	16	29	34	112
<b>Paid fees upfront</b>								
Paid Or Part	83	14	97	5	2	14	55	77
Deferred	224	21	249	2		34	34	70
<b>Age in years</b>								
Under 25	280	16	300	8	1	16		25
25 and over	55	24	80	35	31	36	102	206
<b>Language spoken at home</b>								
English	311	37	351	39	32	51	97	221
LOTE	24	3	29	4		3	5	12
<b>Family socio-economic status</b>								
High SES	27	5	32	4	3	2	7	16
High Mid SES	74	4	78	5	4	14	15	38
Mid SES	102	13	115	11	8	14	33	67
Low Mid SES	67	5	73	12	5	14	23	54
Low SES	51	6	59	9	10	9	15	43
<b>School type last attended</b>								
Govt	180	22	205	25	15	29	52	122
Catholic	76	6	83	7	6	9	21	43
Indep	63	5	68	9	8	12	17	47
<b>Living arrangements</b>								
Parent Guardians Relatives	163	14	178	8		15	4	27
Friends	105	6	112	8	5	13	6	32
Partner	21	5	26	16	10	13	46	86
Children	7	2	9		3	4	11	19
Alone	17	3	22	6	3	2	13	24
<b>Accommodation type</b>								
Rental Accom	106	10	119	21	11	21	23	76
Accom Owned	179	28	207	22	19	30	69	142
Residential	36		36			2	2	4
Informal	2		2					

Table 3.7

Financial dependence and types of non-cash assistance

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Dependent on no one</b>									
	Female	336	40	381	43	32	55	102	234
	Male	248	30	282	31	26	44	77	179
		84	9	94	12	6	10	21	50
<b>Supported by:</b>									
	Spouse/Partner	336	40	381	43	32	55	102	234
	Parent/other relative	336	40	381	43	32	55	102	234
<b>Situation of supporter</b>									
	FT Worker	336	40	381	43	32	55	102	234
	PT/Casual worker	336	40	381	43	32	55	102	234
	Unemployed	336	40	381	43	32	55	102	234
	Home Carer	336	40	381	43	32	55	102	234
	Self employed	336	40	381	43	32	55	102	234
	Retiree or Pensioner	336	40	381	43	32	55	102	234
	Student	336	40	381	43	32	55	102	234
	Other	336	40	381	43	32	55	102	234
<b>Assistance often relied on</b>									
	Meals	330	39	374	37	30	51	95	214
	Free accommodation	328	39	372	37	28	49	93	208
	Telephone	325	39	369	37	28	49	93	208
	Computer	329	39	373	37	29	51	93	211
	Clothing	327	39	371	37	28	49	93	208
	Use of motor vehicle	326	39	370	37	31	50	93	212
	Childcare	311	38	354	35	29	46	93	204
	Textbooks	325	38	367	37	28	50	91	207
<b>Cash assistance</b>									
	Female	298	37	340	31	30	47	95	204
	Male	220	27	251	24	25	38	70	157
		75	9	85	7	5	8	21	42
<b>Assistance with bills</b>									
	Female	307	36	348	38	30	49	90	208
	Male	228	27	259	29	24	39	68	160
		76	8	85	9	6	9	19	44

**Table 3.8 Students who have relied upon free or subsidised services of student unions or guilds in the course of their studies**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Legal advice</b>		336	40	381	43	32	55	102	234
	Female	248	30	282	31	26	44	77	179
	Male	84	9	94	12	6	10	21	50
<b>Healthcare</b>		336	40	381	43	32	55	102	234
	Female	248	30	282	31	26	44	77	179
	Male	84	9	94	12	6	10	21	50
<b>Childcare</b>		336	40	381	43	32	55	102	234
	Female	248	30	282	31	26	44	77	179
	Male	84	9	94	12	6	10	21	50
<b>Counselling</b>		336	40	381	43	32	55	102	234
	Female	248	30	282	31	26	44	77	179
	Male	84	9	94	12	6	10	21	50
<b>Academic advocacy</b>		336	40	381	43	32	55	102	234
	Female	248	30	282	31	26	44	77	179
	Male	84	9	94	12	6	10	21	50
<b>Could not afford full cost Not Able to Afford</b>		285	33	322	38	21	43	56	160
	Female	208	26	237	29	16	34	44	124
	Male	73	7	81	9	5	8	12	35

**Table 3.9** Reliance upon of one or more free or subsidised service by student characteristics

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Sex</b>								
Female	248	30	282	31	26	44	77	179
Male	84	9	94	12	6	10	21	50
<b>Employment status</b>								
Studying only	45	5	52	7	4	13	6	30
Full-time	10	11	22	3	8	9	61	83
Part-time or Casual	265	20	287	33	16	29	34	112
<b>Paid fees upfront</b>								
Paid Or Part	83	14	97	5	2	14	55	77
Deferred	224	21	249	2		34	34	70
<b>Age in years</b>								
Under 25	280	16	300	8	1	16		25
25 and over	55	24	80	35	31	36	102	206
<b>Language spoken at home</b>								
English	311	37	351	39	32	51	97	221
LOTE	24	3	29	4		3	5	12
<b>Family socio-economic status</b>								
High SES	27	5	32	4	3	2	7	16
High Mid SES	74	4	78	5	4	14	15	38
Mid SES	102	13	115	11	8	14	33	67
Low Mid SES	67	5	73	12	5	14	23	54
Low SES	51	6	59	9	10	9	15	43
<b>School type last attended</b>								
Govt	180	22	205	25	15	29	52	122
Catholic	76	6	83	7	6	9	21	43
Indep	63	5	68	9	8	12	17	47
<b>Living arrangements</b>								
Parent Guardians Relatives	163	14	178	8		15	4	27
Friends	105	6	112	8	5	13	6	32
Partner	21	5	26	16	10	13	46	86
Children	7	2	9		3	4	11	19
Alone	17	3	22	6	3	2	13	24
<b>Accommodation type</b>								
Rental Accom	106	10	119	21	11	21	23	76
Accom Owned	179	28	207	22	19	30	69	142
Residential	36		36			2	2	4



## SECTION 3 STUDENT EXPENDITURE AND LEVELS OF DEBT

Table 3.1 General and study-related expenditure (\$, annual mean median)

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
<b>Total Expenses</b>	<b>Mean</b>	<b>14559</b>	<b>15640</b>	<b>14957</b>	<b>23488</b>	<b>19273</b>	<b>16254</b>	<b>24489</b>	<b>21610</b>
Total Expenses	Median	11480	14190	11620	18945	14565	13855	22600	18870
	Female	14492	15211	14524	24620	20570	16603	24406	22020
	Male	14610	17110	16266	19842	13306	15807	26481	20778
<b>General Expenses</b>		<b>12316</b>	<b>14789</b>	<b>12847</b>	<b>21344</b>	<b>17306</b>	<b>14810</b>	<b>22693</b>	<b>19804</b>
Food & rent exp yearly av		4973	7308	5198	9169	9439	7594	11511	9870
Medical exp yearly av		487	1036	539	1434	816	664	1372	1133
Transport costs yearly av		3104	2033	3296	3754	1945	1764	2351	2421
Personal exp yearly av		2758	2675	2760	4371	2724	3819	3203	3505
Loan commit yearly av		611	1083	650	1921	682	444	2893	1804
Childcare exp yearly av		23	405	57	221	236	320	268	266
Other exp yearly av		360	249	346	474	1464	205	1095	807
<b>Study Related</b>		<b>2242</b>	<b>851</b>	<b>2110</b>	<b>2144</b>	<b>1967</b>	<b>1444</b>	<b>1796</b>	<b>1805</b>
Books exp yearly av		575	263	546	226	221	293	284	268
Stationery exp yearly av		727	108	663	539	275	224	167	267
Computer exp yearly av		533	174	504	694	737	548	596	625
Oth computer exp yearly av		179	169	178	298	465	178	287	289
Oth uni costs yearly av		43	14	40	41	56	75	286	154
Union fees yearly av		123	97	120	145	149	90	79	105
Other study related yearly av		63	26	59	200	64	38	96	97

**Table 3.2 Summary of mean and median incomes, expenditures and surpluses/deficits (\$, means)**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT	PT	All	FT	PT	FT	PT	All
		(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
<b>Income</b>	<b>Mean</b>	11444	22812	12648	25112	30334	15637	44074	32229
	Income	Median	10268	19424	10843	23165	25000	10710	40000
Total Expenses	Mean	14559	15640	14957	23488	19273	16254	24489	21610
	Total Expenses	Median	11480	14190	11620	18945	14565	13855	22600
Surplus or deficit		(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
		-27.2	31.4	-18.3	6.5	36.5	-3.9	44.4	33.0

**Table 3.3 Students with an annual budget deficit**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT	PT	All	FT	PT	FT	PT	All
		(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
<b>Deficit</b>		50.0	29.0	48.3	32.4	28.6	48.9	19.0	30.0
	Female	49.5	29.2	47.8	34.5	30.4	47.2	20.6	30.9
	Male	50.0	28.6	48.6	25.0	20.0	62.5	14.3	28.6

**Table 3.4 Estimated total cash value of student assets**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT	PT	All	FT	PT	FT	PT	All
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Under \$10,000	71.2	40.5	68.2	31.7	18.8	53.7	10.5	26.0
\$10,000 to 20,000	18.3	18.9	18.1	24.4	9.4	11.1	9.5	12.6
\$20,000 to 50,000	3.7	8.1	4.4	12.2	12.5	9.3	7.4	9.4
50,000 to \$100,000	1.2	2.7	1.4	2.4	15.6		7.4	5.8
Over \$100,000	5.6	29.7	7.9	29.3	43.8	25.9	65.3	46.2

**Table 3.5 Students with savings that could be used in the event of serious financial difficulty**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Hold emergency savings		42.9	53.8	43.9	66.7	59.4	50.9	68.3	62.5
	Female	43.7	56.7	44.6	70.0	61.5	52.3	68.8	63.5
	Male	41.5	44.4	42.4	58.3	50.0	50.0	65.0	59.2

**Table 3.6 Students who had used up savings in order to study during 2006**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Used savings for study		55.6	41.7	54.1	46.3	34.6	63.8	38.2	45.1
	Female	58.1	44.4	56.4	51.7	33.3	60.5	40.3	46.2
	Male	48.1	33.3	47.2	33.3	40.0	75.0	31.6	40.9

**Table 3.7 Repayable loans taken out in order to continue studying by students with loans, excluding HECS-HELP and PELS (\$, mean)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
<b>Total loans</b>	<b>3803</b>	<b>5645</b>	<b>3996</b>	<b>9355</b>	<b>5417</b>	<b>4207</b>	<b>4811</b>	<b>5624</b>
Government	87	0	76	1182	0	65	71	282
Bank	1250	2773	1411	5091	0	217	1321	1624
Credit card	1108	1973	1217	2318	5050	1283	1573	1951
Student organisation	44	0	38	0	83	48	264	96
Parent	1113	536	1035	582	33	837	1464	843
Relatives or friends	183	91	171	91	250	213	0	135
Spouse or partner	18	273	47	91	0	1326	29	580
Loan from others	0	0	0	0	0	217	88	113

Table 3.7b

Percentage of students with repayable loans taken  
out in order to continue studying excluding HECS-HELP and PELS (%)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Incidence of loans</b>	<b>25.0</b>	<b>27.5</b>	<b>25.2</b>	<b>25.6</b>	<b>18.8</b>	<b>41.8</b>	<b>13.7</b>	<b>23.5</b>
Government	1.2	0.0	1.0	2.3	0.0	3.6	2.0	2.1
Bank	3.6	10.0	4.2	14.0	0.0	1.8	2.0	4.3
Credit card	13.7	12.5	13.6	14.0	12.5	20.0	6.9	12.0
Student organisation	1.5	0.0	1.3	0.0	3.1	3.6	2.0	2.1
Parent	8.6	10.0	8.7	7.0	3.1	12.7	2.0	5.6
Relatives or friends	2.7	2.5	2.6	2.3	3.1	7.3	0.0	2.6
Spouse or partner	0.9	5.0	1.3	2.3	0.0	5.5	1.0	2.1
Loan from others	0.0	0.0	0.0	0.0	0.0	1.8	1.0	0.9

Table 3.8

## Incidence of repayable loans (excluding HECS-HELP and FEE-HELP) by student characteristics

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Incidence of loans</b>	25.0	27.5	25.2	25.6	18.8	41.8	13.7	23.5
<b>Sex</b>								
Female	27.4	23.3	27.0	32.3	15.4	40.9	15.6	25.1
Male	16.7	44.4	19.1	8.3	33.3	50.0	9.5	20.0
<b>Employment status</b>								
Studying only	13.3	20.0	13.5	0.0	0.0	46.2	16.7	23.3
Full-time	50.0	0.0	22.7	0.0	0.0	22.2	8.2	9.6
Part-time or Casual	25.7	40.0	26.8	33.3	37.5	48.3	23.5	34.8
<b>Paid fees upfront</b>								
Paid Or Part	15.7	14.3	15.5	60.0	0.0	28.6	9.1	16.9
Deferred	27.7	38.1	28.5	0.0		47.1	26.5	35.7
<b>Age in years</b>								
Under 25	21.8	37.5	22.3	37.5	0.0	37.5		36.0
25 and over	41.8	20.8	36.3	22.9	19.4	44.4	13.7	21.8
<b>Language spoken at home</b>								
English	26.7	29.7	27.1	28.2	18.8	41.2	14.4	24.0
LOTE	4.2	0.0	3.4	0.0		66.7	0.0	16.7
<b>Family socio-economic status</b>								
High SES	22.2	40.0	25.0	25.0	33.3	50.0	0.0	18.8
High Mid SES	21.6	25.0	21.8	40.0	25.0	28.6	33.3	31.6
Mid SES	27.5	38.5	28.7	18.2	12.5	57.1	9.1	22.4
Low Mid SES	23.9	20.0	24.7	16.7	0.0	42.9	13.0	20.4
Low SES	29.4	16.7	27.1	33.3	30.0	44.4	13.3	27.9
<b>School type last attended</b>								
Govt	23.9	31.8	24.4	24.0	13.3	48.3	17.3	26.2
Catholic	28.9	50.0	30.1	57.1	16.7	44.4	14.3	27.9
Indep	17.5	20.0	17.6	0.0	37.5	41.7	5.9	19.1
<b>Living arrangements</b>								
Parent Guardians Relatives	18.4	28.6	19.1	25.0		40.0	0.0	29.6
Friends	33.3	50.0	33.9	25.0	40.0	53.8	0.0	34.4
Partner	33.3	20.0	30.8	12.5	10.0	38.5	17.4	18.6
Children	42.9	0.0	33.3		33.3	50.0	27.3	36.8
Alone	29.4	33.3	31.8	66.7	33.3	50.0	0.0	25.0
<b>Accommodation type</b>								
Rental Accom	35.8	60.0	37.8	33.3	45.5	52.4	17.4	35.5
Accom Owned	21.2	17.9	20.8	18.2	5.3	33.3	14.5	18.3
Residential	13.9		13.9			50.0	0.0	25.0
Informal	0.0		0.0					



