



# Student Finances at La Trobe University

A Report from the  
Australian University  
Student Finances Survey



Compiled by the Equity and Access Unit  
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## **Executive Summary: La Trobe Undergraduate Students**

During 2006, many La Trobe students endured stressful financial circumstances and many found it difficult to support themselves week-to-week. Across most key indicators of the study, La Trobe undergraduates were worse off than their national counterparts.

### **The typical La Trobe undergraduate**

The report found the typical La Trobe undergraduate was female, aged between 20 and 24 years, and had an annual income of around \$11,500. Of this amount, about \$8,000 was earned through paid employment and the balance was provided by a parent or relative. The paid employment was on a casual basis, with a span of hours between 6 and 15 hours per week, and this work was not related to their chosen career path.

The typical La Trobe undergraduate outlaid around \$15,000 in annual expenses, with the largest expenses being accommodation, food and transport. Around \$2,100 per annum was spent on study related items, and the student was likely to have a financial deficit of around \$2,300 per annum.

The typical La Trobe undergraduate student was worried about their financial situation, found it difficult to afford textbooks, and did not think their education was worth the amount of debt incurred. They also believed that they would be deterred from enrolling in further study if full-fees were applied.

The typical La Trobe undergraduate student had assets with a cash value of less than \$10,000 and if they had any savings these had been used to live on while they studied in 2006. This student had paid slightly more HECS fees than their national counterparts, and had deferred the whole fee payment via the taxation system.

Typical La Trobe students owned a computer which they believed was adequate for their needs, and they had access to broadband connection at home. They were also likely to own a motor vehicle which they used to travel to and from campus during semester.

### **The more disadvantaged La Trobe undergraduate**

There were 43% of La Trobe undergraduate respondents who received a Centrelink benefit of around \$2,600 per annum, and 48% who held a health care card concession. However only 20% of La Trobe undergraduates had a transport concession card.

Around one in four La Trobe undergraduate respondents:

- missed classes in order to undertake paid employment;
- incurred loans of around \$4,000<sup>1</sup>, mostly as credit card debt or loans from parents;
- took a 'gap' year in order to save money to go to University
- may have to defer their studies in future due to insufficient financial resources

Around one in five La Trobe undergraduate respondents:

- regularly went without food or other necessities because these items were unaffordable;
- had difficulty affording the costs of supporting their dependents.

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<sup>1</sup> Loans incurred in 2006

## **Executive Summary: La Trobe Postgraduate Students**

At the postgraduate level there were four distinct student groups, making it difficult to present a typical La Trobe postgraduate student picture or to generalise in relation to the national survey picture. Instead, a typical picture from each group will be drawn.

### **The typical La Trobe Full-time research student**

The typical full-time research respondent at La Trobe was female, aged between 25 and 29 years, and financially independent with an income around \$25,000 p.a. These students' main sources of income were around \$11,000 from paid employment and \$12,000 from scholarship funds. Paid employment was between one and ten hours per week, in a casual position unrelated to their chosen career path.

Their regular annual expenses totalled around \$23,500, with primary expenses being accommodation, food and personal items, and around \$2,100 p.a. spent on study related items. Although these students had a small surplus income of around \$1,600 p.a. they were considerably worse off than their national counterparts who had higher income and less expenses.

Typical La Trobe full-time research students had assets with a cash value of less than \$10,000 and they were likely to have had some emergency savings which had been used up while they studied. Their financial situation was often a source of concern and they expected to have incurred around \$8,000 in debt by the completion of their studies. Typical La Trobe full-time research students did not believe their education was worth the level of debt incurred and they would probably be deterred from future study if full fees were applied. If these students wished to travel nationally or internationally for conferences or research, then they needed to rely on gaining some financial assistance.

Typical La Trobe full-time research students were likely to own their own computers and have broadband connection at home. They also owned their own car and used it to travel to and from campus. Once at campus they had a shared office with a computer provided for their sole use. These students believed the resources provided by the university were adequate for their needs. However, they did not expect to complete their PhD studies in the three year time period for which they had received scholarship funds.

### **The more disadvantaged La Trobe Full-time research student**

Around one in four La Trobe full-time research respondents incurred a repayable loan, and of these respondents around one in three worked part-time or casual in order to make ends meet. The repayable loan amount averaged around \$9,000<sup>2</sup>, mostly bank loans and credit card debt. Around one in ten full-time research students paid HECS fees, and these students anticipated an average debt of around \$20,000 on completion of their studies. Around one in four respondents spent more than 10 hours per week in paid work which adversely affected their studies, and almost one in ten respondents studied full-time and also worked full-time.

Around one in eight respondents had previously deferred because study was unaffordable, and a similar proportion thought they may have to defer studies in the future because of their financial circumstances. If respondents had dependents one in three found it difficult to financially support their dependents.

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<sup>2</sup> Loans incurred in 2006

## **The typical La Trobe Part-time research student**

The typical part-time research student at La Trobe was female, aged 40 years or more, and financially independent with an income around \$30,000 p.a, mainly from paid employment. This student had chosen to study part-time to fit study in around employment commitments, but still found their work adversely affected their studies. This student received neither paid nor unpaid study leave, however their current employment was considered to be helpful in their chosen career.

Typical part-time research students had regular annual expenses which totalled around \$19,000, with primary expenses being accommodation, food and personal items, and around \$2,000 p.a. spent on study related items. Although they had a surplus income of around \$11,000 p.a. they were worse off than their national counterparts who had higher income and higher surplus.

Typical La Trobe full-time research students had assets with a cash value over \$100,000 and they were likely to have had some emergency savings which had been used while they studied. Their financial situation was often a source of concern and they expected to have incurred around \$6,000 in debt by the completion of their studies. They did not believe their education was worth the level of debt incurred and would probably be deterred from future study if full fees were applied.

Typical La Trobe part-time research students were likely to own their own computers and have broadband connection at home. They also owned their own car and used it to travel to and from campus. Once at campus they had a shared office with a computer also shared by other part-time research students. These students believed the resources provided by the university were adequate for their needs. However, they did not expect to complete their PhDs in the six year time period for which they had received scholarship funds.

## **The more disadvantaged La Trobe Part-time research student**

Around one in five La Trobe part-time research students incurred a repayable loan, and of these respondents around one in three worked part-time or casual in order to make ends meet. The repayable loan amount averaged around \$5,000<sup>3</sup>, usually in credit card debt.

Around one in seven students had previously deferred because study was unaffordable and a similar proportion thought they may have to defer studies in the future because of their financial circumstances. If respondents had dependents one in seven found it difficult to financially support their dependents.

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<sup>3</sup> Loans incurred in 2006

## **The typical La Trobe Full-time coursework student**

The typical full-time coursework student at La Trobe was aged between 20 and 30 years, and just as likely to be financially independent as financially dependent. (While there were a greater number of female than male respondents to the survey, analysis of actual student demographics at La Trobe reveal that the typical postgraduate full-time coursework student is more likely to be male than female.)

This student's income was around \$15,600 p.a. and the main source of income was from casual employment, working for around fifteen hours per week. This work was unrelated to their chosen career path.

Typical full-time coursework students had regular annual expenses which totalled around \$16,000, with primary expenses being accommodation, food and personal items, and around \$1,400 p.a. spent on study related items. Although they had a small deficit income of around \$400 p.a. they were slightly better off than their national counterparts who had higher income but also higher expenses.

Typical full-time coursework students had assets with a cash value of less than \$10,000 and they were likely to have had some emergency savings which had been used while they studied. Their financial situation was often a source of concern and they expected to have incurred around \$27,000 in debt by the completion of their studies.

These students incurred around \$7,800 in HECS fees each year, slightly less than their national counterparts, and had deferred the whole payment via the taxation system. They did not believe their education was worth the level of debt incurred and would probably be deterred from future study if full fees were applied.

Typical full-time coursework students were likely to own their own computers and have broadband connection at home. They also owned a car and used it to travel to and from campus.

## **The more disadvantaged La Trobe Full-time coursework student**

Almost one in two La Trobe full-time coursework respondents incurred a repayable loan, and of these respondents around one in five worked full-time and around one in two worked either part-time or casual in order to make ends meet. The repayable loan amount averaged around \$4,000<sup>4</sup>, mostly credit card debt and loans from spouse or partner.

Around one in three full-time coursework students paid full fees, and these students were slightly more likely to defer their entire fee than to pay upfront. Around one in four full-time coursework students also worked full-time and missed classes because they needed to undertake paid work.

Around one in twelve respondents had previously deferred because study was unaffordable, and around one in seven respondents thought they may have to defer studies in the future because of their financial circumstances. If respondents had dependents one in three found it difficult to financially support their dependents.

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<sup>4</sup> Loans incurred in 2006

## **The typical La Trobe Part-time coursework student**

The typical part-time coursework student at La Trobe was aged 40 or more years, and financially independent. (While there were a greater number of female than male respondents to the survey, analysis of actual student demographics at La Trobe reveal that the typical postgraduate part-time coursework student is more likely to be male than female.)

This student's income was around \$44,000 p.a. and the main source of income was from full-time paid employment. This employment was likely to assist their chosen career path, and provided paid or unpaid study leave, but non-flexible working hours.

Typical part-time coursework students had regular annual expenses which totalled around \$24,500, with primary expenses being accommodation, food and personal items, and around \$1,800 p.a. spent on study related items. They had a healthy surplus income of around \$19,000 p.a., which was very similar to their national counterparts.

The typical La Trobe part-time coursework student had assets with a cash value in excess of \$100,000 and was likely to have some emergency savings. They did not believe their education was worth the level of debt incurred and would probably be deterred from future study if full fees were applied, although they are less likely to be deterred than other La Trobe postgraduates. These students are likely to have chosen part-time study in order to fit in with employment and/or family commitments.

Typical La Trobe part-time coursework students were likely to own their own computer and have broadband connection at home. They also owned their own car and used it to travel to and from campus.

## **The more disadvantaged La Trobe Part-time coursework student**

Around one in eight La Trobe part-time coursework respondents incurred a repayable loan, and of these respondents around one in four worked either part-time or casual in order to make ends meet. The repayable loan amount averaged around \$5,000<sup>5</sup>, mostly from bank loans, credit card debt and loans from parents.

Around one in three part-time coursework students paid full fees, and these students were likely to pay their fees upfront. Around one in four part-time coursework students missed classes because they needed to undertake paid work, and one in three worked in positions unrelated to their chosen career.

Around one in five respondents had previously deferred because study was unaffordable, and around one in six respondents thought they may have to defer in future due to financial circumstances. If respondents had dependents one in six found it difficult to financially support their dependents.

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<sup>5</sup> Loans incurred in 2006

## **Executive Summary: Indigenous Australian Students**

There were a small number of La Trobe Indigenous students who responded to the Student Finances survey, however the level of response was insufficient to provide useful data. The following summary is drawn from the results of the national survey, where 1,207 responses were received from Indigenous students.

Some of the most important findings in relation to Indigenous students and their financial situation include:

- Indigenous students were far more likely to agree that their financial situation was often a source of worry to them (72.5%) than non-Indigenous students (52.5%);
- Indigenous students were almost twice as likely to go without food and other necessities because they could not afford them (25%) than were non-Indigenous students (13%);
- Indigenous full-time students in paid employment during semester worked on average three hours per week more than their non-Indigenous counterparts in a typical week (18 hours compared with 15 hours);
- A higher proportion of Indigenous students reported that they regularly missed classes or other study activities because of their paid work commitments;
- Indigenous undergraduates were more likely to have some form of income support than non-Indigenous undergraduates;
- Indigenous undergraduates were more likely to have a higher overall mean income than non-Indigenous undergraduates, however postgraduate Indigenous students had a lower mean overall income than did non-Indigenous postgraduates;
- Indigenous undergraduate students were far less likely to rely on cash and non-cash assistance from others than were non-Indigenous undergraduates;
- Indigenous students' general and study-related expenses were higher overall than those of non-Indigenous students;
- One in three Indigenous students had taken out a loan in order to study, compared with one in four non-Indigenous students;
- More part-time Indigenous students indicated that they would prefer to study full-time if their financial circumstances permitted (77%) than non-Indigenous part-time students (62%), especially postgraduates (79% compared with 58%).

There were also some important demographic differences between Indigenous and non-Indigenous students:

- Indigenous students were almost twice as likely as non-Indigenous students to have dependent children;
- Indigenous students were three times more likely to be the sole carer of another person;
- More than twice as many Indigenous students reported having a disability or condition that affected their studies than non-Indigenous students.

## 1. Introduction

This report contains an analysis of the financial situation of La Trobe University's student population, both undergraduate and postgraduate. Data was collected as part of a national survey of almost 19,000 Australian university students in 2006, and included responses from 376 undergraduate La Trobe students, and 229 post graduate La Trobe students. All survey participants were domestic students.

The report is structured around three student sub-groups: undergraduate students; postgraduate research students; and postgraduate coursework students. It also includes an analysis of student finances by key student characteristics such as gender, socioeconomic background, language spoken at home and living arrangements.

In 2000 the report *Paying their Way* was published by the AVCC, and the 2006 survey investigated the same issues as well as extending the sample group to postgraduate students. The 2006 survey also extended the sample group to all 37 Australian universities, whereas the 2000 survey included only 19 universities.

The 2006 survey revealed a continuing picture of financial difficulty for many university students, both undergraduate and postgraduate.

### 1.1 Aims of the Study

The specific aims of the study were:

- To collect data on sources of income and support during the university experience and on relevant expenditure items, and determine the extent to which there was a variation between different categories of students;
- To compare the findings with those of previous studies to develop trend data pertaining to student finances;
- To increase the university sector's understanding of student populations and thereby assist universities' planning and policy; and
- To inform national policy decisions regarding assistance to financially disadvantaged students.

### 1.2 National Survey Sample and Methodology

The survey<sup>6</sup> was conducted by the Centre for the Study of Higher Education (CSHE) and used a mail survey form to gather responses. The sample size at each institution was based on the student population of each institution, however proportionally larger samples were sought from the smaller institutions to ensure representativeness of the samples. All 949 indigenous students in higher education were sent a survey form.

An overall response rate of 19.8% was achieved for non-Indigenous students, and a response rate of 16.4% was achieved for Indigenous students. These responses represent 2.7% of the total Australian domestic higher education student population.

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<sup>6</sup> <http://www.universitiesaustralia.edu.au/documents/publications/policy/survey/AUSF-Final-Report-2006.pdf>

## 2. La Trobe Undergraduate Students

### 2.1 Respondents Demographics

A breakdown of full-time and part-time undergraduate student data is available<sup>7</sup> but has generally not been included in the following analysis. Unless otherwise stated, this report refers only to the combined full-time and part-time student details.

Students studying a Bachelor degree comprised 92% of the undergraduate respondents, while 6% were Honours students. The remaining 2% were enrolled in a Diploma program. Part-time undergraduate students comprised 10% of all undergraduate responses.

**Table 1: La Trobe by Faculty**

Faculty	Undergraduate respondents
Education	10%
Humanities & Social Sciences	26%
Health Sciences	33%
Law and Management	18%
Science, Technology & Engineering	13%

**Table 2: Comparison of La Trobe and National Respondent Demographics (%)**

	LTU u/g	National u/g
<b>No. of Responses (n)</b>	<b>376</b>	<b>10,594</b>
<b>Sex</b>		
Female	75.0	67.0
Male	25.0	33.0
<b>Age</b>		
Under 20	20.5	21.9
20 to 24	58.4	49.5
25 to 29	7.9	9.3
30 to 39	6.6	10.3
40 & above	6.6	9.0
<b>Disability</b>		
Yes	6.1	6.0
No	93.9	94.0
<b>Language At Home</b>		
English	92.4	89.4
LOTE	7.6	10.6

These demographic details show quite similar characteristics between La Trobe respondents and national respondents, except for sex demographics. This means that La Trobe comparisons with national averages based on sex may be slightly skewed towards female respondents.

La Trobe respondents were also slightly less likely than their national counterparts to be over 30 years old and more likely to be aged between 20 and 24.

### 2.2 Undergraduate Student Income and Sources of Support

The average annual income for LTU undergraduate respondents in 2006 was \$11,444 for full-time students and \$22,812 for part-time students. When these two cohorts were combined the average undergraduate annual income at La Trobe University was \$12,648. When compared with a national average of \$16,141 per annum La Trobe respondents were about 22% worse off than their national counterparts.

The median annual income for LTU undergraduate respondents in 2006 was \$10,268 for full-time students and \$19,424 for part-time students. When these two cohorts were combined the median undergraduate annual income was \$10,843. When compared with a national median of \$12,600 per annum La Trobe respondents were about 14% worse off than their national counterparts. La Trobe female respondents average annual income was 6% higher than male students income, although this figure may also reflect the much higher

<sup>7</sup><http://www.latrobe.edu.au/equity/equity-reports/studegreports.htm>

respondent rate from female students. At a national level, female students' annual income was almost \$1,000 less than male students' annual income.

The annual total income ranges are set out in Table 3. This table shows that La Trobe students were more likely than their national counterparts to be in the lower two income brackets, and less well represented than their national counterparts in the upper three income brackets.

The average income from all paid employment by La Trobe undergraduate respondents was \$8,141 per annum compared with a national average of \$12,089 per annum. This indicates that La Trobe students on average earn 33% less than their national counterparts.