Table 3.10

## HECS fees and full-fees; payment type and source of payment

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>HECS fees</b>	<b>96.0</b>	<b>94.9</b>	<b>95.9</b>	<b>9.5</b>	<b>3.1</b>	<b>70.6</b>	<b>57.6</b>	<b>43.1</b>
Paid Upfront	14.3	36.4	16.3	75.0	100.0	15.2	50.9	39.6
Part Deferred	9.9	3.0	9.1			6.1	1.9	3.3
Deferred Whole Paym	74.5	54.5	72.8	25.0		69.7	26.4	41.8
Deferred but paying tax	1.4	6.1	1.8			9.1	20.8	15.4
<b>Full fees</b>	<b>4.0</b>	<b>5.1</b>	<b>4.1</b>	<b>7.1</b>	<b>3.1</b>	<b>29.4</b>	<b>41.3</b>	<b>26.6</b>
Paid Upfront	92.3	50.0	86.7	66.7	100.0	46.7	72.2	66.1
Part Feehelp Part upfront							2.8	1.8
Entire Feehelp				33.3		53.3	19.4	28.6
Deferred but payin	7.7	50.0	13.3					
Bank Loan							5.6	3.6
<b>Fee Exempt/RTS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>83.3</b>	<b>93.8</b>	<b>0.0</b>	<b>1.1</b>	<b>30.3</b>
	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>
<b>Amount paid for fees</b>								
Fees (HECS)	5861	2551	5496	2950	2	7838	3251	5107
Fees (Full Fee)	9425	1060	8495	4208	1500	9645	3964	5681
	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>
<b>Fees paid by</b>								
Parents	22.9	12.5	22.0	9.3	3.1	12.7	2.0	6.0
Spouse/Partner	0.6	7.5	1.3	2.3	6.3	7.3	5.9	5.6
Relative/Friend	2.7	0.0	2.4	0.0	3.1	3.6	0.0	1.3
Employer	0.3	0.0	0.3	0.0	0.0	3.6	12.7	6.8

Table 3.11

## Payment or part payment up-front of full or HECS fees by student characteristics

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Paid in part or whole</b>	27.0	40.0	28.0	71.4	100.0	29.2	61.8	52.4
<b>Sex</b>								
Female	25.4	38.5	26.5	60.0	100.0	28.9	63.2	52.6
Male	32.5	44.4	33.3	100.0		33.3	57.9	53.3
<b>Employment status</b>								
Studying only	28.6	0.0	25.5	100.0	100.0	40.0	50.0	52.9
Full-time	33.3	63.6	50.0	0.0		25.0	74.5	67.2
Part-time or Casual	26.2	29.4	26.3	75.0	100.0	29.6	45.5	41.5
<b>Age in years</b>								
Under 25	29.8	28.6	29.5	100.0		43.8		47.1
25 and over	10.4	47.6	21.4	66.7	100.0	20.7	61.8	53.5
<b>Language spoken at home</b>								
English	27.4	42.4	28.7	80.0	100.0	28.9	62.1	52.9
LOTE	21.1	0.0	18.2	50.0		50.0	50.0	50.0
<b>Family socio-economic status</b>								
High SES	22.2	50.0	25.8			0.0	50.0	37.5
High Mid SES	33.3	50.0	34.3	100.0		23.1	60.0	44.8
Mid SES	25.8	33.3	26.7	50.0		30.8	60.7	52.3
Low Mid SES	33.3	50.0	33.8	100.0	100.0	41.7	52.6	54.3
Low SES	16.7	40.0	18.2	0.0		33.3	76.9	60.0
<b>School type last attended</b>								
Govt	23.2	42.1	24.7	50.0	100.0	20.8	56.5	46.8
Catholic	26.9	0.0	24.7	100.0		37.5	77.8	66.7
Indep	39.7	80.0	42.9			41.7	60.0	51.9
<b>Living arrangements</b>								
Parent Guardians Relatives	30.7	33.3	30.9	66.7		53.8	50.0	55.0
Friends	20.2	33.3	20.8	100.0		15.4	50.0	27.8
Partner	36.8	50.0	39.1	50.0	100.0	27.3	61.0	54.5
Children	0.0	100.0	12.5			0.0	55.6	46.2
Alone	37.5	66.7	38.1	100.0	100.0	0.0	80.0	76.9
<b>Accommodation type</b>								
Rental Accom	23.7	50.0	25.5	75.0	100.0	21.1	50.0	40.9
Accom Owned	28.0	33.3	28.7	66.7		40.0	62.9	57.1
Residential	24.2		24.2			0.0	100.0	33.3
Informal	0.0		0.0					

Table 3.12

Estimate of level of debt on completion of studies (means, \$)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
HECS debt	19822	12889	19178	11400	9125	18940	10219	13272
Interest bearing debt	1232	2359	1369	6072	6083	5560	3024	4961
Interest free debt	1304	333	1204	2280	583	2970	24	1555
<b>Total debt</b>	<b>22358</b>	<b>15581</b>	<b>21751</b>	<b>19752</b>	<b>15792</b>	<b>27470</b>	<b>13267</b>	<b>19789</b>
Female	23112	15023	22355	19940	13278	28096	12516	19806
Male	19606	17176	19467	19000	23333	25071	14689	19696

Table 3.13

**Proportion of those students WITH loans who are paying interest  
(% of students with loans)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Paying loan interest (thos with loa</b>	<b>49.4</b>	<b>81.8</b>	<b>53.8</b>	<b>81.8</b>	<b>66.7</b>	<b>50.0</b>	<b>54.5</b>	<b>60.8</b>
<b>Sex</b>								
Female	52.3	71.4	54.8	90.0	75.0	52.9	44.4	63.4
Male	38.5	100.0	52.9	0.0	50.0	40.0	100.0	50.0
<b>Employment status</b>								
Studying only	66.7	100.0	71.4			50.0	100.0	57.1
Full-time	25.0		25.0			100.0	75.0	83.3
Part-time or Casual	50.0	75.0	53.4	81.8	66.7	50.0	33.3	59.5
<b>Paid fees upfront</b>								
Paid Or Part	25.0	100.0	35.7	66.7		25.0	60.0	53.8
Deferred	50.0	87.5	55.1			53.3	50.0	52.4
<b>Age in years</b>								
Under 25	37.3	66.7	40.0	66.7		83.3		77.8
25 and over	85.0	100.0	88.5	87.5	66.7	40.0	54.5	58.5
<b>Language spoken at home</b>								
English	50.0	81.8	54.4	81.8	66.7	55.0	54.5	63.3
LOTE	0.0		0.0			0.0		0.0
<b>Family socio-economic status</b>								
High SES	50.0	50.0	50.0	100.0	0.0	0.0		33.3
High Mid SES	50.0	100.0	52.9	0.0	0.0	50.0	50.0	36.4
Mid SES	30.8	100.0	41.9	100.0	100.0	42.9	33.3	57.1
Low Mid SES	64.3	0.0	62.5	100.0		66.7	50.0	70.0
Low SES	73.3	100.0	75.0	100.0	100.0	50.0	100.0	83.3
<b>School type last attended</b>								
Govt	51.2	71.4	54.2	83.3	100.0	50.0	62.5	64.5
Catholic	42.1	100.0	50.0	100.0	100.0	75.0	0.0	72.7
Indep	54.5	100.0	58.3		33.3	25.0		28.6
<b>Living arrangements</b>								
Parent Guardians Relatives	35.7	50.0	37.5	50.0		60.0		57.1
Friends	44.1	100.0	48.6	100.0	0.0	57.1		54.5
Partner	85.7	100.0	87.5	50.0	100.0	40.0	66.7	57.1
Children	100.0		100.0		100.0	50.0	50.0	66.7
Alone	50.0	100.0	66.7	100.0	100.0	0.0		83.3
<b>Accommodation type</b>								
Rental Accom	50.0	100.0	58.1	85.7	60.0	45.5	33.3	57.7
Accom Owned	52.8	60.0	53.7	75.0	100.0	66.7	62.5	69.6
Residential	40.0		40.0			0.0		0.0

**Table 3.14 Proportion of ALL students paying interest loans  
(% of ALL students)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Paying loan interest (of all)</b>	11.6	22.5	12.9	20.9	12.5	20.0	5.9	13.2
<b>Sex</b>								
Female	13.7	16.7	14.2	29.0	11.5	20.5	5.2	14.5
Male	6.0	44.4	9.6	0.0	16.7	20.0	9.5	10.0
<b>Employment status</b>								
Studying only	8.9	20.0	9.6	0.0	0.0	23.1	16.7	13.3
Full-time	10.0	0.0	4.5	0.0	0.0	11.1	4.9	6.0
Part-time or Casual	12.1	30.0	13.6	27.3	25.0	24.1	5.9	19.6
<b>Paid fees upfront</b>								
Paid Or Part	3.6	14.3	5.2	40.0	0.0	7.1	5.5	9.1
Deferred	13.4	33.3	15.3	0.0		23.5	8.8	15.7
<b>Age in years</b>								
Under 25	7.9	25.0	8.7	25.0	0.0	31.3		28.0
25 and over	30.9	20.8	28.8	20.0	12.9	16.7	5.9	11.7
<b>Language spoken at home</b>								
English	12.5	24.3	14.0	23.1	12.5	21.6	6.2	14.0
LOTE	0.0	0.0	0.0	0.0		0.0	0.0	0.0
<b>Family socio-economic status</b>								
High SES	11.1	20.0	12.5	25.0	0.0	0.0	0.0	6.3
High Mid SES	10.8	25.0	11.5	0.0	0.0	14.3	13.3	10.5
Mid SES	7.8	38.5	11.3	18.2	12.5	21.4	3.0	11.9
Low Mid SES	13.4	0.0	13.7	16.7	0.0	28.6	4.3	13.0
Low SES	21.6	16.7	20.3	33.3	30.0	22.2	13.3	23.3
<b>School type last attended</b>								
Govt	11.7	22.7	12.7	20.0	13.3	24.1	9.6	16.4
Catholic	10.5	50.0	13.3	57.1	16.7	33.3	0.0	18.6
Indep	9.5	20.0	10.3	0.0	12.5	8.3	0.0	4.3
<b>Living arrangements</b>								
Parent Guardians Relatives	6.1	14.3	6.7	12.5		20.0	0.0	14.8
Friends	14.3	50.0	16.1	25.0	0.0	30.8	0.0	18.8
Partner	28.6	20.0	26.9	6.3	10.0	15.4	8.7	9.3
Children	42.9	0.0	33.3		33.3	25.0	9.1	21.1
Alone	11.8	33.3	18.2	66.7	33.3	0.0	0.0	20.8
<b>Accommodation type</b>								
Rental Accom	17.0	60.0	21.0	28.6	27.3	23.8	4.3	19.7
Accom Owned	10.6	10.7	10.6	13.6	5.3	20.0	7.2	11.3
Residential	5.6		5.6			0.0	0.0	0.0

Informal

0.0

0.0

## National averages

### SECTION 3 STUDENT EXPENDITURE AND LEVELS OF DEBT

Table 3.1 General and study-related expenditure (\$, annual mean median)

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
<b>Total Expenses</b>	<b>Mean</b>	<b>16010</b>	<b>23143</b>	<b>17462</b>	<b>21546</b>	<b>24754</b>	<b>20959</b>	<b>24516</b>	<b>23420</b>
Total Expenses	Median	11320	18700	12550	18491	21681	14747	22099	20075
	Female	15715	22637	17170	22362	25504	21343	24815	23882
	Male	16371	24219	17819	20223	22887	20300	23994	22582
<b>General Expenses</b>		<b>14317</b>	<b>21548</b>	<b>15785</b>	<b>19498</b>	<b>22467</b>	<b>19031</b>	<b>22809</b>	<b>21545</b>
Food & rent exp yearly av		5173	9577	6048	10116	11579	8104	11882	10901
Medical exp yearly av		598	1195	720	1058	1221	1079	1100	1102
Transport costs yearly av		3048	2996	3042	2493	2779	3008	2521	2629
Personal exp yearly av		3704	3776	3732	3601	3352	3526	3586	3546
Loan commit yearly av		1101	2484	1387	1072	1726	2000	2292	1969
Childcare exp yearly av		53	431	128	258	439	291	432	375
Other exp yearly av		638	1089	727	899	1369	1021	996	1022
<b>Study Related</b>		<b>1694</b>	<b>1595</b>	<b>1678</b>	<b>2048</b>	<b>2287</b>	<b>1928</b>	<b>1707</b>	<b>1875</b>
Books exp yearly av		517	366	487	210	323	436	312	315
Stationery exp yearly av		215	181	209	442	377	263	184	267
Computer exp yearly av		523	562	530	690	824	632	642	672
Oth computer exp yearly av		227	311	244	331	412	329	337	343
Oth uni costs yearly av		39	38	39	58	66	87	57	63
Union fees yearly av		117	60	106	163	101	111	78	101
Other study related yearly av		57	76	63	155	184	70	98	115