**Table 3: Annual Income Range Undergraduate Students**

<b>Annual Income Range (\$)</b>	<b>LTU Undergraduate Student %</b>	<b>National Undergraduate Student %</b>
Under 10,000	41.6	35.7
10,000 – 19,999	43.0	38.0
20,000 – 29,999	9.9	13.1
30,000 – 39,999	2.3	6.6
40,000 and over	3.2	6.5

## **2.3 Undergraduate Students Centrelink Benefits**

The average Centrelink benefit (Austudy, Abstudy or Youth Allowance) for La Trobe students was \$2,611 per annum compared with a national average Centrelink benefit of \$1,733, indicating a much heavier reliance on Centrelink benefits by La Trobe students. While a number of other types of income were included in the survey (e.g. family assistance, rent assistance, interest dividends) the average annual income from these sources for La Trobe undergraduate students only ranged from \$105 - \$275 p.a.

Youth Allowance was received by 37% of La Trobe undergraduate respondents, compared with 25% of undergraduate respondents nationally. There were 32% of La Trobe respondents who were Youth allowance recipients receiving the At Home rate compared with 46% nationally. This indicates that La Trobe students were less likely than their national counterparts to still be living at home.

Austudy was received by 7.6% of La Trobe undergraduate respondents compared with 4.5% nationally. As almost one third of La Trobe Austudy recipients were not sure of their rate, no comparison can be drawn with national figures regarding at home and away from home rates. There were 9.7% of La Trobe undergraduate respondents who received some Youth Allowance or Austudy but were not eligible for the full rate.

Table 4 sets out the characteristics of undergraduate respondents at La Trobe and nationally who receive Youth Allowance or Austudy.

**Table 4: Receipt of Youth Allowance or Austudy by Undergraduate Student Characteristics**

	<b>LTU All (%)</b>	<b>National All (%)</b>
<b>Sex</b>		
Female	42.2	29.2
Male	47.9	30.0
<b>Employment status</b>		
Studying only	51.9	36.3
Full-time	31.8	7.2
Part-time or Casual	44.6	32.4
<b>Paid fees upfront</b>		
Paid Or Part	34.0	19.6
Deferred	48.6	35.0
<b>Age in years</b>		
Under 25	44.7	34.5
25 and over	42.5	17.3
<b>Language spoken at home</b>		
English	43.6	29.0
LOTE	51.7	33.8
<b>Family socio-economic status</b>		
High SES	28.1	23.7
High Mid SES	37.2	26.9
Mid SES	40.9	27.8
Low Mid SES	49.3	30.3
Low SES	57.6	35.7
<b>School type last attended</b>		
Government	52.2	32.4
Catholic	39.8	27.4
Independent	26.5	26.2
<b>Living arrangements</b>		
Parent Guardians Relatives	33.7	27.4
Friends	69.6	53.6
Partner	15.4	13.1
Children	0.0	7.6
Alone	63.6	34.6
<b>Accommodation type</b>		
Rental Accommodation	63.9	44.3
Accommodation Owned	31.4	29.2
Residential	58.3	30.0

The data indicates that La Trobe respondents receiving Centrelink benefit were more likely to be under 25 years old, come from a non-English speaking background, and previously attended a government school. They were also likely to have deferred their HECS fees.

Those La Trobe respondents who received Youth Allowance or Austudy were less likely than their national counterparts to have paid employment. La Trobe respondents who received Youth Allowance or Austudy were also more likely than their national counterparts to have part-time or full-time employment.

There were 58% of La Trobe respondents receiving Youth Allowance or Austudy who came from a Low SES postcode area. However there were also 28% of respondents who came from a High SES postcode area.

### Supplementary Benefits

The main supplementary benefits were: health care card concessions received by 48% of La Trobe respondents compared with 29% nationally; rent assistance received by 13% of La Trobe respondents compared with 9% nationally; and transport concession received by 20% of La Trobe respondents compared with 27% nationally. These comparisons indicate again the lower socio-economic status of many La Trobe students compared with their national counterparts, although the reverse trend in transport concession requires further investigation.

## **Unsuccessful Application for Youth Allowance or Austudy**

There are 12.1% of La Trobe respondents who applied for Youth Allowance or Austudy but had their application rejected. Of these respondents, 40% were told their own income was too high to qualify, and 12.5% were told their assets were too high. There were 88% of rejected applicants whose parents' income was too high, and 33% whose partner's income was too high. A further 13% were rejected due to a part-time course load; 5% rejected because they had already claimed for previous study, and 5.5% who were rejected due to incorrect completion of the application form.

## **Other reasons for not receiving Youth Allowance or Austudy**

There were 19.4% of respondents who wanted to apply for Youth Allowance or Austudy but expected the application to be unsuccessful. There were 2.4% of respondents who did not know that Austudy was available. A further 8.1% found the application process too complicated, including 2.6% who found the form too long to complete.

## **2.4 Undergraduate Students Financial Independence or Dependence**

There were 42.5% of La Trobe respondents who indicated they were not dependent on anyone for financial or non-cash assistance, compared with 43.5% nationally. Of the remainder, 51% of La Trobe respondents were dependent on their parent or a relative compared with 46% nationally, and 6% of La Trobe respondents were dependent on a spouse or partner for financial support compared with 10% nationally.

This indicates that La Trobe students are quite similar to their national counterparts in terms of living arrangements. Almost the same percentage of La Trobe respondents are financially independent as the national percentage, however a slightly higher percentage of La Trobe respondents were financially dependent on their parents rather than a spouse or partner.

Of those La Trobe respondents who were dependent on someone else for support, 39% received some cash assistance from their supporter. This is slightly more than the national average of 35%. There were also 22% of La Trobe respondents who indicated they received assistance in paying bills. Again this was slightly more than the national average of 19%.

The main types of non-cash assistance provided to La Trobe respondents were: computer access (53%); meals (52%); free accommodation (50%); telephone (48%); motor vehicle use (26%); and textbook provision (25%). This represents very similar levels of non-cash assistance to the national averages.

## **2.5 Undergraduate Students: Patterns of Employment**

There were 70% of La Trobe undergraduate respondents who indicated that they were employed during the semester, compared with 78% nationally. When asked if they had been employed during the last 12 months (i.e. not necessarily during semester) the figure rose to 85%, both at La Trobe and nationally.

Responses indicated that the number of full-time students also working full-time was low (4-5%) both at La Trobe and nationally. Part-time La Trobe students were far less likely than their national counterparts to be working full-time, and La

Trobe's part-time students were more likely than their national counterparts to be employed in part-time or casual positions. The average number of hours per week spent in paid work was 15 hours per week for La Trobe students and 19 hours per week nationally.

### Combined Full-time and Part-time Undergraduate Students

Table 5: Employment - All Students

Employment		La Trobe	National
		All (%)	All (%)
During semester		70.1	77.9
In last 12 mths		85.6	85.5
<b>Type</b>			
Full-time		7.1	16.1
Part-time		28.2	23.2
Casual		64.7	60.7
<b>Workweek hrs</b>		<b>(Hrs)</b>	<b>(Hrs)</b>
<b>during semester</b>			
Paid work	Mean	15.3	18.8
Paid work	Median	14.0	15.0
<b>Spread of hrs (%)</b>		<b>(%)</b>	<b>(%)</b>
1 to 5		12.9	9.2
6 to 10		24.1	24.0
11 to 15		24.1	20.0
16 to 20		19.3	17.2
21 to 25		10.8	7.5
26 to 30		2.0	4.9
31 Plus		6.8	17.3

When part-time and full-time student responses were combined, the majority of La Trobe respondents (65%) were employed in casual positions, while 28% were employed in part-time positions, and 7% were employed full-time. This compares with 61% of national respondents employed in casual positions, 23% of national respondents employed in part-time positions, and 16% of national respondents employed in full-time positions.

The average amount of hours worked during semester for all undergraduate respondents at La Trobe was 15 hours per week, compared with 19 hours per week nationally.

The two most common groups of work hours, both at La Trobe and nationally, were 6-10 hrs per week; and 11-15 hours per week.

## Full-time Undergraduate Responses

Table 6: Employment - Full-time Undergraduates

Employment		La Trobe	National
		Full-time	Full-time
		(%)	(%)
During semester		69.6	75.8
In last 12 mths		85.9	85.1
<b>Type</b>			
Full-time		3.6	5.4
Part-time		27.6	23.3
Casual		68.7	71.3
<b>Workweek hrs</b>		<b>(Hrs)</b>	<b>(Hrs)</b>
<b>during semester</b>			
Paid work	Mean	13.6	14.8
Paid work	Median	12.0	13.0
<b>Spread of</b>		<b>(%)</b>	<b>(%)</b>
<b>hours (%)</b>			
1 to 5		14.2	10.9
6 to 10		26.5	29.2
11 to 15		26.0	23.9
16 to 20		20.5	19.4
21 to 25		9.1	7.9
26 to 30		1.8	4.1
31 Plus		1.8	4.5

There were 4% of La Trobe's undergraduate respondents who were studying Full-time and working Full-time, compared with 5% nationally. There were 28% of Full-time students working Part-time, compared with 23% nationally, and 69% of Full-time students working in casual positions, compared with 71% nationally.

The average amount of hours worked during semester for Full-time students at La Trobe was 14 hours per week, compared with 15 hours per week nationally.

The two most common groups of work hours for Full-time students, both at La Trobe and nationally, were 6-10 hrs per week; and 11-15 hours per week.

## Part-time Undergraduate Responses

Table 7: Employment - Part-time Undergraduates

Employment		La Trobe	National
		Part-time	Part-time
		(%)	(%)
During semester		77.5	86.1
In last 12 mths		86.1	87.0
<b>Type</b>			
Full-time		35.5	57.4
Part-time		32.3	23.2
Casual		32.3	19.5
<b>Workweek hrs</b>		<b>(Hrs)</b>	<b>(Hrs)</b>
<b>during semester</b>			
Paid work	Mean	27.3	32.7
Paid work	Median	25.0	38.0
<b>Spread of</b>		<b>(%)</b>	<b>(%)</b>
<b>hours (%)</b>			
1 to 5		3.6	3.1
6 to 10		7.1	6.2
11 to 15		7.1	6.3
16 to 20		10.7	9.3
21 to 25		25.0	5.7
26 to 30		3.6	7.7
31 Plus		42.9	61.6

As one would expect, there was a high percentage of Part-time La Trobe students (77.5%) who also worked during semester. Nationally there were 86% of Part-time students who worked during semester.

There were 35.5% of La Trobe's undergraduate respondents who were studying Part-time and working Full-time, compared with 57% nationally. There were 32% of Part-time students also working Part-time, compared with 23% nationally, and 32% of Part-time students working in casual positions, compared with 19% nationally.

The average amount of hours worked during semester for Part-time students at La Trobe was 27 hours per week, compared with 33 hours per week nationally.

There were 43% of La Trobe's Part-time student respondents who worked 31 or more hours per week, compared with 62% nationally.

**Table 8: Hours of Paid Employment Per Week During Semester by Undergraduate Student Characteristics (Students who Worked During Semester)**

		LaTrobe Undergrad			National Undergrad		
		FT	PT	All	FT	PT	All
		(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)
	<b>Mean</b>	<b>13.6</b>	<b>27.3</b>	<b>15.3</b>	<b>14.8</b>	<b>32.7</b>	<b>18.8</b>
<b>Sex</b>							
	Female	13.6	28.0	15.3	14.9	30.5	18.3
	Male	14.0	26.3	15.4	14.6	37.3	19.6
<b>Employment status</b>							
	Full-time	34.0	36.0	35.9	30.5	41.7	39.3
	Part-time or Casual	13.4	21.6	14.0	14.1	20.3	14.8
<b>Paid fees upfront</b>							
	Paid Or Part	13.4	31.6	16.6	14.4	35.8	20.5
	Deferred	13.1	26.1	14.3	14.9	29.9	17.7
<b>Age in years</b>							
	Under 25	13.7	22.6	14.3	14.5	30.7	15.9
	25 and over	13.4	30.2	19.1	16.6	33.6	26.4
<b>Language spoken at home</b>							
	English	13.7	27.7	15.4	14.8	32.8	19.0
	LOTE	12.7	16.0	13.1	14.6	32.6	17.4
<b>Family socio-economic status</b>							
	High SES	12.9	24.5	15.0	13.3	31.3	15.7
	High Mid SES	13.2	30.7	14.1	14.5	30.6	17.0
	Mid SES	14.2	20.9	15.0	14.8	33.6	18.7
	Low Mid SES	12.6	28.2	14.3	15.6	33.2	20.3
	Low SES	15.0	38.0	17.9	15.5	34.0	21.4
<b>School type last attended</b>							
	Govt	13.9	29.1	16.3	14.7	32.5	18.9
	Catholic	14.0	26.0	14.6	14.9	33.3	18.1
	Indep	13.2	30.7	14.2	14.2	32.1	16.6
<b>Living arrangements</b>							
	Parent Guardians						
	Relatives	14.0	28.1	15.3	14.4	30.2	15.9
	Friends	12.8	23.5	13.4	14.2	32.8	16.6
	Partner	21.3	25.6	22.7	17.4	36.4	27.6
	Children	11.0	45.0	17.8	16.4	24.6	21.5
	Alone	12.9	31.3	19.1	16.2	36.6	25.1
<b>Accommodation type</b>							
	Rental Accom	13.9	28.4	15.5	15.0	33.0	19.3
	Accom Owned	14.0	26.7	15.7	14.9	32.8	18.8
	Residential	9.0		9.0	11.8	24.2	12.3
	Informal	3.0		3.0	18.5	34.8	25.5

## **Effects of Work on Study**

There were 41% of La Trobe undergraduates who indicated that their work hours adversely affected their studies, compared with 43% nationally. There were 25% of respondents, both at La Trobe and nationally who needed to miss classes because of paid work.

There were 23% of La Trobe respondents who indicated that their current work would help their career, compared with 30% nationally. The majority of respondents (60% at La Trobe, and 67.5% nationally), indicated that their current work was not related to their studies.

## **Provision of Study Assistance by Employers**

Unpaid study leave was approved for 16% of undergraduate respondents who indicated they also worked, both at La Trobe and nationally. Paid study leave was approved for 4% of La Trobe undergraduate respondents who indicated they also worked, compared with 7% nationally.

Flexible working hours were available to 39% of undergraduate respondents who indicated they also worked, compared with 46% nationally.

## **2.6 Undergraduate Student Expenditure and Levels of Debt**

The average total annual expenses for La Trobe respondents was \$14,957 compared with \$17,462 nationally, indicating that La Trobe students have on average 14% less expenses than their national counterparts. The median total annual expenses for La Trobe respondents was \$11,620 compared with \$12,550 nationally, which represents a 7% difference in expenditure at the median level.

The average total amount spent on general (ie non-study related) expenses for La Trobe respondents was \$12,847p.a., compared with \$15,785 nationally. La Trobe respondents spent \$5,198 p.a. on rent and food, compared with \$6,048 nationally. La Trobe respondents spent on average \$2,760 on personal expenses, which was almost \$1,000 less than their national counterparts. The average annual loan repayments for La Trobe respondents was \$650, compared with \$1,387 nationally.

However, La Trobe respondents had greater transport costs (\$3,296p.a.) than their national counterparts (\$3,042). As mentioned above, La Trobe respondents were 7% less likely than their national counterparts to have gained a transport concession card, and this may explain why transport costs for La Trobe students go against the comparative trends for other expenditure categories.

La Trobe respondents also spent more each year on study related expenses than the national average. These expenses totalled \$2,110 for La Trobe respondents compared with \$1,678 nationally. La Trobe respondents' annual expenditure on books averaged \$546 compared with \$487 nationally, however La Trobe respondents annual computer related expenses averaged \$504 compared with \$530 nationally. The largest difference in study related expenses was for a grouping which included stationery, materials, equipment, field trips, readers, journals, photocopying and required clothing, with La Trobe respondents averaging \$663 p.a. compared with \$209 nationally.

**Table 9: Students Having Difficulty Affording Study-Related Expenses (%)**

Difficult to afford:	LTU u/g	National u/g
Textbooks	51.5	45.8
Stationery <sup>8</sup>	21.2	16.6
Personal computer	47.4	45.2
Computer related	30.8	28.6
Uni fees library etc	17.4	16.7
Union/sport fees	24.3	23.9
Other study related costs	21.8	16.7

As well as spending more on study related expenses, La Trobe undergraduates also had a higher incidence of respondents who had difficulty affording these items, as shown in Table 9.

## 2.7 The Deficit Gap for Undergraduate Students

When average total income was compared with average total expenditure, La Trobe respondents had an annual deficit of \$2,309 compared with \$1,321 nationally. There were 48% of La Trobe respondents who had an annual deficit compared with 44% of students nationally.

## 2.8 Undergraduate Students Assets and Savings

Survey participants were asked to estimate the value of their assets, and a comparison of La Trobe and national responses is set out in Table 10.

**Table 10: Estimated Cash Value of Student Assets (%)**

Cash Value of Assets Range (\$)	LTU u/g	National u/g
Under 10,000	68.2	61.2
10,000 – 20,000	18.1	15.8
20,000 – 50,000	4.4	7.1
50,000 – 100,000	1.4	2.2
Over 100,000	7.9	13.7

This comparison portrays a similar financial situation as for income data. La Trobe respondents are less likely than their national counterparts to be asset rich, and the majority of respondents, both at La Trobe and nationally, estimated the value of their assets to be less than \$10,000.

For both of the questions relating to students' savings, La Trobe respondents were less well off than their national counterparts.