**Table 3.2 Summary of mean and median incomes, expenditures and surpluses/deficits (\$, means)**

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
Income	Mean	12604	29974	16141	26870	41230	20087	43927	36984
	Median	11000	27800	12600	25500	40000	14789	40000	34000
Total Expenses	Mean	16010	23143	17462	21546	24754	20959	24516	23420
	Median	11320	18700	12550	18491	21681	14747	22099	20075
		(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Surplus or deficit		-27.0	22.8	-8.2	19.8	40.0	-4.3	44.2	36.7

**Table 3.3 Students with an annual budget deficit**

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Deficit		47.7	29.9	44.2	27.3	23.4	49.1	19.5	26.1
	Female	47.8	31.8	44.6	28.9	28.4	50.0	21.2	28.3
	Male	47.2	25.3	43.2	24.0	15.7	46.3	16.3	21.8

**Table 3.4 Estimated total cash value of student assets**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Under \$10,000	70.0	26.0	61.2	37.8	13.0	48.4	14.6	23.9
\$10,000 to 20,000	16.0	14.9	15.8	16.8	8.4	16.5	9.6	11.8
\$20,000 to 50,000	6.0	11.6	7.1	11.9	8.7	9.5	11.3	10.8
50,000 to \$100,000	1.3	5.6	2.2	4.0	6.1	3.7	7.3	6.0
Over \$100,000	6.7	41.9	13.7	29.4	63.8	21.9	57.2	47.5

**Table 3.5 Students with savings that could be used in the event of serious financial difficulty**

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Hold emergency savings		48.1	49.9	48.5	61.5	56.8	49.5	62.5	59.4
	Female	47.0	47.6	47.1	60.3	52.4	47.3	59.9	56.9
	Male	50.3	55.2	51.2	63.2	63.2	54.4	67.8	64.4

**Table 3.6 Students who had used up savings in order to study during 2006**

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Used savings for study		50.9	43.1	49.5	45.9	38.2	62.1	39.8	44.2
	Female	52.0	44.8	50.6	49.8	40.8	59.9	42.2	46.4
	Male	49.0	39.5	47.5	39.6	35.2	66.0	35.3	40.4

**Table 3.7 Repayable loans taken out in order to continue studying by students with loans, excluding HECS-HELP and PELS (\$, mean)**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
<b>Total loans</b>	<b>4440</b>	<b>5996</b>	<b>4744</b>	<b>7260</b>	<b>6985</b>	<b>6164</b>	<b>6410</b>	<b>6555</b>
Government	169	295	192	155	256	365	327	290
Bank	1291	2568	1532	2704	2938	1475	2841	2498
Credit card	1302	2221	1480	2844	2690	2142	2260	2388
Student organisation	55	109	65	81	57	55	29	48
Parent	1250	494	1115	893	464	1518	517	811
Relatives or friends	167	199	174	368	234	432	177	278
Spouse or partner	126	66	114	170	270	163	115	155
Loan from others	80	42	72	45	76	15	144	87

Table 3.7b

Percentage of students with repayable loans taken  
out in order to continue studying excluding HECS-HELP and PELS (%)

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Incidence of loans</b>	<b>24.5</b>	<b>23.2</b>	<b>24.2</b>	<b>22.5</b>	<b>15.5</b>	<b>29.0</b>	<b>17.4</b>	<b>19.8</b>
Government	1.9	1.1	1.7	0.6	0.7	1.3	1.0	0.9
Bank	3.3	4.9	3.7	4.2	4.4	3.6	4.0	4.0
Credit card	12.8	15.7	13.4	14.5	10.1	16.7	11.7	12.7
Student organisation	1.0	1.0	1.0	1.2	0.5	1.3	0.3	0.6
Parent	10.0	4.9	9.0	6.3	1.8	10.7	2.2	4.2
Relatives or friends	2.8	2.1	2.6	1.7	0.8	2.5	1.1	1.4
Spouse or partner	1.3	1.1	1.3	1.2	0.8	1.1	0.5	0.8
Loan from others	0.3	0.3	0.3	0.4	0.3	0.4	0.3	0.3

**Table 3.8 Incidence of repayable loans (excluding HECS-HELP and FEE-HELP) by student characteristics**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Incidence of loans</b>	<b>24.5</b>	<b>23.2</b>	<b>24.2</b>	<b>22.5</b>	<b>15.5</b>	<b>29.0</b>	<b>17.4</b>	<b>19.8</b>
<b>Sex</b>								
Female	25.9	24.4	25.6	24.2	19.2	30.6	18.7	21.7
Male	21.7	20.1	21.4	19.2	10.3	25.9	14.7	16.5
<b>Employment status</b>								
Studying only	19.5	22.2	20.1	20.8	18.4	24.8	17.5	20.6
Full-time	30.8	19.6	22.6	12.8	11.3	22.4	14.7	14.6
Part-time or Casual	24.5	27.6	24.8	23.1	19.5	32.2	23.6	25.0
<b>Paid fees upfront</b>								
Paid Or Part	16.6	16.4	16.6	35.5	10.7	21.3	13.7	15.0
Deferred	28.7	28.8	28.8	28.3	30.8	35.8	24.0	27.6
<b>Age in years</b>								
Under 25	21.6	25.6	21.9	20.6	9.1	27.6	26.3	25.4
25 and over	38.6	22.5	30.3	22.6	14.8	30.1	16.8	18.9
<b>Language spoken at home</b>								
English	25.3	22.7	24.7	23.5	15.3	30.7	17.1	19.9
LOTE	18.4	29.6	19.9	15.8	14.0	22.9	19.6	18.9
<b>Family socio-economic status</b>								
High SES	23.4	24.3	23.5	13.6	15.6	26.9	20.4	19.1
High Mid SES	21.6	27.8	22.5	29.8	15.6	27.2	20.2	23.3
Mid SES	23.5	24.5	23.7	20.9	11.9	27.4	15.4	17.6
Low Mid SES	27.6	23.3	26.5	22.5	16.1	31.3	17.7	20.1
Low SES	26.9	18.0	24.5	25.8	21.1	34.0	15.2	19.9
<b>School type last attended</b>								
Govt	24.8	22.2	24.2	21.6	16.3	31.7	17.9	20.3
Catholic	23.2	24.7	23.3	26.3	13.2	29.6	16.9	19.8
Indep	20.8	22.9	21.2	21.0	14.2	22.8	17.7	19.0
<b>Living arrangements</b>								
Parent Guardians Relatives	18.9	20.4	19.1	19.0	8.2	23.0	19.9	20.3
Friends	30.1	32.4	30.3	30.1	27.1	33.0	25.0	28.5
Partner	32.7	16.5	24.7	19.8	14.5	31.0	14.7	17.4
Children	49.7	30.8	40.8	32.4	25.6	57.9	28.6	31.8
Alone	31.7	32.9	32.4	24.2	13.6	28.0	18.8	20.3
<b>Accommodation type</b>								
Rental Accom	34.5	31.0	33.9	26.8	26.3	38.5	22.1	26.7
Accom Owned	20.4	19.3	20.1	17.1	11.8	22.4	15.1	15.9
Residential	16.8	36.2	17.1	12.0	0.0	44.7	0.0	14.2
Informal	43.5	42.3	43.6	41.2	0.0	51.0	13.9	25.1

Table 3.9

Mean amount of repayable loans by student characteristics (students with loans)

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
<b>Total loans</b>	4440	5996	4744	7260	6985	6164	6410	6555
<b>Sex</b>								
Female	4230	5413	4466	6997	6801	5259	5933	6060
Male	4965	7290	5381	8091	7456	8456	7453	7748
<b>Employment status</b>								
Studying only	4762	4230	4623	6649	4321	7622	9225	7453
Full-time	7168	7047	7048	10988	5840	9165	5709	6127
Part-time or Casual	4189	5718	4384	7429	8889	5519	7255	6920
<b>Paid fees upfront</b>								
Paid Or Part	5064	5106	5066	8370	7199	8289	4769	5642
Deferred	4287	5928	4585	6621	7574	5174	7513	6572
<b>Age in years</b>								
Under 25	3850	5099	3959	4348	8000	5118	4380	4799
25 and over	6113	6458	6249	7735	7073	6601	6667	6881
<b>Language spoken at home</b>								
English	4261	5881	4582	7195	6967	5790	5968	6258
LOTE	6424	7552	6572	8082	8194	7914	9779	8866
<b>Family socio-economic status</b>								
High SES	4989	5378	5037	11373	4762	4335	5124	6117
High Mid SES	3867	4375	4003	6761	7254	5974	6032	6250
Mid SES	4344	6897	4856	5631	7824	5972	6778	6435
Low Mid SES	4704	6054	4992	8579	7148	7369	6590	7130
Low SES	3972	7274	4621	7163	6316	6089	6286	6393
<b>School type last attended</b>								
Govt	4319	5919	4602	6939	7768	6421	7023	6928
Catholic	4249	4795	4339	7376	4702	5384	5237	5624
Indep	4654	3600	4633	7971	7804	4897	4649	5748
<b>Living arrangements</b>								
Parent Guardians Relatives	4390	5286	4475	6036	17577	5202	4973	5495
Friends	3592	5289	3768	4649	6965	6728	7271	6255
Partner	5600	10057	7006	8297	7158	6399	6846	7041
Children	5457	4557	5377	7916	4657	4034	7326	6447
Alone	5994	5159	5667	4743	6622	7310	5293	5577
<b>Accommodation type</b>								
Rental Accom	3836	6342	4346	4890	5794	6140	6311	5810
Accom Owned	4859	5606	5000	10896	7782	6524	6703	7371
Residential	3480	6142	3578	17138		4214		7604
Informal	4699	6043	4809	2457		2000	6179	3233

Table 3.10

## HECS fees and full-fees; payment type and source of payment

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>HECS fees</b>	<b>94.7</b>	<b>90.6</b>	<b>93.9</b>	<b>7.2</b>	<b>11.3</b>	<b>64.9</b>	<b>49.0</b>	<b>39.3</b>
Paid Upfront	21.1	32.3	23.3	15.8	42.2	21.4	38.6	33.3
Part Deferred	9.1	6.6	8.7	6.1	5.6	6.7	5.6	5.9
Deferred Whole Paym	67.4	46.5	63.3	64.8	26.9	65.3	28.4	39.2
Deferred but paying tax	2.3	14.6	4.7	13.3	25.3	6.6	27.4	21.6
<b>Full fees</b>	<b>4.4</b>	<b>7.9</b>	<b>5.1</b>	<b>3.1</b>	<b>4.9</b>	<b>32.8</b>	<b>49.0</b>	<b>32.5</b>
Paid Upfront	81.3	87.6	83.0	66.4	84.2	52.2	70.6	68.0
Part Feehelp Part upfront	4.6	1.2	3.5	3.1	1.4	4.9	3.8	3.9
Entire Feehelp	12.3	7.5	10.8	20.9	11.7	39.5	19.6	22.5
Deferred but payin	0.6	0.9	1.0	4.5	2.7	2.4	4.9	4.5
Bank Loan	1.1	2.8	1.6	5.1		1.0	1.1	1.1
<b>Fee Exempt/RTS</b>	<b>0.9</b>	<b>1.5</b>	<b>1.0</b>	<b>89.7</b>	<b>83.8</b>	<b>2.2</b>	<b>2.0</b>	<b>28.2</b>
	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>	<b>(\$)</b>
<b>Amount paid for fees</b>								
Fees (HECS)	5576	3026	5098	6945	4251	8107	3859	5040
Fees (Full Fee)	9353	2894	7355	7619	4689	11198	4990	6011
	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>
<b>Fees paid by</b>								
Parents	26.7	7.1	22.7	2.7	0.5	18.4	3.7	5.4
Spouse/Partner	1.3	5.6	2.2	1.0	1.6	5.2	5.5	4.2
Relative/Friend	1.7	0.6	1.5	0.2	0.2	1.4	0.5	0.6
Employer	0.6	7.0	1.9	0.6	2.5	3.2	16.7	9.8

Table 3.11

## Payment or part payment up-front of full or HECS fees by student characteristics

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Paid in part or whole</b>	<b>32.8</b>	<b>42.9</b>	<b>34.8</b>	<b>34.9</b>	<b>60.3</b>	<b>38.0</b>	<b>59.4</b>	<b>54.1</b>
<b>Sex</b>								
Female	32.2	40.9	34.0	33.7	53.8	33.8	57.4	51.4
Male	33.9	46.7	36.3	37.8	67.2	46.1	62.7	59.1
<b>Employment status</b>								
Studying only	32.4	29.5	31.8	19.0	40.3	38.5	37.9	37.5
Full-time	35.8	56.3	50.9	20.5	74.5	54.5	64.1	63.3
Part-time or Casual	32.8	31.5	32.7	42.0	29.1	33.7	52.8	43.9
<b>Age in years</b>								
Under 25	34.6	36.0	34.8	27.9	50.0	36.7	40.4	37.1
25 and over	23.3	45.1	34.5	37.5	60.1	38.3	60.3	56.6
<b>Language spoken at home</b>								
English	32.4	42.8	34.5	32.0	60.1	34.4	59.8	54.0
LOTE	36.2	42.8	37.2	47.6	63.3	53.8	55.6	54.9
<b>Family socio-economic status</b>								
High SES	43.4	41.3	43.0	45.3	24.7	39.1	55.1	49.1
High Mid SES	38.4	43.3	39.3	24.7	59.8	41.7	55.2	51.6
Mid SES	33.2	43.0	35.1	34.8	66.2	37.2	61.2	56.2
Low Mid SES	28.3	41.4	31.6	23.3	64.0	39.3	62.5	56.8
Low SES	20.9	45.1	27.5	52.3	60.9	34.9	59.4	55.0
<b>School type last attended</b>								
Govt	30.1	42.5	32.6	40.3	57.2	32.5	58.2	52.5
Catholic	31.8	41.8	33.7	21.2	65.4	39.0	60.5	55.1
Indep	42.3	42.6	42.3	35.1	65.3	47.0	61.2	56.2
<b>Living arrangements</b>								
Parent Guardians Relatives	37.4	40.5	37.7	19.0	39.4	34.9	46.6	39.6
Friends	26.8	34.7	27.6	45.3	27.9	36.4	50.2	43.7
Partner	24.2	49.9	36.8	38.0	69.7	42.3	59.7	56.9
Children	18.9	31.6	24.9	0.0	31.2	35.3	46.1	43.5
Alone	30.4	43.9	35.0	20.0	60.9	44.0	63.0	59.0
<b>Accommodation type</b>								
Rental Accom	23.7	31.8	25.3	42.4	40.1	34.4	51.8	46.5
Accom Owned	37.1	48.8	39.6	29.0	71.8	40.9	62.9	58.4
Residential	30.0	15.4	30.1	0.0		30.8	48.7	30.9
Informal	26.2	41.6	27.7	0.0		45.4	55.6	46.1