The survey found that 44% of La Trobe's undergraduate respondents held some savings which could be used in the event of serious financial difficulty. This compared with 48.5% nationally. The survey also indicated that 54% of La Trobe undergraduate respondents had used their savings to live on while they studied in 2006. This compared with 49.5% nationally.

## 2.9 Undergraduate Students with Loans

The survey sought to determine the amount of debt students incurred in order to continue their studies, excluding debt incurred through HECS-Help and FEE-Help. There were 25.2% of La Trobe undergraduate respondents who indicated they had incurred such debt compared with 24.2% nationally. The average amount incurred was \$3,996 for La Trobe respondents, compared with \$4,744 nationally. This indicates that one quarter of the undergraduate student population (both at La Trobe and nationally) incur debt unrelated to their course fees, however La Trobe students incur 16% less debt than their national counterparts.

<sup>8</sup> List included stationery, materials, equipment, field trips, readers, journals, photocopying and required clothing

## Primary Sources of Loans

Credit card was the primary loan source for students, with debt incurred by 13.6% of La Trobe respondents and 13.2% nationally. Parents were the second largest source of loans, with debts to parents incurred by 8.7% of La Trobe respondents, compared with 9% nationally.

## Characteristics of Undergraduates Incurring Repayable Loans

**Table 11a: Sex of Students Incurring Repayable Loans (%)**

Sex	LTU u/g	National u/g
Female	27.0	25.6
Male	19.1	21.4

**Table 11b: Sex of Students incurring Loans (\$ average)**

Sex	LTU u/g	National u/g
Female	3920	4466
Male	4468	5381

These responses indicate that female undergraduates, both at La Trobe and nationally, were more likely to incur a repayable loan than their male counterparts. However the amount of debt incurred by female students was likely to be less than that incurred by their male counterparts. Both the incidence rate and loan amount for La Trobe males were slightly skewed by the smaller proportion of male respondents.

**Table 12a: Employment Status of Students Incurring Repayable Loans (%)**

Employment Status	LTU u/g	National u/g
Studying Only	13.5	20.1
Full-time	22.7	22.6
Part-time/Casual	26.8	24.8

**Table 12b: Employment Status of Students Incurring Loans (\$ average)**

Employment Status	LTU u/g	National u/g
Studying Only	2536	4623
Full-time	1946	7048
Part-time/Casual	4373	4384

These responses show that La Trobe undergraduates who were also employed have a similar incidence of loan incursion as their national counterparts. However La Trobe undergraduates who were not employed at all were less likely than their national counterparts to incur a repayable loan.

La Trobe undergraduates who had no employment, and those with full-time employment, incurred considerably less debt than their national counterparts. Only those La Trobe undergraduates working part-time show a similar picture to the national average.

**Table 13a: Socio Economic Status of Students Incurring Repayable Loans (%)**

Socio Economic Status	LTU u/g	National u/g
High SES	25.0	23.5
Mid-High SES	21.8	22.5
Mid SES	28.7	23.7
Low-Mid SES	24.7	26.5
Low SES	27.1	24.5

**Table 13b: Socio Economic Status of Students Incurring Loans (\$ average)**

Socio Economic Status	LTU u/g	National u/g
High SES	3788	5037
Mid-High SES	4282	4003
Mid SES	3918	4856
Low-Mid SES	3889	4992
Low SES	4513	4621

**Table 14a: Language at Home of Students Incurring Loans (%)**

	LTU u/g	National u/g
English	27.1	24.7
LOTE <sup>9</sup>	3.4	19.9

**Table 14b: Language at Home of Students Incurring Loans (\$ average)**

	LTU u/g	National u/g
English	4017	4582
LOTE	2000	6572

**Table 15a: Living Arrangements of Students Incurring Repayable Loans (%)**

Socio Economic Status	LTU u/g	National u/g
Parent/Guardian/Relative	19.1	19.1
Friends	33.9	30.3
Partner	30.8	24.7
Children	33.3	40.8
Alone	31.8	32.4

**Table 15b: Living Arrangements of Students Incurring Repayable Loans (\$ average)**

Socio Economic Status	LTU u/g	National u/g
Parent/Guardian/Relative	4365	4475
Friends	3357	3768
Partner	5813	7006
Children	2133	5377
Alone	4243	5667

These responses indicate reasonably similar incidence levels of debt incurred by La Trobe undergraduates and their national counterparts. It also appears that socio-economic status has little impact on whether or not the student incurred a repayable loan.

However La Trobe respondents from Low SES background incurred the highest amount of loans, while at the national level it was respondents from High SES background who incurred the larger loans.

These responses indicate considerably less incidence of debt incursion by La Trobe undergraduate LOTE students than other La Trobe undergraduates. Nationally LOTE respondents were also less likely to incur debt than other undergraduates, although those LOTE respondents that did incur debt had a larger debt than other undergraduates. However the trend at La Trobe was very different and LOTE undergraduates appear to be extremely unwilling, or unable, to incur debt. The small number of La Trobe undergraduate LOTE respondents who did incur debt took out much smaller loans than LOTE students nationally.

La Trobe undergraduate respondents who incurred repayable loans were likely to be living with friends or with children. One in every five undergraduates lived with their parents and borrowed funds from their parents. This was identical to the national picture.

Just under one in three respondents who incurred repayable loans lived alone, again very similar to the national picture. However La Trobe respondents, regardless of living arrangements, were incurring less debt than their national counterparts. This is most pronounced for those La Trobe undergraduate respondents living with a partner and those living with children.

<sup>9</sup> Language Other Than English (LOTE)

## 2.10 Payment of Course Fees by Undergraduate Students

The survey investigated arrangements for paying course fees, as well as the amount of fees paid, and who these fees were paid by.

**Table 16: Average Amount Paid for Fees in 2006 (\$)**

	LTU u/g	National u/g
Fees (HECS)	5496	5098
Fees (Full Fee)	8495	7355

Responses indicate that La Trobe undergraduate respondents averaged \$400 higher level of HECS debt and \$1100 higher full fee debt than their national counterparts.

**Table 17: Payment of HECS Fees (%)**

	LTU u/g	National u/g
<b>HECS Fees</b>	95.9	93.9
Paid Upfront	16.3	23.3
Part Deferred	9.1	8.7
Deferred Whole Payment	72.8	63.3
Deferred but paying tax	1.8	4.7

These responses show a similar percentage of La Trobe undergraduates incurred HECS fees as at the national level, however La Trobe respondents were less likely to pay their fees upfront, and also more likely to defer the whole payment. La Trobe respondents were also less likely than their national counterparts to have commenced repayment of their course fees via the taxation system.

**Table 18: Payment of Full Fees (%)**

	LTU u/g	National u/g
<b>Full Fees</b>	4.1	5.1
Paid Upfront	0	83.0
Part Feehelp Part Upfront	86.7	3.5
Entire Feehelp	0	10.8
Deferred but paying	13.3	1.0
Bank Loan	0	1.6

Table 18 responses indicate quite a different picture for La Trobe undergraduates paying full fees than for their national counterparts. Although the percentage of students paying full fees was similar, 83% of national responses paid all fees upfront, compared with 0% by La Trobe respondents. La Trobe undergraduates were far more likely to pay part of their fees up front, and also more likely to have already commenced repaying their Fee-help debt.

**Table 19: Payment of Fees by Someone Other than Student (%)**

Fees Paid By	LTU u/g	National u/g
Parents	22.0	22.7
Spouse/Partner	1.3	2.2
Relative/Friend	2.4	1.5
Employer	0.3	1.9

Table 19 responses indicate that the parents of La Trobe undergraduate respondents were assisting with fees to a similar degree as parents nationally. La Trobe respondents were less likely than their national counterparts to have a spouse/partner or employer pay for their fees. However La Trobe respondents were more likely than their national counterparts to have a relative or friend pay for their fees.

## Characteristics of Undergraduate Students making Upfront Payment or Part Payment of Course Fees

The survey also sought to determine the types of students who were able to make upfront payment or part payment of their course fees. There were 28% of La Trobe undergraduates who made an upfront payment of course fees, compared with 35% nationally. Key characteristics of students making up-front payment are shown in the following table.

**Table 20: Payment/Part Payment Up-Front of Full or HECS Fees by Student Characteristics (%)**

	LTU u/g	National u/g
<b>Paid in part or whole</b>	28.0	34.8
<b>Sex</b>		
Female	26.5	34.0
Male	33.3	36.3
<b>Employment Status</b>		
Studying only	25.5	31.8
Full-time	50.0	50.9
Part-time/casual	26.3	32.7
<b>Age in Years</b>		
Under 25	29.5	34.8
25 and over	21.4	34.5
<b>Language at home</b>		
English	28.7	34.5
LOTE	18.2	37.2
<b>Family SES<sup>10</sup></b>		
High SES	25.8	43.0
High-mid SES	34.3	39.3
Mid SES	26.7	35.1
Low Mid SES	33.8	31.6
Low SES	18.2	27.5
<b>School last attended</b>		
Govt	24.7	32.6
Catholic	24.7	33.7
Independent	42.9	42.3
<b>Living Arrangements</b>		
Parent/Guardian/Relative	30.9	37.7
Friends	20.8	27.6
Partner	39.1	36.8
Children	12.5	24.9
Alone	38.1	35.0
<b>Accommodation Type</b>		
Rental	25.5	25.3
Accommodation owned	28.7	39.6
Residential	24.2	30.1

These responses show that La Trobe undergraduates were just as likely as their national counterparts to make an upfront fee payment if the student also had full-time employment (50% pay upfront), or if the student was educated at an independent high school (42% pay upfront), or if the student was in rental accommodation (25% pay upfront).

One in four female La Trobe respondents made some payment upfront, compared with one in three nationally.

Around one in five La Trobe respondents aged 25 or over made up-front payments compared with one in three nationally.

La Trobe respondents from families classified as High SES were far less likely than their national counterparts to make some upfront fee payment. La Trobe respondents who have children were also far less likely than their national counterparts to make an upfront fee payment.

<sup>10</sup> SES Socio economic status

## 2.11 Estimated Debt on Completion of Undergraduate Study

**Table 21: Estimate of Level of Debt on Completion of Studies (Average \$)**

	LTU u/g	National u/g
HECS debt	19178	19947
Interest bearing debt	1369	2705
Interest free debt	1204	1633
<b>Total debt</b>	<b>21751</b>	<b>24284</b>
Female	22355	23445
Male	19467	25980

Despite the fact that La Trobe undergraduates paid slightly higher HECS fees (Table 21) and were less likely to make upfront payments (Table 20 above), respondents estimated that they would have slightly less debt than their national counterparts at the completion of their studies. This is an anomaly which cannot be explained by the available data.

La Trobe respondents incurred only half the interest bearing debt of their national counterparts, and only three quarters of the interest free debt. Both female and male respondents at La Trobe incurred less debt than their national counterparts, although the amount incurred by male undergraduates at La Trobe may be skewed slightly by the lower response rate from male students.

**Table 22: Proportion of ALL Students Paying Interest Loans (%)**

	LTU u/g	National u/g
<b>Paying loan with interest</b>	<b>12.9</b>	<b>12.3</b>
<b>Sex</b>		
Female	14.2	12.9
Male	9.6	11.1
<b>Employment Status</b>		
Studying only	9.6	9.3
Full-time	4.5	15.6
Part-time/casual	13.6	12.0
<b>Age in Years</b>		
Under 25	8.7	9.1
25 and over	28.8	20.4
<b>Language at home</b>		
English	14.0	12.6
LOTE	0.0	9.6
<b>Family SES<sup>11</sup></b>		
High SES	12.5	9.6
High-mid SES	11.5	10.3
Mid SES	11.3	13.0
Low Mid SES	13.7	13.8
Low SES	20.3	13.0
<b>School last attended</b>		
Govt	12.7	12.5
Catholic	13.3	11.3
Independent	10.3	9.3
<b>Living Arrangements</b>		
Parent/Guardian/Relative	6.7	7.8
Friends	16.1	14.5
Partner	26.9	16.8
Children	33.3	25.7
Alone	18.2	18.6
<b>Accommodation Type</b>		
Rental	21.0	18.5
Accommodation owned	10.6	9.8
Residential	5.6	5.7

Again these responses show that La Trobe respondents who were LOTE students had a strong aversion to incurring debt, while at the national level one in ten LOTE students incurred interest paying loans.

La Trobe respondents who worked Full-time, those under 25, those living with parents, guardians or relatives, and those living in residences were also less likely than other La Trobe respondents to incur an interest paying loan. In this regard, there was little difference between these groups of students and their national counterparts.

However, those La Trobe respondents who were working full-time were considerably less likely than their national counterparts to incur an interest paying loan. Those La Trobe respondents who were 25 years or older, or from Low SES backgrounds, or living with a partner, or those who were parents, were all more likely than their national counterparts to have incurred an interest paying loan.

<sup>11</sup> SES Socio economic status

**Table 23: Proportion of those Students with Loans who are Paying Interest (%)**

	LTU u/g	National u/g
<b>Paying loan with interest</b>	<b>53.8</b>	<b>55.0</b>
<b>Sex</b>		
Female	54.8	54.3
Male	52.9	56.3
<b>Employment Status</b>		
Studying only	71.4	49.5
Full-time	25.0	76.9
Part-time/casual	53.4	52.0
<b>Age in Years</b>		
Under 25	40.0	44.9
25 and over	88.5	72.8
<b>Language at home</b>		
English	54.4	55.3
LOTE	0.0	51.8
<b>Family SES<sup>12</sup></b>		
High SES	50.0	45.8
High-mid SES	52.9	49.4
Mid SES	41.9	58.7
Low Mid SES	62.5	55.7
Low SES	75.0	57.8
<b>School last attended</b>		
Govt	54.2	55.4
Catholic	50.0	53.5
Independent	58.3	47.5
<b>Living Arrangements</b>		
Parent/Guardian/Relative	37.5	44.1
Friends	48.6	53.0
Partner	87.5	73.9
Children	100.0	67.4
Alone	66.7	61.6
<b>Accommodation Type</b>		
Rental	58.1	59.5
Accommodation owned	53.7	52.2
Residential	40.0	37.7

These responses show, both at La Trobe and nationally, that around one in every two undergraduates had loans which incurred interest payments.

La Trobe undergraduate respondents who had no employment were much more likely than their national counterparts to incur a loan which required interest payments. Conversely, La Trobe undergraduates with full employment were much less likely than their national counterparts to incur a loan which required interest payments.

In every case, La Trobe respondents who were parents indicated they had taken out an interest paying loan, compared with only 67% of undergraduate parents nationally. La Trobe respondents from a low SES background were also far more likely than their national counterparts to have taken out an interest paying loan.

## 2.12 Some Effects of Undergraduate Students' Financial Situation

The survey sought to determine students' attitudes towards their financial situation. At La Trobe there were 65% of undergraduate respondents who agreed that their finances were often a worry, while nationally there were 60% of respondents who agreed with this statement. There were 12.5% of La Trobe respondents who did not worry about their debts, compared with 14% nationally. At La Trobe there were 40% of respondents who felt that their education was worth the debt they incurred, compared with 43% nationally.

There were 18% of La Trobe respondents who indicated they regularly went without food or necessities because these items were unaffordable, compared with 14% nationally. There were 18% of La Trobe respondents with children or other dependents who agreed that it was very difficult to afford the costs of supporting their dependents, compared with 25% nationally.

<sup>12</sup> SES Socio economic status

**Table 24: Influence of Financial Circumstances on Choice of Course, University and Mode of Study (%)**

Financial Circumstances influenced	LTU u/g	National u/g
Choice of course	8.9	11.4
Choice of university	27.0	18.7
Mode of study	17.8	22.9

These responses indicate that financial circumstances were less likely to influence the choice of course and the mode of study for La Trobe undergraduates than for their national counterparts. However financial circumstances were more likely to influence the choice of University for La Trobe undergraduates than for their national counterparts.

## 2.13 Undergraduate Students Studying Part-time

Of those La Trobe undergraduates who did indicate that financial circumstances had influenced their mode of study, 57% were studying part-time, compared with 51% nationally. Of course many students study part-time for reasons other than finances. The following table sets out the key reasons why students have chosen to study part-time.

**Table 25: Reasons given by Part-time Students for Choosing Part-time Study (%)**

Reason for Part-time study	LTU u/g	National u/g
Fit in with employment	63.2	80.5
Family commitments	38.5	52.4
Lack of income support	57.9	55.9
Course/timetabling issues	34.2	33.5
Distance from university	25.6	28.6
Cost of tuition fees	34.2	33.4
A disability	2.6	6.4
Nearly finished course	31.6	15.8
Another reason	16.0	12.9

The three major reasons La Trobe respondents chose part-time study were: employment commitments; lack of income support; and family commitments.

However responses indicate that La Trobe undergraduates were much less likely than their national counterparts to choose part-time study because of employment or family commitments. La Trobe respondents were also less likely to choose part-time study because of a disability than their national counterparts. La Trobe respondents were more likely to choose part-time study because they only have a few units to go to complete their course of study.

## 2.14 Reasons for Undergraduate Students Missing Classes

The survey explored three possible reasons why students might miss classes, and La Trobe undergraduates presented an almost identical picture to their national counterparts in this regard. Responses indicated that 6.9% of undergraduates miss classes because they can't afford the transport costs; 11.8% of undergraduates miss classes because they could not afford to pay for childcare, 25% of undergraduates miss classes in order to undertake paid work.