Table 3.12

Estimate of level of debt on completion of studies (means, \$)

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (\$)	PT (\$)	All (\$)	FT (\$)	PT (\$)	FT (\$)	PT (\$)	All (\$)
HECS debt	20806	15966	19947	16009	10096	22024	14994	16321
Interest bearing debt	1816	7051	2705	7905	12311	2902	8441	7434
Interest free debt	1782	859	1633	2618	1427	2165	1391	1777
<b>Total debt</b>	<b>24405</b>	<b>23876</b>	<b>24284</b>	<b>26532</b>	<b>23833</b>	<b>27091</b>	<b>24826</b>	<b>25532</b>
Female	23745	22318	23445	25083	24344	28149	23743	24961
Male	25668	27816	25980	29192	22961	25087	26431	26343

Table 3.13

Proportion of those students WITH loans who are paying interest  
(% of students with loans)

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Paying loan interest (thos with loa</b>	<b>51.1</b>	<b>70.9</b>	<b>55.0</b>	<b>66.3</b>	<b>77.6</b>	<b>60.7</b>	<b>77.0</b>	<b>71.3</b>
<b>Sex</b>								
Female	50.7	68.4	54.3	69.9	74.8	60.6	78.9	72.5
Male	52.0	77.9	56.3	60.8	85.0	59.2	73.1	68.7
<b>Employment status</b>								
Studying only	44.7	71.8	49.5	44.4	100.0	49.3	68.3	56.0
Full-time	78.4	76.2	76.9	79.8	80.1	79.9	78.7	79.4
Part-time or Casual	49.8	67.2	52.0	70.3	78.0	59.5	77.0	69.6
<b>Paid fees upfront</b>								
Paid Or Part	33.2	61.6	40.2	61.5	78.4	58.1	75.3	71.5
Deferred	54.9	75.1	58.3	70.0	89.3	63.0	77.9	72.4
<b>Age in years</b>								
Under 25	43.1	63.9	44.9	49.5	100.0	50.0	64.0	53.9
25 and over	72.3	73.7	72.8	69.8	78.6	66.3	78.8	74.9
<b>Language spoken at home</b>								
English	51.3	72.1	55.3	69.3	79.6	63.3	79.4	73.9
LOTE	48.9	63.2	51.8	39.7	63.0	43.8	62.5	53.4
<b>Family socio-economic status</b>								
High SES	44.9	51.6	45.8	58.1	37.4	53.7	67.5	59.7
High Mid SES	46.9	59.5	49.4	69.7	82.5	48.4	75.5	68.9
Mid SES	54.9	75.1	58.7	72.9	78.4	67.3	80.2	75.3
Low Mid SES	51.8	70.7	55.7	59.7	82.2	68.4	79.5	74.8
Low SES	51.6	80.9	57.8	63.8	77.9	55.7	76.2	69.4
<b>School type last attended</b>								
Govt	51.5	71.9	55.4	63.5	79.2	62.5	77.8	72.0
Catholic	48.8	76.3	53.5	65.0	69.6	53.5	74.5	67.3
Indep	45.3	62.0	47.5	71.5	83.4	66.0	77.6	74.0
<b>Living arrangements</b>								
Parent Guardians Relatives	43.2	52.7	44.1	51.5	78.8	48.3	69.6	57.3
Friends	51.0	70.5	53.0	60.5	88.4	46.9	65.8	59.8
Partner	69.8	82.3	73.9	75.9	76.7	63.0	82.2	76.8
Children	63.6	74.3	67.4	62.5	75.1	65.2	93.0	82.2
Alone	53.5	75.7	61.6	65.8	73.8	80.0	77.5	74.5
<b>Accommodation type</b>								
Rental Accom	55.5	77.2	59.5	62.3	81.1	61.3	78.1	70.2
Accom Owned	48.9	66.1	52.2	69.1	74.4	63.4	76.6	72.8
Residential	35.0	100.0	37.7	31.5		0.0		8.3

Informal	43.8	54.3	49.2	100.0	0.0	100.0	68.2
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**Table 3.14** Proportion of ALL students paying interest loans  
(% of ALL students)

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Paying loan interest (of all)</b>	11.6	15.1	12.3	13.2	11.3	15.6	12.1	12.7
<b>Sex</b>								
Female	12.2	15.4	12.9	14.6	13.6	16.8	13.5	14.2
Male	10.4	14.0	11.1	10.7	8.2	13.1	9.7	10.2
<b>Employment status</b>								
Studying only	8.1	14.9	9.3	7.8	15.9	11.6	10.6	10.2
Full-time	21.9	13.3	15.6	10.2	8.6	15.2	10.5	10.6
Part-time or Casual	11.4	17.2	12.0	14.3	14.1	16.8	16.2	15.4
<b>Paid fees upfront</b>								
Paid Or Part	5.1	9.7	6.2	16.9	8.4	11.3	9.5	9.9
Deferred	14.6	19.4	15.5	18.2	24.9	19.8	16.6	17.7
<b>Age in years</b>								
Under 25	8.6	14.8	9.1	9.5	9.1	12.4	14.6	12.2
25 and over	25.9	15.2	20.4	13.8	10.8	17.6	12.0	12.7
<b>Language spoken at home</b>								
English	12.0	14.9	12.6	14.3	11.3	17.3	12.2	13.2
LOTE	8.3	18.4	9.6	5.8	8.8	8.9	11.5	9.3
<b>Family socio-economic status</b>								
High SES	9.4	11.0	9.6	6.7	5.4	13.2	12.9	10.4
High Mid SES	9.4	14.9	10.3	18.3	12.0	11.6	13.6	14.3
Mid SES	12.0	17.6	13.0	13.3	8.5	16.9	11.0	11.9
Low Mid SES	13.4	14.8	13.8	12.3	12.5	17.6	13.2	13.7
Low SES	12.8	13.5	13.0	14.4	15.5	17.3	9.9	12.3
<b>School type last attended</b>								
Govt	11.8	15.0	12.5	12.2	11.9	17.5	12.5	13.1
Catholic	10.4	16.4	11.3	15.3	9.2	14.0	11.2	12.0
Indep	8.7	13.8	9.3	13.1	10.9	13.3	12.9	12.9
<b>Living arrangements</b>								
Parent Guardians Relatives	7.6	9.5	7.8	9.8	6.4	10.1	12.4	10.7
Friends	13.9	19.6	14.5	15.4	24.0	13.4	14.9	15.0
Partner	20.9	12.8	16.8	13.0	10.3	17.2	10.8	11.9
Children	30.3	20.4	25.7	16.4	17.8	27.4	22.4	21.6
Alone	15.8	22.9	18.6	15.1	8.7	22.4	13.7	14.2
<b>Accommodation type</b>								
Rental Accom	17.5	22.1	18.5	14.7	20.2	20.4	15.5	16.7
Accom Owned	9.3	11.5	9.8	10.4	8.2	12.8	10.4	10.4
Residential	5.2	36.2	5.7	3.8	0.0	0.0	0.0	1.2

Informal

17.9

23.0

20.5

30.0

0.0

0.0

13.9

14.9

## Latrobe Uni (sample sizes)

### SECTION 4 STUDENT EXPENDITURE AND LEVELS OF DEBT

Table 4.1 General and study-related expenditure (\$, annual mean median)

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Total Expenses</b>	<b>Mean</b>	307	31	342	38	28	48	83	198
Total Expenses	Median	307	31	342	38	28	48	83	198
	Female	233	24	260	29	23	39	66	158
	Male	70	7	78	9	5	8	15	37
<b>General Expenses</b>		307	31	342	38	28	48	83	198
Food & rent exp yearly av		307	31	342	38	28	48	83	198
Medical exp yearly av		307	31	342	38	28	48	83	198
Transport costs yearly av		307	31	342	38	28	48	83	198
Personal exp yearly av		307	31	342	38	28	48	83	198
Loan commit yearly av		307	31	342	38	28	48	83	198
Childcare exp yearly av		307	31	342	38	28	48	83	198
Other exp yearly av		307	31	342	38	28	48	83	198
<b>Study Related</b>		307	31	342	38	28	48	83	198
Books exp yearly av		307	31	342	38	28	48	83	198
Stationery exp yearly av		307	31	342	38	28	48	83	198
Computer exp yearly av		307	31	342	38	28	48	83	198
Oth computer exp yearly av		307	31	342	38	28	48	83	198
Oth uni costs yearly av		307	31	342	38	28	48	83	198
Union fees yearly av		307	31	342	38	28	48	83	198
Other study related yearly av		307	31	342	38	28	48	83	198

**Table 4.4 Summary of mean and median incomes, expenditures and surpluses/deficits (\$, means)**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Income</b>	<b>Mean</b>	303	37	344	39	31	50	94	216
	<b>Median</b>	303	37	344	39	31	50	94	216
Total Expenses	Mean	307	31	342	38	28	48	83	198
	Median	307	31	342	38	28	48	83	198
		(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Surplus or deficit									

**Table 4.5 Students with an annual budget deficit**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Deficit</b>		290	31	325	37	28	45	79	190
	Female	222	24	249	29	23	36	63	152
	Male	64	7	72	8	5	8	14	35

**Table 4.6 Estimated total cash value of student assets**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Under \$10,000	323	37	365	41	32	54	95	223
\$10,000 to 20,000	323	37	365	41	32	54	95	223
\$20,000 to 50,000	323	37	365	41	32	54	95	223
50,000 to \$100,000	323	37	365	41	32	54	95	223
Over \$100,000	323	37	365	41	32	54	95	223

**Table 4.7** Students with savings that could be used in the event of serious financial difficulty

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
		<b>Hold emergency savings</b>							
	Female	333	39	376	42	32	55	101	232
	Male	247	30	280	30	26	44	77	178
		82	9	92	12	6	10	20	49

**Table 4.8** Students who had used up savings in order to study during 2006

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
		<b>Used savings for study</b>							
	Female	311	36	351	41	26	47	89	204
	Male	229	27	259	29	21	38	67	156
		79	9	89	12	5	8	19	44

**Table 4.9** Repayable loans taken out in order to continue studying by students with loans, excluding HECS-HELP and PELS (\$, mean)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
	<b>Total loans</b>	84	11	96	11	6	23	14
Government	84	11	96	11	6	23	14	55
Bank	84	11	96	11	6	23	14	55
Credit card	84	11	96	11	6	23	14	55
Student organisation	84	11	96	11	6	23	14	55
Parent	84	11	96	11	6	23	14	55
Relatives or friends	84	11	96	11	6	23	14	55
Spouse or partner	84	11	96	11	6	23	14	55
Loan from others	84	11	96	11	6	23	14	55

Table 4.9b

Percentage of students with repayable loans taken  
out in order to continue studying excluding HECS-HELP and PELS (%)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Incidence of loans</b>	336	40	381	43	32	55	102	234
Government	336	40	381	43	32	55	102	234
Bank	336	40	381	43	32	55	102	234
Credit card	336	40	381	43	32	55	102	234
Student organisation	336	40	381	43	32	55	102	234
Parent	336	40	381	43	32	55	102	234
Relatives or friends	336	40	381	43	32	55	102	234
Spouse or partner	336	40	381	43	32	55	102	234
Loan from others	336	40	381	43	32	55	102	234

Table 4.10

## Incidence of repayable loans (excluding HECS-HELP and FEE-HELP) by student characteristics

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Incidence of loans</b>	336	40	381	43	32	55	102	234
<b>Sex</b>								
Female	248	30	282	31	26	44	77	179
Male	84	9	94	12	6	10	21	50
<b>Employment status</b>								
Studying only	45	5	52	7	4	13	6	30
Full-time	10	11	22	3	8	9	61	83
Part-time or Casual	265	20	287	33	16	29	34	112
<b>Paid fees upfront</b>								
Paid Or Part	83	14	97	5	2	14	55	77
Deferred	224	21	249	2		34	34	70
<b>Age in years</b>								
Under 25	280	16	300	8	1	16		25
25 and over	55	24	80	35	31	36	102	206
<b>Language spoken at home</b>								
English	311	37	351	39	32	51	97	221
LOTE	24	3	29	4		3	5	12
<b>Family socio-economic status</b>								
High SES	27	5	32	4	3	2	7	16
High Mid SES	74	4	78	5	4	14	15	38
Mid SES	102	13	115	11	8	14	33	67
Low Mid SES	67	5	73	12	5	14	23	54
Low SES	51	6	59	9	10	9	15	43
<b>School type last attended</b>								
Govt	180	22	205	25	15	29	52	122
Catholic	76	6	83	7	6	9	21	43
Indep	63	5	68	9	8	12	17	47
<b>Living arrangements</b>								
Parent Guardians Relatives	163	14	178	8		15	4	27
Friends	105	6	112	8	5	13	6	32
Partner	21	5	26	16	10	13	46	86
Children	7	2	9		3	4	11	19
Alone	17	3	22	6	3	2	13	24
<b>Accommodation type</b>								
Rental Accom	106	10	119	21	11	21	23	76
Accom Owned	179	28	207	22	19	30	69	142
Residential	36		36			2	2	4
Informal	2		2					