## 2.15 Undergraduates Intention to Defer or Discontinue Course of Study

There were 27% of La Trobe undergraduate respondents who indicated they may have to defer their studies for financial reasons, compared with 25% nationally. There were 6% of La Trobe respondents who indicated they may have to discontinue their studies due to financial reasons, compared with 7% nationally.

### Deterrent Effect of Full Fees

**Table 26: Deterrent Effect of Full Fees on Undertaking Further Study (%)**

	LTU u/g	National u/g
Yes	67.0	61.1
No	12.5	14.9
Unsure	20.5	24.0

When asked whether they would consider undertaking further study with full fees after they completed their current course of study, 67% of La Trobe respondents indicated that full-fees would deter them from enrolling, compared with 61% nationally.

## 2.16 Primary Reason for Taking Gap Year by Undergraduates

**Table 27: Primary Reason for Taking Gap Year (%)**

	LTU u/g	National u/g
Needed a break	24.5	28.3
Real world experience	13.2	24.2
Save money for study	28.3	15.7
Confirm wanted to go to uni	18.9	21.0
Establish independent status for Centrelink	15.1	10.8

La Trobe respondents were almost twice as likely as their national counterparts to take a gap year in order to save money to study; and La Trobe respondents were also more likely to take a gap year in order to establish independent status for Centrelink benefits. Nationally, the main reason for a gap year was to take a break from study, and La Trobe respondents listed this as their second main reason for taking a gap year. La Trobe respondents were far less likely than their national counterparts to take a gap year in order to gain real world experience.

## 2.17 Computer & Internet Access for Undergraduates

Almost two in every three La Trobe undergraduate respondents owned a computer adequate for their needs, only slightly less likely than the national figure. A further 23% of La Trobe respondents had access to a computer at home which was adequate for their study needs. There were 12% of La Trobe respondents who owned a computer but did not think it adequate for their study needs, slightly more than the national figure. There were almost 3% of La Trobe respondents who could not afford a computer, again slightly more than the national picture.

**Table 28: Computer and Internet Access (%)**

	LTU u/g	National u/g
Own PC adequate for needs	61.3	66.0
Own PC inadequate for needs	12.2	8.3
Have access to PC at home which is adequate for needs	23.2	23.3
No need for a computer	0.6	0.3
Cannot afford computer	2.8	2.1
Have broadband connection	58.2	68.9
Have dialup connection	20.9	19.6
Have home internet but cannot afford adequate service	5.2	2.7
No need for internet	2.5	1.2
Cannot afford internet	13.2	7.6

While 58% of La Trobe undergraduate respondents had access to broadband connection, this was still below the 69% nationally. A further 20% of La Trobe respondents had dialup connection, which was very similar to the national picture.

There were 13% of La Trobe respondents who could not afford the internet, compared to 8% nationally. A further 5% of La Trobe respondents had internet at home but could not afford a level of service adequate to their needs.

## 2.18 Main Form of Transport used by Undergraduates

**Table 29: Main Form of Transport During Semester To and From University**

	LTU u/g	National u/g
Public Transport	22.6	41.2
Own car or motorbike	67.5	51.0
Vehicle lift or car pool	14.7	11.5
Bicycle	5.0	5.2
Walk	19.4	15.2

La Trobe undergraduate respondents were much more likely than their national counterparts to use their own vehicle for transport. Only 22% of La Trobe respondents used public transport to travel to and from the university, compared with 41% nationally.

Almost one-fifth of La Trobe respondents walked to university, slightly more than their national counterparts.

### 3. La Trobe Post Graduate Student Survey

The following pages contain comparisons and analysis of postgraduate student financial information. However due to the sheer volume of raw data available from the national survey, only key areas of information considered to be of particular interest to the reader are discussed below. The reader is encouraged to go to the raw data<sup>13</sup> for more detailed information on postgraduate student finances.

#### 3.1 La Trobe Post Graduate Respondents Demographics

**Table 30: La Trobe Postgraduate Respondents by Faculty**

Faculty	Postgraduate respondents
Education	22%
Humanities & Social Sciences	24%
Health Sciences	33%
Law and Management	11%
Science, Technology & Engineering	10%

The faculties in which respondents were enrolled are noted at Table 30. There were 37% of respondents studying a Graduate Diploma, 29% studying a coursework Masters, 5% studying a Research Masters, and 27% studying a PhD or Doctorate.

At La Trobe postgraduate students aged 25 to 29 years comprised the largest group of full-time research respondents, followed by students aged 40 year or older. Full-time postgraduate coursework respondents were strongly represented in the 20 – 29 year age group, both at La Trobe and nationally. The majority (57%) of part-time postgraduate coursework respondents at La Trobe were aged 40 years or over compared with 38% nationally.

The percentage of responses from male students at La Trobe is considerably less than the percentage of male responses nationally, making it difficult to draw any comparisons in relation to the sex characteristic.

La Trobe had less postgraduate respondents with a disability when compared to their national counterparts, across all course types except full-time coursework. La Trobe also had considerably less LOTE respondents across all types of postgraduate study when compared to the national picture.

**Table 31: Comparison of La Trobe and National Respondent Demographics (%)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
<b>No. of Responses</b>	<b>43</b>		<b>32</b>		<b>54</b>		<b>98</b>	
<b>Sex</b>								
Female	72.1	62.1	81.3	60.5	81.5	67.9	78.6	64.4
Male	27.9	37.9	18.8	39.5	18.5	32.1	21.4	35.6
<b>Age</b>								
Under 20	2.3	0.1	0.0	0.0	0.0	2.1	0.0	0.1
20 to 24	16.3	15.5	3.1	0.7	30.8	38.3	0.0	5.8
25 to 29	39.5	35.0	12.5	10.5	30.8	26.2	14.7	20.4
30 to 39	14.0	25.4	21.9	27.8	26.9	18.1	28.4	35.8
40 & above	27.9	24.0	62.5	61.0	11.5	15.4	56.9	37.9
<b>Disability</b>								
Yes	4.9	6.1	3.1	9.4	7.5	5.6	5.9	6.0
No	95.1	93.9	96.9	90.6	92.5	94.4	94.1	94.0
<b>Language At Home</b>								
English	90.7	85.5	100.0	93.9	94.4	81.3	95.1	89.4
LOTE	9.3	14.5	0.0	6.1	5.6	18.7	4.9	10.6

<sup>13</sup> Raw data is available at <http://www.latrobe.edu.au/equity/equity-reports/studegreports.htm>

### 3.2 Postgraduate Student Income and Sources of Support

These responses show that postgraduate students studying coursework degrees in full-time mode had the least annual income (\$15,637) of all postgraduate student cohorts. La Trobe postgraduate respondents studying a research degree part-time, or a coursework degree full-time, were considerably worse off than their national counterparts. Postgraduates studying coursework degrees in a part-time mode had the highest income, both at La Trobe and nationally.

**Table 32: Average Annual Income from all Sources (\$)**

Income	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
<b>Mean</b>	<b>25112</b>	<b>26870</b>	<b>30334</b>	<b>41230</b>	<b>15637</b>	<b>20087</b>	<b>44074</b>	<b>43927</b>
Median	23165	25500	25000	40000	10710	14789	40000	40000
Female	24980	26888	29806	36718	16582	20211	39461	39422
Male	25495	26854	32533	47805	12215	20100	53281	51896
All paid employment	11198	9440	25428	37729	10833	16526	41464	42054
Scholarship	12392	15380	1177	906	0	351	102	126
Aus/Abstudy/Youth allowance	0	204	0	25	1554	948	0	51
Centrelink payments	205	263	1364	468	1295	570	289	266
Family assistance	103	365	648	256	760	608	817	299
Rent assistance	0	37	48	46	0	32	27	18
Regular allowance	641	149	316	153	240	285	0	39
Irregular amounts	103	262	394	164	374	316	738	267
Interest dividends	471	769	958	1484	581	450	637	807
Other take-home pay	1244	641	161	905	580	422	1024	703

La Trobe postgraduate research respondents studying full-time received 45% of their income from paid employment, and 50% from scholarships. This compared with 35% and 57% nationally, indicating that La Trobe postgraduate research students studying full-time had to spend more of their time than their national counterparts in paid employment.

La Trobe postgraduate research respondents studying part-time received 84% of their income from paid employment, and 4% from scholarships. This compared with 91.5% and 2% nationally, indicating that La Trobe postgraduate research students studying part-time spent slightly less time than their national counterparts in paid employment.

La Trobe postgraduate coursework respondents studying full-time received 69% of their income from paid employment, and 13% from some form of Centrelink support. This compared with 82% and 7.5% nationally, indicating that La Trobe postgraduate coursework students studying full-time spent less time than their national counterparts in paid employment.

La Trobe postgraduate coursework respondents studying part-time received 94% of their income from paid employment, compared with 96% nationally, indicating that La Trobe postgraduate coursework students studying part-time spent similar time as their national counterparts in paid employment.