Table 4.12

HECS fees and full-fees; payment type and source of payment

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>HECS fees</b>	325	39	369	42	32	51	92	218
Paid Upfront	294	33	331	4	1	33	53	91
Part Deferred	294	33	331			33	53	91
Deferred Whole Paym	294	33	331	4		33	53	91
Deferred but paying tax	294	33	331			33	53	91
<b>Full fees</b>	325	39	369	42	32	51	92	218
Paid Upfront	13	2	15	3	1	15	36	56
Part Feehelp Part upfront							36	56
Entire Feehelp				3		15	36	56
Deferred but payin	13	2	15					
Bank Loan							36	56
<b>Fee Exempt/RTS</b>	325	39	369	42	32	51	92	218
	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)
<b>Amount paid for fees</b>								
Fees (HECS)	252	30	287	2	1	32	42	77
Fees (Full Fee)	8	1	9	3	1	15	32	52
	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)
<b>Fees paid by</b>								
Parents	336	40	381	43	32	55	102	234
Spouse/Partner	336	40	381	43	32	55	102	234
Relative/Friend	336	40	381	43	32	55	102	234
Employer	336	40	381	43	32	55	102	234

Table 4.13

## Payment or part payment up-front of full or HECS fees by student characteristics

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Paid in part or whole</b>	307	35	346	7	2	48	89	147
<b>Sex</b>								
Female	224	26	253	5	2	38	68	114
Male	80	9	90	2		9	19	30
<b>Employment status</b>								
Studying only	42	3	47	2	1	10	4	17
Full-time	6	11	18	1		8	51	61
Part-time or Casual	244	17	262	4	1	27	33	65
<b>Age in years</b>								
Under 25	258	14	275	1		16		17
25 and over	48	21	70	6	2	29	89	127
<b>Language spoken at home</b>								
English	288	33	324	5	2	45	87	140
LOTE	19	2	22	2		2	2	6
<b>Family socio-economic status</b>								
High SES	27	4	31			2	6	8
High Mid SES	66	4	70	1		13	15	29
Mid SES	93	12	105	2		13	28	44
Low Mid SES	60	4	65	3	1	12	19	35
Low SES	48	5	55	1		6	13	20
<b>School type last attended</b>								
Govt	168	19	190	4	2	24	46	77
Catholic	67	6	73	1		8	18	27
Indep	58	5	63			12	15	27
<b>Living arrangements</b>								
Parent Guardians Relatives	150	12	162	3		13	4	20
Friends	94	6	101	1		13	4	18
Partner	19	4	23	2	1	11	41	55
Children	7	1	8			3	9	13
Alone	16	3	21	1	1	1	10	13
<b>Accommodation type</b>								
Rental Accom	97	10	110	4	1	19	20	44
Accom Owned	164	24	188	3		25	62	91
Residential	33		33			2	1	3
Informal	2		2					

Table 4.14

Estimate of level of debt on completion of studies (means, \$)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
HECS debt	265	27	296	25	12	42	42	122
Interest bearing debt	265	27	296	25	12	42	42	122
Interest free debt	265	27	296	25	12	42	42	122
<b>Total debt</b>	265	27	296	25	12	42	42	122
Female	194	20	217	20	9	34	31	95
Male	67	7	75	5	3	7	9	24

Table 4.15

Proportion of those students WITH loans who are paying interest  
(% of students with loans)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Paying loan interest (thos with loa</b>	79	11	91	11	6	22	11	51
<b>Sex</b>								
Female	65	7	73	10	4	17	9	41
Male	13	4	17	1	2	5	2	10
<b>Employment status</b>								
Studying only	6	1	7			6	1	7
Full-time	4		4			1	4	6
Part-time or Casual	64	8	73	11	6	14	6	37
<b>Paid fees upfront</b>								
Paid Or Part	12	2	14	3		4	5	13
Deferred	60	8	69			15	6	21
<b>Age in years</b>								
Under 25	59	6	65	3		6		9
25 and over	20	5	26	8	6	15	11	41
<b>Language spoken at home</b>								
English	78	11	90	11	6	20	11	49
LOTE	1		1			2		2
<b>Family socio-economic status</b>								
High SES	6	2	8	1	1	1		3
High Mid SES	16	1	17	2	1	4	4	11
Mid SES	26	5	31	2	1	7	3	14
Low Mid SES	14	1	16	2		6	2	10
Low SES	15	1	16	3	3	4	2	12
<b>School type last attended</b>								
Govt	41	7	48	6	2	14	8	31
Catholic	19	3	22	4	1	4	2	11
Indep	11	1	12		3	4		7
<b>Living arrangements</b>								
Parent Guardians Relatives	28	4	32	2		5		7
Friends	34	3	37	2	2	7		11
Partner	7	1	8	2	1	5	6	14
Children	3		3		1	2	2	6
Alone	4	1	6	4	1	1		6
<b>Accommodation type</b>								
Rental Accom	36	6	43	7	5	11	3	26
Accom Owned	36	5	41	4	1	9	8	23
Residential	5		5			1		1

**Table 4.16** Proportion of ALL students paying interest loans  
 (% of ALL students)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Paying loan interest (of all)</b>	336	40	381	43	32	55	102	234
<b>Sex</b>								
Female	248	30	282	31	26	44	77	179
Male	84	9	94	12	6	10	21	50
<b>Employment status</b>								
Studying only	45	5	52	7	4	13	6	30
Full-time	10	11	22	3	8	9	61	83
Part-time or Casual	265	20	287	33	16	29	34	112
<b>Paid fees upfront</b>								
Paid Or Part	83	14	97	5	2	14	55	77
Deferred	224	21	249	2		34	34	70
<b>Age in years</b>								
Under 25	280	16	300	8	1	16		25
25 and over	55	24	80	35	31	36	102	206
<b>Language spoken at home</b>								
English	311	37	351	39	32	51	97	221
LOTE	24	3	29	4		3	5	12
<b>Family socio-economic status</b>								
High SES	27	5	32	4	3	2	7	16
High Mid SES	74	4	78	5	4	14	15	38
Mid SES	102	13	115	11	8	14	33	67
Low Mid SES	67	5	73	12	5	14	23	54
Low SES	51	6	59	9	10	9	15	43
<b>School type last attended</b>								
Govt	180	22	205	25	15	29	52	122
Catholic	76	6	83	7	6	9	21	43
Indep	63	5	68	9	8	12	17	47
<b>Living arrangements</b>								
Parent Guardians Relatives	163	14	178	8		15	4	27
Friends	105	6	112	8	5	13	6	32
Partner	21	5	26	16	10	13	46	86
Children	7	2	9		3	4	11	19
Alone	17	3	22	6	3	2	13	24
<b>Accommodation type</b>								
Rental Accom	106	10	119	21	11	21	23	76
Accom Owned	179	28	207	22	19	30	69	142
Residential	36		36			2	2	4



## SECTION 4 EMPLOYMENT AND STUDY

Table 4.1 Students employed during semester and in last 12 months; type of work

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>All students</b>								
Employed during semester	69.6	77.5	70.1	83.7	81.3	56.4	97.1	82.9
Employed in last 12 months	85.9	86.1	85.6	83.7	85.7	74.5	94.1	86.7
<b>Kind of work</b>								
Full-time	3.1	30.6	6.1	7.0	28.6	17.6	60.4	36.9
Part-time	23.8	27.8	24.1	20.9	32.1	17.6	26.7	24.0
Casual	59.1	27.8	55.4	55.8	25.0	39.2	6.9	25.8
<b>Employed students</b>								
Full-time	3.6	35.5	7.1	8.3	33.3	23.7	64.2	42.6
Part-time	27.6	32.3	28.2	25.0	37.5	23.7	28.4	27.7
Casual	68.7	32.3	64.7	66.7	29.2	52.6	7.4	29.7
	(No.)	(No.)	(No.)	(No.)	(No.)	(No.)	(No.)	(No.)
<b>No of workplaces</b>								
One	78.2	90.0	79.7	65.7	81.8	79.4	85.7	80.4
Two	18.9	6.7	17.4	25.7	18.2	14.7	11.0	15.2
Three or more	2.9	3.3	2.9	8.6		5.9	3.3	4.3
	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)
<b>Workweek hrs during semester</b>								
Paid work (sem: those working on Mean	13.6	27.3	15.3	12.1	30.0	15.5	34.6	26.8
Paid work (sem: those working on Median	12.0	25.0	14.0	8.0	30.0	12.0	38.0	30.0
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
<b>Spread of hours (%)</b>								
1 to 5	14.2	3.6	12.9	20.0		17.9	1.1	7.3
6 to 10	26.5	7.1	24.1	48.6	14.3	25.0	3.2	16.8
11 to 15	26.0	7.1	24.1	8.6		17.9	5.4	7.3
16 to 20	20.5	10.7	19.3	5.7	19.0	7.1	5.4	7.3
21 to 25	9.1	25.0	10.8	8.6	9.5	14.3	5.4	7.8
26 to 30	1.8	3.6	2.0	2.9	14.3	10.7	9.7	8.9
31 Plus	1.8	42.9	6.8	5.7	42.9	7.1	69.9	44.7

**Table 4.2 Mean hours of paid employment per week during semester by student characteristics (Students who worked during semester)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (Hrs)	PT (Hrs)	All (Hrs)	FT (Hrs)	PT (Hrs)	FT (Hrs)	PT (Hrs)	All (Hrs)
<b>Paid work (sem: those working Mean</b>	<b>13.6</b>	<b>27.3</b>	<b>15.3</b>	<b>12.1</b>	<b>30.0</b>	<b>15.5</b>	<b>34.6</b>	<b>26.8</b>
<b>Sex</b>								
Female	13.6	28.0	15.3	13.3	30.6	15.1	33.5	26.3
Male	14.0	26.3	15.4	8.7	27.0	17.0	36.1	26.7
<b>Employment status</b>								
Full-time	34.0	36.0	35.9	44.0	46.3	27.8	40.2	40.2
Part-time or Casua	13.4	21.6	14.0	10.2	19.9	12.8	24.1	16.5
<b>Paid fees upfront</b>								
Paid Or Part	13.4	31.6	16.6	9.3		14.3	35.4	31.6
Deferred	13.1	26.1	14.3	22.0		15.4	32.2	25.9
<b>Age in years</b>								
Under 25	13.7	22.6	14.3	8.6		13.6		11.4
25 and over	13.4	30.2	19.1	13.2	30.0	17.4	34.6	28.8
<b>Language spoken at home</b>								
English	13.7	27.7	15.4	12.3	30.0	15.5	34.8	26.9
LOTE	12.7	16.0	13.1	6.0			28.3	22.8
<b>Family socio-economic status</b>								
High SES	12.9	24.5	15.0	4.0	18.0		30.3	21.6
High Mid SES	13.2	30.7	14.1	9.0	10.7	15.4	32.1	22.4
Mid SES	14.2	20.9	15.0	14.9	42.0	14.0	34.0	29.1
Low Mid SES	12.6	28.2	14.3	9.8	37.8	13.0	37.2	26.8
Low SES	15.0	38.0	17.9	17.5	25.2	19.5	36.3	27.2
<b>School type last attended</b>								
Govt	13.9	29.1	16.3	13.0	35.9	17.0	34.9	27.7
Catholic	14.0	26.0	14.6	15.3	31.0	15.7	34.1	27.0
Indep	13.2	30.7	14.2	5.8	23.1	12.0	33.1	23.5
<b>Living arrangements</b>								
Parent Guardians Relatives	14.0	28.1	15.3	10.6		15.3	36.5	17.9
Friends	12.8	23.5	13.4	10.7	19.7	13.6	30.3	18.0
Partner	21.3	25.6	22.7	14.4	41.4	17.0	36.6	31.4
Children	11.0	45.0	17.8		30.0	17.7	33.3	30.4
Alone	12.9	31.3	19.1	11.5	25.0	8.0	33.5	24.8
<b>Accommodation type</b>								
Rental Accom	13.9	28.4	15.5	9.6	21.8	12.6	30.7	19.6
Accom Owned	14.0	26.7	15.7	14.8	35.0	17.3	35.5	29.8
Residential	9.0		9.0				38.0	38.0
Informal	3.0		3.0					

**Table 4.3 Effect of work on study (percentage agree or strongly agree with proposition) (employed students)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Work adversely affects study	37.8	56.3	40.7	25.0	53.8	46.3	46.3	43.3
Miss class for paid work	23.4	23.5	24.2	16.7	34.6	28.2	24.7	25.5
Current work helps career	21.5	32.4	22.6	42.1	70.4	32.6	66.3	55.4
Work not study related	68.9	54.3	67.5	29.7	7.4	54.8	16.3	25.5

**Table 4.4 Study assistance provided by employers (employed students)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Received Unpaid Study Leave	15.1	22.9	15.8	13.9	25.0	11.9	16.7	16.2
Paid Study Leave	2.1	17.1	3.6	2.8	14.3	4.8	36.5	21.1
Flexible Working Hours	37.5	48.6	38.6	41.7	35.7	38.1	33.3	35.8

## National averages

### SECTION 4 EMPLOYMENT AND STUDY

Table 4.1 Students employed during semester and in last 12 months; type of work

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>All students</b>								
Employed during semester	75.8	86.1	77.9	79.0	93.2	74.6	93.6	88.0
Employed in last 12 months	85.1	87.0	85.5	80.6	93.9	82.4	94.5	90.1
<b>Kind of work</b>								
Full-time	4.6	49.9	13.8	7.1	58.3	20.9	71.8	50.9
Part-time	19.8	20.1	19.8	19.5	22.6	22.5	16.1	18.5
Casual	60.7	16.9	51.9	54.0	13.0	39.0	6.5	20.7
<b>Employed students</b>								
Full-time	5.4	57.4	16.1	8.8	62.1	25.4	76.0	56.5
Part-time	23.3	23.2	23.2	24.2	24.1	27.3	17.1	20.5
Casual	71.3	19.5	60.7	67.0	13.8	47.4	6.9	23.0
	(No.)	(No.)	(No.)	(No.)	(No.)	(No.)	(No.)	(No.)
<b>No of workplaces</b>								
One	80.1	86.6	81.6	79.8	79.2	80.6	90.2	86.0
Two	17.2	11.4	15.9	17.2	15.4	14.3	7.8	11.0
Three or more	2.7	2.0	2.6	3.0	5.4	5.1	2.0	3.0
	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)
<b>Workweek hrs during semes</b>								
Paid work (sem: those working Mean	14.8	32.7	18.8	11.2	34.5	20.5	38.6	31.5
Paid work (sem: those working Median	13.0	38.0	15.0	8.0	38.0	17.3	40.0	38.0
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
<b>Spread of hours (%)</b>								
1 to 5	10.9	3.1	9.2	29.8	4.4	9.7	1.7	7.4
6 to 10	29.2	6.2	24.0	40.3	6.0	19.1	2.2	10.7
11 to 15	23.9	6.3	20.0	10.2	4.5	15.3	2.3	5.6
16 to 20	19.4	9.3	17.2	7.9	9.2	17.8	5.6	8.0
21 to 25	7.9	5.7	7.5	3.5	6.2	9.5	4.3	5.0
26 to 30	4.1	7.7	4.9	1.4	5.8	6.7	4.8	4.6
31 Plus	4.5	61.6	17.3	6.9	64.0	21.8	79.2	58.6

**Table 4.2 Mean hours of paid employment per week during semester by student characteristics (Students who worked during semester)**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (Hrs)	PT (Hrs)	All (Hrs)	FT (Hrs)	PT (Hrs)	FT (Hrs)	PT (Hrs)	All (Hrs)
<b>Paid work (sem: those worki Mean</b>	14.8	32.7	18.8	11.2	34.5	20.5	38.6	31.5
<b>Sex</b>								
Female	14.9	30.5	18.3	11.3	31.9	20.3	36.5	29.8
Male	14.6	37.3	19.6	11.1	37.9	21.1	42.4	34.4
<b>Employment status</b>								
Full-time	30.5	41.7	39.3	29.6	43.5	37.8	43.4	42.9
Part-time or Casua	14.1	20.3	14.8	9.8	19.3	15.4	23.1	16.4
<b>Paid fees upfront</b>								
Paid Or Part	14.4	35.8	20.5	12.6	43.8	23.8	39.9	37.7
Deferred	14.9	29.9	17.7	13.9	31.4	18.2	36.4	31.1
<b>Age in years</b>								
Under 25	14.5	30.7	15.9	9.7	28.8	17.3	34.5	20.6
25 and over	16.6	33.6	26.4	11.4	34.4	22.7	38.9	33.0
<b>Language spoken at home</b>								
English	14.8	32.8	19.0	10.9	34.6	20.6	38.9	31.8
LOTE	14.6	32.6	17.4	13.9	31.8	20.2	36.6	29.1
<b>Family socio-economic statu</b>								
High SES	13.3	31.3	15.7	11.6	31.1	18.4	38.9	27.5
High Mid SES	14.5	30.6	17.0	10.7	33.7	19.5	37.2	29.0
Mid SES	14.8	33.6	18.7	9.8	33.5	21.4	38.6	31.5
Low Mid SES	15.6	33.2	20.3	12.1	36.3	20.5	39.3	33.6
Low SES	15.5	34.0	21.4	12.9	34.5	22.4	39.4	33.7
<b>School type last attended</b>								
Govt	14.7	32.5	18.9	10.6	34.3	20.0	38.2	31.2
Catholic	14.9	33.3	18.1	12.7	34.8	21.9	39.3	33.3
Indep	14.2	32.1	16.6	11.1	33.3	18.6	39.2	29.8
<b>Living arrangements</b>								
Parent Guardians Relatives	14.4	30.2	15.9	10.0	32.8	15.7	35.0	23.5
Friends	14.2	32.8	16.6	9.7	25.6	19.4	38.1	25.1
Partner	17.4	36.4	27.6	11.5	34.6	24.4	40.8	34.1
Children	16.4	24.6	21.5	12.5	33.8	16.6	34.5	31.4
Alone	16.2	36.6	25.1	12.8	35.8	25.8	41.0	34.6
<b>Accommodation type</b>								
Rental Accom	15.0	33.0	19.3	11.0	30.5	21.3	38.3	28.7
Accom Owned	14.9	32.8	18.8	11.4	36.1	20.2	38.8	33.1
Residential	11.8	24.2	12.3	11.5	20.0	19.1	44.0	25.7
Informal	18.5	34.8	25.5	27.2	14.5	10.8	30.7	23.5

**Table 4.3 Effect of work on study (percentage agree or strongly agree with proposition)  
(employed students)**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Work adversely affects study	40.2	53.8	43.2	28.7	56.2	45.3	51.6	47.9
Miss class for paid work	22.7	37.1	25.8	16.4	35.6	25.2	27.7	26.7
Current work helps career	24.7	50.9	30.4	53.1	61.6	38.3	66.6	59.9
Work not study related	66.6	34.7	59.7	23.1	18.8	45.7	15.7	21.5

**Table 4.4 Study assistance provided by employers (employed students)**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Received Unpaid Study Leave	15.2	21.5	16.5	7.0	15.1	18.4	18.2	15.9
Paid Study Leave	2.6	22.2	6.7	3.6	20.4	8.7	29.6	21.2
Flexible Working Hours	47.3	42.1	46.2	32.9	41.9	38.4	37.8	37.6

# Latrobe Uni (sample sizes)

## SECTION 5 EMPLOYMENT AND STUDY

Table 5.1 Students employed during semester and in last 12 months; type of work

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>All students</b>								
Employed during semester	336	40	381	43	32	55	102	234
Employed in last 12 months	320	36	361	43	28	51	101	225
<b>Kind of work</b>								
Full-time	320	36	361	43	28	51	101	225
Part-time	320	36	361	43	28	51	101	225
Casual	320	36	361	43	28	51	101	225
<b>Employed students</b>								
Full-time	275	31	309	36	24	38	95	195
Part-time	275	31	309	36	24	38	95	195
Casual	275	31	309	36	24	38	95	195
	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)
<b>No of workplaces</b>								
One	243	30	276	35	22	34	91	184
Two	243	30	276	35	22	34	91	184
Three or more	243	30	276	35		34	91	184
	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)
<b>Workweek hrs during semester</b>								
Paid work (sem: those working only) Mean	219	28	249	35	21	28	94	180
Paid work (sem: those working only) Median	219	28	249	35	21	28	94	180
	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)
<b>Spread of hours (%)</b>								
1 to 5	219	28	249	35		28	93	179
6 to 10	219	28	249	35	21	28	93	179
11 to 15	219	28	249	35		28	93	179
16 to 20	219	28	249	35	21	28	93	179
21 to 25	219	28	249	35	21	28	93	179
26 to 30	219	28	249	35	21	28	93	179
31 Plus	219	28	249	35	21	28	93	179

<b>Table 5.2 Mean hours of paid employment per week during semester by student characteristics (Students who worked during semester)</b>										
	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad	LaTrobe Postgrad	
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)	All (n)	
<b>Paid work (sem: those working only) Mean</b>	219	28	249	35	21	28	94	180		
<b>Sex</b>										
Female	170	21	193	26	17	23	70	137		
Male	48	6	54	9	4	5	20	39		
<b>Employment status</b>										
Full-time	2	11	14	2	8	5	61	78		
Part-time or Casua	217	17	235	33	13	23	33	102		
<b>Paid fees upfront</b>										
Paid Or Part	52	11	63	3		8	53	65		
Deferred	149	14	164	2		17	30	49		
<b>Age in years</b>										
Under 25	186	11	199	8		10		18		
25 and over	33	17	50	27	21	16	94	160		
<b>Language spoken at home</b>										
English	207	27	235	34	21	28	91	176		
LOTE	12	1	14	1			3	4		
<b>Family socio-economic status</b>										
High SES	19	4	23	3	2		7	12		
High Mid SES	51	3	54	4	3	8	15	30		
Mid SES	68	9	77	9	6	7	30	53		
Low Mid SES	41	5	46	9	4	8	21	42		
Low SES	35	4	40	8	5	4	13	30		
<b>School type last attended</b>										
Govt	107	19	127	21	10	12	48	92		
Catholic	56	3	60	7	2	6	20	35		
Indep	46	3	49	6	7	7	17	38		
<b>Living arrangements</b>										
Parent Guardians Relatives	115	11	127	7		9	4	20		
Friends	62	4	66	6	3	8	6	23		
Partner	10	5	15	13	5	5	43	67		
Children	4	1	5		2	3	10	16		
Alone	9	3	13	6	2	1	11	20		
<b>Accommodation type</b>										
Rental Accom	69	7	77	18	6	11	22	57		
Accom Owned	124	19	143	17	14	17	64	114		
Residential	15		15				1	1		
Informal	1		1							

**Table 5.3 Effect of work on study (percentage agree or strongly agree with proposition)  
(employed students)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Work adversely affects study	233	32	268	36	26	41	82	187
Miss class for paid work	252	34	289	36	26	39	89	192
Current work helps career	251	34	288	38	27	43	92	202
Work not study related	254	35	292	37	27	42	92	200

**Table 5.4 Study assistance provided by employers (employed students)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Received Unpaid Study Leave	291	35	329	36	28	42	96	204
Paid Study Leave	291	35	329	36	28	42	96	204
Flexible Working Hours	291	35	329	36	28	42	96	204

## SECTION 5 SOME EFFECTS OF STUDENTS' FINANCIAL SITUATION

**Table 5.1 Attitude to finances  
(proportion who agree or strongly agree with proposition)**

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Finance often a worry</b>		<b>65.4</b>	<b>59.0</b>	<b>65.2</b>	<b>55.8</b>	<b>59.4</b>	<b>63.0</b>	<b>31.6</b>	<b>47.2</b>
	Female	65.9	62.1	65.9	61.3	61.5	60.5	27.6	46.3
	Male	62.2	44.4	60.9	41.7	50.0	70.0	47.4	50.0
<b>I do not worry about debt</b>		<b>13.3</b>	<b>7.7</b>	<b>12.5</b>	<b>9.3</b>	<b>15.6</b>	<b>13.2</b>	<b>16.5</b>	<b>14.5</b>
	Female	14.2	10.3	13.6	9.7	11.5	14.3	20.0	16.0
	Male	11.0	0.0	9.8	8.3	33.3	10.0	5.3	10.4
<b>Debt is worth the education</b>		<b>39.9</b>	<b>40.0</b>	<b>39.7</b>	<b>33.3</b>	<b>28.1</b>	<b>35.2</b>	<b>34.4</b>	<b>33.6</b>
	Female	39.6	50.0	40.1	33.3	26.9	34.9	36.0	34.3
	Male	43.0	11.1	40.4	33.3	33.3	40.0	33.3	34.0
<b>Food or necessities unaffordable</b>		<b>17.5</b>	<b>17.5</b>	<b>18.1</b>	<b>16.3</b>	<b>9.4</b>	<b>19.2</b>	<b>9.2</b>	<b>12.8</b>
	Female	16.6	16.7	17.5	19.4	7.7	17.1	9.2	12.6
	Male	19.8	11.1	18.7	8.3	16.7	20.0	10.5	12.5
<b>Supporting dependents unaffordable</b>		<b>15.7</b>	<b>20.0</b>	<b>17.9</b>	<b>30.0</b>	<b>14.3</b>	<b>38.9</b>	<b>16.7</b>	<b>23.1</b>
	Female	15.0	21.4	18.2	25.0	15.4	41.7	18.8	24.2
	Male	18.2	0.0	16.7	50.0	0.0	40.0	15.4	23.8
<b>Financial support pressure to support</b>		<b>54.7</b>	<b>52.4</b>	<b>54.5</b>	<b>68.4</b>	<b>46.7</b>	<b>56.7</b>	<b>28.6</b>	<b>47.5</b>
	Female	54.7	62.5	55.1	64.3	41.7	52.2	25.0	43.8
	Male	54.2	25.0	52.8	80.0	66.7	66.7	40.0	58.3

**Table 5.2 Students having difficulty affording study-related expenses  
(% finding it difficult or very difficult)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Difficult to afford:</b>								
Textbooks	53.0	35.0	51.5	42.9	21.9	42.3	16.0	27.4
Stationery	21.1	20.0	21.2	35.9	30.0	19.2	7.4	18.4
Personal computer	47.7	43.2	47.4	57.9	41.9	53.3	29.3	41.3
Computer related (software etc)	30.9	25.6	30.8	29.3	35.5	28.6	15.8	23.9
Uni fees library fines etc	18.5	8.1	17.4	15.8	16.1	25.0	9.9	15.0
Union fees sports fees	25.7	13.2	24.3	25.0	12.9	28.9	10.2	17.5
Other study related costs	22.5	14.3	21.8	28.6	17.2	26.8	10.3	18.4

**Table 5.3 Influence of financial circumstances on choice of course, university and mode of study**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Financial circumstances influenced:</b>								
Choice of course	8.3	12.5	8.9	27.9	28.1	29.1	25.5	27.4
Choice of university	28.0	17.5	27.0	23.3	21.9	34.5	20.6	24.8
Mode of study	12.5	57.5	17.8	16.3	28.1	23.6	38.2	29.9

**Table 5.4 Reason for part-time study (important or very important); part-time students**

	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework
	PT (%)	PT (%)	PT (%)
<b>Reason for PT study:</b>			
Fit in with employment	63.2	78.1	90.8
Family commitments	38.5	65.6	72.6
Lack of income support	57.9	59.4	56.3
Course/timetabling restrictions	34.2	10.3	38.7
Distance from university	25.6	23.3	32.3
Cost of tuition fees	34.2	20.7	56.1
A disability	2.6	3.3	2.2
Only needed a few units to finish	31.6	0.0	10.8
Another reason	16.0	13.6	13.6

Table 5.5

Part-time students who would prefer to study full-time  
if finances permitted by student characteristics

	LaTrobe Undergrad PT (%)	LaTrobe Postgrad Research PT (%)	LaTrobe Postgrad Coursework PT (%)
<b>Prefer to study FT if finances all</b>	<b>82.8</b>	<b>77.8</b>	<b>47.1</b>
<b>Sex</b>			
Female	85.0	81.8	44.8
Male	75.0	60.0	56.3
<b>Employment status</b>			
Studying only	50.0	0.0	60.0
Full-time	85.7	66.7	41.5
Part-time or Casual	87.5	93.3	57.7
<b>Paid fees upfront</b>			
Paid Or Part	83.3	50.0	48.8
Deferred	83.3		46.7
<b>Age in years</b>			
Under 25	83.3	100.0	
25 and over	82.4	76.9	47.1
<b>Language spoken at home</b>			
English	85.2	77.8	46.3
LOTE	50.0		60.0
<b>Family socio-economic status</b>			
High SES	100.0	100.0	50.0
High Mid SES	50.0	75.0	46.7
Mid SES	81.8	71.4	50.0
Low Mid SES	100.0	80.0	55.0
Low SES	75.0	85.7	41.7
<b>School type last attended</b>			
Govt	88.9	83.3	47.6
Catholic	66.7	50.0	50.0
Indep	75.0	83.3	42.9
<b>Living arrangements</b>			
Parent Guardians Relatives	90.9		0.0
Friends	83.3	80.0	75.0
Partner	100.0	100.0	47.4
Children	100.0	66.7	54.5
Alone	66.7	66.7	45.5
<b>Accommodation type</b>			
Rental Accom	77.8	81.8	40.0
Accom Owned	83.3	78.6	45.0

**Table 5.6** Reasons for regularly missing classes  
(proportion who agree or strongly agree with proposition)

	LaTrobe Undergrad FT (%)	LaTrobe Undergrad PT (%)	LaTrobe Undergrad All (%)	LaTrobe Postgrad Research FT (%)	LaTrobe Postgrad Research PT (%)	LaTrobe Postgrad Coursework FT (%)	LaTrobe Postgrad Coursework PT (%)	LaTrobe Postgrad All (%)
Travel to campus unaffordable	7.0	5.0	6.9	9.5	0.0	5.7	6.3	5.8
Childcare unaffordable	12.1	11.8	11.8	0.0	6.3	5.6	5.8	5.2
Miss class for paid work	23.4	23.5	24.2	16.7	34.6	28.2	24.7	25.5

**Table 5.7** Effect of financial situation on continuation of studies: "In the future, my financial situation is making me think I will probably..." (percentage agree or strongly agree); rate of past deferment and length of past deferment

	LaTrobe Undergrad FT (%)	LaTrobe Undergrad PT (%)	LaTrobe Undergrad All (%)	LaTrobe Postgrad Research FT (%)	LaTrobe Postgrad Research PT (%)	LaTrobe Postgrad Coursework FT (%)	LaTrobe Postgrad Coursework PT (%)	LaTrobe Postgrad All (%)
Discontinue course due to finances	2.3	5.9	2.9	0.0	3.8	4.0	3.5	3.0
Defer due to finances	9.5	13.5	10.4	5.6	7.7	7.7	10.2	8.3
Take leave due to finances	6.2	9.1	7.0	8.1	7.7	8.2	5.7	6.9
Lapse candidature due to finances	2.8	0.0	3.4	5.3	19.4	4.0	4.3	7.7
Deferred because study unaffordable	8.6	15.4	9.7	12.2	9.7	8.7	17.9	13.5
Years study deferred	1.8	5.2	2.4	2.0	2.7	8.0	3.3	3.5

**Table 5.8** If further study after current course desired, deterrent effect of full-fees on undertaking such study

	LaTrobe Undergrad FT (%)	LaTrobe Undergrad PT (%)	LaTrobe Undergrad All (%)	LaTrobe Postgrad Research FT (%)	LaTrobe Postgrad Research PT (%)	LaTrobe Postgrad Coursework FT (%)	LaTrobe Postgrad Coursework PT (%)	LaTrobe Postgrad All (%)
Yes	66.5	68.6	67.0	69.6	77.8	70.0	54.7	63.7
No	13.2	8.6	12.5	21.7	11.1	7.5	29.3	20.4
Unsure	20.2	22.9	20.5	8.7	11.1	22.5	16.0	15.9

Table 5.9

## If gap year taken between year 12 and university, and primary reason

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Did you take a gap year	22.4	15.4	21.4	16.7	3.3	15.4	20.4	16.1
Reason for gap year:								
Needed a break	23.9	28.6	24.5	16.7	50.0	75.0	20.0	28.1
Real world experie	13.0	14.3	13.2	50.0	50.0		30.0	31.3
Save money for st	26.1	42.9	28.3				15.0	9.4
Confirm uni was m	19.6	14.3	18.9	33.3			30.0	25.0
Estab independence fo	17.4		15.1			25.0	5.0	6.3

Table 5.10

## Availability and adequacy for study of computer and internet access

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Own PC meet study	60.1	72.2	61.3	75.0	80.6	72.2	79.4	77.2
Own PC-inadequate	12.1	8.3	12.2	12.5	6.5	11.1	9.3	9.8
Have access & mee	24.0	19.4	23.2	12.5	9.7	13.0	11.3	11.6
No need for compu	0.6		0.6					
Cannot afford comp	3.1		2.8		3.2	3.7		1.3
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Broadband connec	58.8	59.0	58.2	55.0	60.0	53.8	69.5	61.6
Dial up connec	19.7	30.8	20.9	27.5	33.3	19.2	22.1	24.2
Had home int but\$	5.3	5.1	5.2	5.0	3.3	5.8	2.1	3.7
Not need internet	2.5	2.6	2.5	2.5		3.8	3.2	2.7
Cannot afford internet	13.8	2.6	13.2	10.0	3.3	17.3	3.2	7.8

Table 5.11

## Main form of transport during semester to and from university

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Public transport	21.4	27.5	22.6	32.6	25.0	18.2	24.5	24.4
Own car or motorbike	65.8	82.5	67.5	67.4	71.9	72.7	61.8	67.1
Oth vehicle lift or car pool	14.3	20.0	14.7	9.3	12.5	20.0	5.9	10.7
Bicycle	4.8	7.5	5.0	14.0	6.3	10.9	6.9	9.0
Walk	21.7	2.5	19.4	14.0	6.3	7.3	4.9	7.3

## National averages

### SECTION 5 SOME EFFECTS OF STUDENTS' FINANCIAL SITUATION

**Table 5.1** Attitude to finances  
(proportion who agree or strongly agree with proposition)

		National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
		FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Finance often a worry</b>		<b>58.7</b>	<b>54.5</b>	<b>57.9</b>	<b>52.8</b>	<b>46.2</b>	<b>62.5</b>	<b>41.4</b>	<b>47.4</b>
	Female	62.6	57.0	61.5	55.0	52.0	64.2	44.1	50.4
	Male	51.1	48.5	50.7	49.2	37.0	59.4	36.6	42.1
<b>I do not worry about debt</b>		<b>14.0</b>	<b>14.9</b>	<b>14.1</b>	<b>12.8</b>	<b>13.5</b>	<b>14.6</b>	<b>16.7</b>	<b>15.2</b>
	Female	13.2	13.3	13.2	11.9	12.8	14.1	15.1	14.1
	Male	15.3	17.0	15.7	14.1	13.9	15.9	19.5	17.1
<b>Debt is worth the education</b>		<b>45.1</b>	<b>36.0</b>	<b>43.3</b>	<b>40.0</b>	<b>35.4</b>	<b>40.1</b>	<b>38.3</b>	<b>38.6</b>
	Female	43.1	35.8	41.6	38.7	35.3	38.5	35.3	36.4
	Male	48.9	36.6	46.7	42.2	35.8	43.0	43.5	42.0
<b>Food or necessities unaffordable</b>		<b>14.6</b>	<b>11.5</b>	<b>14.0</b>	<b>11.4</b>	<b>8.0</b>	<b>14.2</b>	<b>5.6</b>	<b>8.4</b>
	Female	15.1	12.0	14.5	12.4	8.4	12.0	6.3	8.6
	Male	13.8	10.7	13.2	9.8	7.5	17.7	4.4	7.7
<b>Supporting dependents unaffordable</b>		<b>23.5</b>	<b>26.2</b>	<b>24.6</b>	<b>35.8</b>	<b>25.4</b>	<b>31.1</b>	<b>19.7</b>	<b>23.7</b>
	Female	23.4	27.2	25.0	34.1	29.6	32.3	20.5	24.8
	Male	24.3	22.8	23.8	38.4	20.0	28.9	18.5	22.1
<b>Financial support pressure to support</b>		<b>48.2</b>	<b>51.2</b>	<b>48.8</b>	<b>45.4</b>	<b>44.7</b>	<b>59.6</b>	<b>38.9</b>	<b>45.6</b>
	Female	51.4	52.6	51.8	46.3	50.3	61.7	41.9	48.1
	Male	42.5	47.7	43.2	43.7	34.3	56.5	31.7	40.0

**Table 5.2 Students having difficulty affording study-related expenses  
(% finding it difficult or very difficult)**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Difficult to afford:</b>								
Textbooks	49.0	32.3	45.8	25.4	20.0	45.0	18.2	23.9
Stationery	17.3	13.6	16.6	14.8	15.1	19.8	7.9	12.0
Personal computer	46.8	38.7	45.2	42.7	30.0	45.1	27.2	33.1
Computer related (software etc)	29.5	24.8	28.6	24.1	17.0	32.0	18.1	21.3
Uni fees library fines etc	17.4	13.7	16.7	9.8	6.3	18.8	9.2	10.5
Union fees sports fees	26.0	15.5	23.9	18.3	9.7	26.7	10.2	14.2
Other study related costs	17.5	13.2	16.7	14.0	12.8	22.4	8.6	12.3

**Table 5.3 Influence of financial circumstances on choice of course, university and mode of study**

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
<b>Financial circumstances influenced:</b>								
Choice of course	10.9	13.3	11.4	16.5	17.0	22.1	21.6	20.3
Choice of university	19.2	16.7	18.7	20.0	20.8	19.7	20.2	20.3
Mode of study	15.7	50.8	22.9	21.6	48.0	23.1	43.5	37.2

**Table 5.4 Reason for part-time study (important or very important);  
part-time students**

	National Undergrad	National Postgrad Research	National Postgrad Coursework
	PT (%)	PT (%)	PT (%)
<b>Reason for PT study:</b>			
Fit in with employment	80.5	84.0	91.3
Family commitments	52.4	55.4	57.5
Lack of income support	55.9	66.1	50.4
Course/timetabling restrictions	33.5	12.3	36.5
Distance from university	28.6	17.5	28.9
Cost of tuition fees	33.4	19.9	44.2
A disability	6.4	2.9	2.8
Only needed a few units to finish	15.8	4.3	14.0
Another reason	12.9	11.9	12.1

Table 5.5

## Part-time students who would prefer to study full-time if finances permitted by student characteristics

	National Undergrad PT (%)	National Postgrad Research PT (%)	National Postgrad Coursework PT (%)
<b>Prefer to study FT if finances all</b>	<b>67.1</b>	<b>74.6</b>	<b>53.3</b>
<b>Sex</b>			
Female	66.7	76.1	53.6
Male	67.9	72.3	52.9
<b>Employment status</b>			
Studying only	42.2	68.8	39.6
Full-time	69.7	75.6	52.9
Part-time or Casual	69.5	73.6	56.6
<b>Paid fees upfront</b>			
Paid Or Part	60.6	71.1	50.1
Deferred	72.3	73.9	58.2
<b>Age in years</b>			
Under 25	71.1	38.8	54.0
25 and over	65.6	75.5	53.4
<b>Language spoken at home</b>			
English	66.4	73.6	52.6
LOTE	74.9	87.9	58.2
<b>Family socio-economic status</b>			
High SES	69.6	71.8	45.9
High Mid SES	66.8	71.9	51.8
Mid SES	68.0	69.7	56.6
Low Mid SES	63.8	79.5	49.6
Low SES	68.4	74.5	54.4
<b>School type last attended</b>			
Govt	69.3	74.7	56.0
Catholic	64.5	68.4	50.9
Indep	62.9	75.1	49.7
<b>Living arrangements</b>			
Parent Guardians Relatives	66.3	74.2	56.1
Friends	78.1	90.5	62.7
Partner	70.0	70.6	54.5
Children	62.6	86.9	58.9
Alone	69.4	76.5	54.2
<b>Accommodation type</b>			
Rental Accom	74.7	87.9	59.3
Accom Owned	63.4	69.7	50.7

Residential	82.5	100.0	61.7
Informal	80.5	100.0	61.0

**Table 5.6** Reasons for regularly missing classes  
(proportion who agree or strongly agree with proposition)

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Travel to campus unaffordable	6.8	7.0	6.9	3.5	5.1	6.3	3.1	4.0
Childcare unaffordable	9.7	13.3	11.1	16.5	10.0	11.6	7.6	9.5
Miss class for paid work	22.7	37.1	25.8	16.4	35.6	25.2	27.7	26.7

**Table 5.7** Effect of financial situation on continuation of studies: "In the future, my financial situation is making me think I will probably..." (percentage agree or strongly agree); rate of past deferment and length of past deferment

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Discontinue course due to finances	4.0	7.1	4.7	3.6	6.3	6.6	5.7	5.6
Defer due to finances	7.8	11.4	8.6	5.8	8.5	10.6	8.9	8.6
Take leave due to finances	6.2	11.4	7.3	8.8	12.5	8.3	8.7	9.2
Lapse candidature due to finances	2.5	2.7	2.6	11.5	16.6	3.5	3.0	8.3
Deferred because study unaffordable	6.9	15.7	8.7	8.1	13.5	11.2	12.7	11.8
	(Years)	(Years)	(Years)	(Years)	(Years)	(Years)	(Years)	(Years)
Years study deferred	1.9	2.5	2.1	2.6	2.2	2.2	2.7	2.5

**Table 5.8** If further study after current course desired, deterrent effect of full-fees on undertaking such study

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Yes	61.2	60.7	61.1	73.4	72.1	66.5	56.8	62.5
No	14.5	16.7	14.9	11.9	13.0	16.4	23.5	19.5
Unsure	24.3	22.6	24.0	14.7	14.8	17.1	19.6	18.0

Table 5.9

## If gap year taken between year 12 and university, and primary reason

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Did you take a gap year	21.1	24.9	21.9	16.3	16.9	16.0	16.5	16.5
Reason for gap year:								
Needed a break	28.3	27.2	28.3	29.7	19.4	22.8	23.9	24.1
Real world experie	22.5	29.9	24.2	33.5	41.3	31.8	32.4	33.6
Save money for st	16.7	12.6	15.7	23.6	22.9	24.2	18.9	21.2
Confirm uni was m	20.3	23.7	21.0	9.4	13.4	15.6	20.3	16.7
Estab independence fo	12.2	6.5	10.8	3.8	3.0	5.5	4.4	4.4

Table 5.10

## Availability and adequacy for study of computer and internet access

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Own PC meet study	64.1	74.2	66.0	70.9	79.3	72.6	79.1	76.7
Own PC-inadequate	7.9	9.6	8.3	11.8	9.3	8.0	7.2	8.4
Have access & mee	25.5	14.1	23.3	13.0	10.2	16.7	11.7	12.5
No need for compu	0.3	0.5	0.3	1.4	0.4	0.2	0.4	0.6
Cannot afford comp	2.2	1.6	2.1	3.0	0.7	2.4	1.7	1.9
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Broadband connec	70.6	62.4	68.9	60.2	63.9	70.3	68.3	66.5
Dial up connec	17.7	27.1	19.6	20.2	27.9	18.7	23.0	22.5
Had home int but\$	2.9	1.8	2.7	4.0	2.1	3.3	1.5	2.4
Not need internet	1.0	2.3	1.2	6.1	1.8	1.2	3.1	3.2
Cannot afford internet	7.8	6.4	7.6	9.5	4.4	6.5	4.1	5.4

Table 5.11

## Main form of transport during semester to and from university

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Public transport	46.7	19.8	41.2	38.7	23.6	40.2	21.6	27.7
Own car or motorbike	51.4	49.7	51.0	49.7	55.8	47.7	41.5	45.8
Oth vehicle lift or car pool	13.0	5.7	11.5	7.8	4.4	8.5	5.1	6.0
Bicycle	5.7	2.9	5.2	14.3	7.4	6.9	2.9	6.1
Walk	17.7	5.3	15.2	17.5	8.0	9.7	6.5	9.1

# Latrobe Uni (sample sizes)

## SECTION 6 SOME EFFECTS OF STUDENTS' FINANCIAL SITUATION

**Table 6.1** Attitude to finances  
(proportion who agree or strongly agree with proposition)

		LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
		FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Finance often a worry</b>		332	39	376	43	32	54	98	229
	Female	246	29	279	31	26	43	76	177
	Male	82	9	92	12	6	10	19	48
<b>I do not worry about debt</b>		332	39	376	43	32	53	97	227
	Female	246	29	279	31	26	42	75	175
	Male	82	9	92	12	6	10	19	48
<b>Debt is worth the education</b>		328	40	373	42	32	54	96	226
	Female	245	30	279	30	26	43	75	175
	Male	79	9	89	12	6	10	18	47
<b>Food or necessities unaffordable</b>		326	40	371	43	32	52	98	227
	Female	241	30	275	31	26	41	76	175
	Male	81	9	91	12	6	10	19	48
<b>Supporting dependents unaffordable</b>		51	15	67	10	14	18	48	91
	Female	40	14	55	8	13	12	32	66
	Male	11	1	12	2	1	5	13	21
<b>Financial support pressure to support</b>		201	21	224	19	15	30	35	99
	Female	150	16	167	14	12	23	24	73
	Male	48	4	53	5	3	6	10	24

**Table 6.2 Students having difficulty affording study-related expenses  
(% finding it difficult or very difficult)**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Difficult to afford:</b>								
Textbooks	328	40	373	35	32	52	94	215
Stationery	327	40	372	39	30	52	94	217
Personal computer	304	37	346	38	31	45	92	208
Computer related (software etc)	307	39	351	41	31	49	95	218
Uni fees library fines etc	303	37	345	38	31	44	91	206
Union fees sports fees	300	38	342	40	31	45	88	206
Other study related costs	262	28	294	35	29	41	78	185

**Table 6.3 Influence of financial circumstances on choice of course, university and mode of study**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Financial circumstances influenced:</b>								
Choice of course	336	40	381	43	32	55	102	234
Choice of university	336	40	381	43	32	55	102	234
Mode of study	336	40	381	43	32	55	102	234

**Table 6.4 Reason for part-time study (important or very important);  
part-time students**

	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework
	PT (n)	PT (n)	PT (n)
<b>Reason for PT study:</b>			
Fit in with employment	38	32	98
Family commitments	39	32	95
Lack of income support	38	32	96
Course/timetabling restrictions	38	29	93
Distance from university	39	30	93
Cost of tuition fees	38	29	98
A disability	38	30	93
Only needed a few units to finish	38	29	93
Another reason	25	22	59

Table 6.5

Part-time students who would prefer to study full-time  
if finances permitted by student characteristics

	LaTrobe Undergrad PT (n)	LaTrobe Postgrad Research PT (n)	LaTrobe Postgrad Coursework PT (n)
<b>Prefer to study FT if finances all</b>	29	27	85
<b>Sex</b>			
Female	20	22	67
Male	8	5	16
<b>Employment status</b>			
Studying only	2	2	5
Full-time	7	6	53
Part-time or Casual	16	15	26
<b>Paid fees upfront</b>			
Paid Or Part	12	2	43
Deferred	12		30
<b>Age in years</b>			
Under 25	12	1	
25 and over	17	26	85
<b>Language spoken at home</b>			
English	27	27	80
LOTE	2		5
<b>Family socio-economic status</b>			
High SES	4	2	6
High Mid SES	2	4	15
Mid SES	11	7	26
Low Mid SES	3	5	20
Low SES	4	7	12
<b>School type last attended</b>			
Govt	18	12	42
Catholic	3	6	20
Indep	4	6	14
<b>Living arrangements</b>			
Parent Guardians Relatives	11		2
Friends	6	5	4
Partner	3	6	38
Children	2	3	11
Alone	3	3	11
<b>Accommodation type</b>			
Rental Accom	9	11	20
Accom Owned	18	14	60

**Table 6.6** Reasons for regularly missing classes  
(proportion who agree or strongly agree with proposition)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Travel to campus unaffordable	330	40	375	42	32	53	96	225
Childcare unaffordable	58	17	76	9	16	18	52	96
Miss class for paid work	252	34	289	36	26	39	89	192

**Table 6.7** Effect of financial situation on continuation of studies: "In the future, my financial situation is making me think I will probably..." (percentage agree or strongly agree); rate of past deferment and length of past deferment

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Discontinue course due to finances	303	34	342	37	26	50	86	201
Defer due to finances	305	37	347	36	26	52	88	204
Take leave due to finances	292	33	330	37	26	49	88	202
Lapse candidature due to finances	107	11	119	38	31	25	47	142
Deferred because study unaffordable	327	39	371	41	31	46	95	215
Years study deferred	22	5	28	4	3	3	16	26

**Table 6.8** If further study after current course desired, deterrent effect of full-fees on undertaking such study

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Yes	257	35	297	23	18	40	75	157
No	257	35	297	23	18	40	75	157
Unsure	257	35	297	23	18	40	75	157

**Table 6.9 If gap year taken between year 12 and university, and primary reason**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
<b>Did you take a gap year</b>	330	39	374	42	30	52	98	224
<b>Reason for gap year:</b>								
Needed a break	46	7	53	6	2	4	20	32
Real world experie	46	7	53	6	2		20	32
Save money for st	46	7	53				20	32
Confirm uni was m	46	7	53	6			20	32
Estab independence fo	46		53			4	20	32

**Table 6.10 Availability and adequacy for study of computer and internet access**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Own PC meet study	321	36	362	40	31	54	97	224
Own PC-inadequate	321	36	362	40	31	54	97	224
Have access & mee	321	36	362	40	31	54	97	224
No need for compu	321		362					
Cannot afford comp	321		362		31	54		224
	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)
Broadband connec	320	39	364	40	30	52	95	219
Dial up connec	320	39	364	40	30	52	95	219
Had home int but\$	320	39	364	40	30	52	95	219
Not need internet	320	39	364	40		52	95	219
Cannot afford internet	320	39	364	40	30	52	95	219

**Table 6.11 Main form of transport during semester to and from university**

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Public transport	336	40	381	43	32	55	102	234
Own car or motorbike	336	40	381	43	32	55	102	234
Oth vehicle lift or car pool	336	40	381	43	32	55	102	234
Bicycle	336	40	381	43	32	55	102	234
Walk	336	40	381	43	32	55	102	234

## SECTION 6 QUESTIONS FOR POSTGRADUATE STUDENTS

**Table 6.1** Postgraduates' financial ability to travel nationally or internationally for conferences or research

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Unaffordable to travel				24.4	37.0	15.6	30.5	27.0
Must rely on financial assistance				56.1	40.7	6.7	15.9	25.5
Affordable				9.8	7.4	6.7	15.9	11.2
Not Applicable				9.8	14.8	71.1	37.8	36.2

**Table 6.2** Study resources provided by institution to research students, and adequacy support

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Uni provide study space				27.9	15.6	3.6	3.9	9.8
On campus shared office				67.4	59.4	3.6	1.0	21.8
Campus sole use desk				51.2	15.6	3.6	1.0	12.8
Campus shared desk				7.0	28.1	1.8	1.0	6.0
Campus sole use computer				53.5	15.6	7.3	1.0	14.1
Home internet access				9.3	18.8	1.8	2.9	6.0
Agree these arrangements adequate				76.9	64.3	54.5	33.3	62.5

**Table 6.3** Expectation of completing RTS thesis/research before expiration of APA or APAI scholarship (students holding APA or APAI only)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Yes				7.7	16.7			21.6
Yes, but needed longer				34.6	16.7			27.0
No				57.7	66.7			51.4

# National averages

## SECTION 6 QUESTIONS FOR POSTGRADUATE STUDENTS

**Table 6.1** Postgraduates' financial ability to travel nationally or internationally for conferences or research

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Unaffordable to travel				20.5	34.7	21.8	17.8	21.2
Must rely on financial assistance				68.7	39.3	12.8	12.8	26.9
Affordable				8.5	15.9	6.7	12.7	11.5
Not Applicable				2.3	10.1	58.7	56.7	40.4

**Table 6.2** Study resources provided by institution to research students, and adequacy support

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Uni provide study space				23.4	22.6	4.5	2.6	9.3
On campus shared office				68.9	35.5	3.7	2.0	18.5
Campus sole use desk				54.1	20.5	1.2	0.8	12.9
Campus shared desk				11.4	16.3	3.0	1.9	5.6
Campus sole use computer				49.0	19.8	1.7	1.7	12.4
Home internet access				13.8	15.6	2.8	2.9	6.5
Agree these arrangements adequate				79.6	71.2	50.9	59.2	71.5

**Table 6.3** Expectation of completing RTS thesis/research before expiration of APA or APAI scholarship (students holding APA or APAI only)

	National Undergrad	National Undergrad	National Undergrad	National Postgrad Research	National Postgrad Research	National Postgrad Coursework	National Postgrad Coursework	National Postgrad
	FT (%)	PT (%)	All (%)	FT (%)	PT (%)	FT (%)	PT (%)	All (%)
Yes				23.5	36.4			26.6
Yes, but needed longer				26.8	16.2			24.6
No				49.8	47.4			48.8

# Latrobe Uni (sample sizes)

## SECTION 7 QUESTIONS FOR POSTGRADUATE STUDENTS

**Table 7.1** Postgraduates' financial ability to travel nationally or internationally for conferences or research

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Unaffordable to travel				41	27	45	82	196
Must rely on financial assistance				41	27	45	82	196
Affordable				41	27	45	82	196
Not Applicable				41	27	45	82	196

**Table 7.2** Study resources provided by institution to research students, and adequacy support

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Uni provide study space				43	32	55	102	234
On campus shared off				43	32	55	102	234
Campus sole use desk				43	32	55	102	234
Campus shared desk				43	32	55	102	234
Campus sole use computer				43	32	55	102	234
Home internet access				43	32	55	102	234
Agree these arrangements adequate				39	28	11	18	96

**Table 7.3** Expectation of completing RTS thesis/research before expiration of APA or APAI scholarship (students holding APA or APAI only)

	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Undergrad	LaTrobe Postgrad Research	LaTrobe Postgrad Research	LaTrobe Postgrad Coursework	LaTrobe Postgrad Coursework	LaTrobe Postgrad
	FT (n)	PT (n)	All (n)	FT (n)	PT (n)	FT (n)	PT (n)	All (n)
Yes				26	6	3	2	37
Yes, but needed longer				26	6			37
No				26	6			37