### 3.3 Postgraduate Students Centrelink Benefits

The primary postgraduate respondent group at La Trobe to receive Aus/Abstudy or Youth Allowance support were full-time coursework students. There were 16% of this group at La Trobe who received a benefit compared with 8.5% nationally. The major

form of income for postgraduate research respondents was 'other government or university income support' which included, but was not limited to, scholarship or stipend support. However La Trobe postgraduate respondents were less likely to be receiving this support than their national counterparts. La Trobe postgraduate respondents, across all cohorts, were more likely than their national counterparts to have a healthcare card. Table 33 provides further details on income support.

**Table 33: Receipt of Government and University Income Support and Supplementary Benefits**

Income	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Received Youth Allowance	0.0	0.8	0.0	0.1	16.4	8.5	1.0	0.5
Received Austudy	0.0	0.5	0.0	0.8	9.1	7.0	1.0	0.7
Unemployment benefit	0.0	0.4	6.3	2.5	5.5	1.9	1.0	1.2
Family Parenting Allow.	2.3	5.6	12.5	6.0	10.9	5.5	10.8	8.3
Other govt or uni income	67.5	78.8	9.4	17.0	0.0	4.8	2.9	5.7
Health Care Card	20.9	9.3	15.6	7.4	38.2	22.8	6.9	5.3

There were 40% of La Trobe postgraduate respondents who indicated they had applied for Youth Allowance or Austudy but had their application rejected, either because their own assets, or their parents' assets, or their partner's assets were too high.

### 3.4 Postgraduates Financial Independence or Dependence

The degree of financial independence among La Trobe postgraduate respondents varied substantially depending on the type of program and the mode of study. Table 34 indicates that the group with the highest level of financial independence was part-time coursework students (81%), followed by part-time research students (62.5%), full-time research students (56%) and full-time coursework students (51%).

La Trobe postgraduate research respondents, regardless of study mode, were less likely than their national counterparts to be financially independent. La Trobe postgraduate coursework respondents were slightly more likely than their national counterparts to be financially independent.

La Trobe postgraduates were more likely than their national counterparts to be supported by a spouse or partner. La Trobe postgraduates were less likely than their national counterparts to be supported by a parent or relative, except those students studying a full-time research program.

The main types of assistance provided to postgraduate students by their partner or parent were: meals, free accommodation, telephone, computer and motor vehicle.

**Table 34: Financial Dependence and Types of Non-Cash Assistance (%)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Dependent on no-one	55.8	63.2	62.5	76.8	50.9	46.0	81.4	80.0
Supported by:								
Spouse/Partner	27.9	23.5	28.1	18.6	25.5	19.6	17.6	15.1
Parent/other relative	18.6	13.9	3.1	4.2	25.5	35.0	1.0	4.3
Situation of Supporter:								
Full-time worker	27.9	27.9	25.0	16.2	43.6	37.9	13.7	15.5
Part-time worker	7.0	3.6	3.1	3.2	7.3	8.1	4.9	2.0
Unemployed	2.3	1.0	0.0	0.5	0.0	1.4	0.0	0.3
Self employed	7.0	3.6	3.1	4.2	3.6	6.7	2.0	2.4
Retiree or pensioner	2.3	3.8	9.4	1.4	3.6	5.7	1.0	1.3
Assistance often relied on:								
Meals	24.3	25.9	6.7	13.2	39.2	40.9	7.4	12.6
Free accommodation	24.3	21.8	10.7	11.3	34.7	39.9	6.5	10.8
Telephone	18.9	24.0	1.07	12.9	28.6	35.4	7.5	12.6
Computer	16.2	28.7	13.8	19.1	39.2	40.5	14.0	18.2
Clothing	8.1	7.9	3.6	6.6	8.2	15.8	3.2	5.3
Use of motor vehicle	10.8	15.1	9.7	10.4	24.0	23.0	5.4	8.7
Childcare	0.0	5.2	6.9	5.7	4.3	7.3	7.5	5.0
Textbooks	10.8	8.8	7.1	4.4	10.0	18.5	8.8	6.6
Cash Assistance	19.4	20.4	13.3	16.0	29.8	35.7	13.7	13.5
Assistance with bills	5.3	10.6	6.7	8.8	14.3	20.5	4.4	7.1

### 3.5 Postgraduate Students: Patterns of Employment

There were 83% of all La Trobe postgraduate respondents who indicated they were employed during the semester, compared with 88% nationally. When asked if they had been employed during the last 12 months (i.e. not necessarily during semester) the figure rose to 87%, at La Trobe and 90% nationally.

Table 35 below sets out data for all postgraduate responses (i.e. coursework and research students studying both part-time and full-time). No data is available on patterns of employment for all postgraduate coursework students, nor for all postgraduate research students. However the information on the following pages discusses these two cohorts according to their part-time or full-time student status.

**Table 35: Employment - All Postgraduates**

<b>Employment</b>		<b>La Trobe</b>	<b>National</b>
		<b>(%)</b>	<b>(%)</b>
During semester		82.9	88.0
In last 12 mths		86.7	90.1
<b>Type</b>			
Full-time		42.6	56.5
Part-time		27.7	20.5
Casual		29.7	23.0
<b>Workweek hrs</b>		<b>(Hrs)</b>	<b>(Hrs)</b>
<b>during semester</b>			
Paid work	Mean	26.8	31.5
Paid work	Median	30.0	38.0
<b>Spread of</b>		<b>(%)</b>	<b>(%)</b>
<b>hours (%)</b>			
1 to 5		7.3	7.4
6 to 10		16.8	10.7
11 to 15		7.3	5.6
16 to 20		7.3	8.0
21 to 25		7.8	5.0
26 to 30		8.9	4.6
31 Plus		44.7	58.6

There were 43% of La Trobe's postgraduate respondents who were studying full-time and working full-time, compared with 56.5% nationally. There were also 28% of La Trobe's part-time postgraduates who were also working part-time, compared with 20.5% nationally, and 30% of La Trobe's postgraduates working in casual positions, compared with 23% nationally.

The average amount of hours worked during semester by postgraduate students at La Trobe was 27 hours per week, compared with 31.5 hours per week nationally.

The most frequent span of hours for postgraduate students at La Trobe and nationally was 31 or more hours per week. However this reflects the high numbers of postgraduate students studying part-time and working full-time, and the reader is referred to the tables on the following pages for more detailed information by particular cohorts of postgraduate students.

### **Effects of Work on Study: All Postgraduate Students**

There were 43% of La Trobe postgraduate students who indicated that their work hours adversely affected their studies, compared with 48% nationally. There were 25.5% of postgraduate respondents at La Trobe and 27% nationally who needed to miss classes because of paid work.

There were 55% of La Trobe postgraduate respondents who indicated that their current work would help their career, compared with 60% nationally.

### **Provision of Study Assistance by Employers: All Postgraduate Students**

Unpaid study leave was approved for 16% of postgraduate respondents, both at La Trobe and nationally. Paid study leave was approved for 21% of respondents both at La Trobe and nationally.

Flexible working hours were available to 36% of La Trobe postgraduate respondents who indicated they also worked, compared with 38% nationally.

## Postgraduate Students

Table 36: Employment Details

Employment		LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
		(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
During semester		83.7	79.0	81.3	93.2	56.4	74.6	97.1	93.6
In last 12 mths		83.7	80.6	85.7	93.9	74.5	82.4	94.1	94.5
<b>Type</b>									
Full-time		8.3	8.8	33.3	62.1	23.7	25.4	64.2	76.0
Part-time		25.0	24.2	37.5	24.1	23.7	27.3	28.4	17.1
Casual		66.7	67.0	29.2	13.8	52.6	47.4	7.4	6.9
<b>Workweek hrs</b>		<b>(Hrs)</b>	<b>(Hrs)</b>	<b>(Hrs)</b>	<b>(Hrs)</b>	<b>(Hrs)</b>	<b>(Hrs)</b>	<b>(Hrs)</b>	<b>(Hrs)</b>
<b>during semester</b>									
Paid work	Mean	12.1	11.2	30.0	34.5	15.5	20.5	34.6	38.6
Paid work	Median	8.0	8.0	30.0	38.0	12.0	17.3	38.0	40.0
<b>Spread of hrs (%)</b>		<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>
1 to 5						17.9	9.7	1.1	1.7
6 to 10		20.0	29.8	14.3	29.8	25.0	19.1	3.2	2.2
11 to 15		48.6	40.3		40.3	17.9	15.3	5.4	2.3
16 to 20		8.6	10.2	19.0	10.2	7.1	17.8	5.4	5.6
21 to 25		5.7	7.9	9.5	7.9	14.3	9.5	5.4	4.3
26 to 30		8.6	3.5	14.3	3.5	10.7	6.7	9.7	4.8
31 Plus		2.9	1.4	42.9	1.4	7.1	21.8	69.9	79.2

Across every postgraduate student cohort the majority of students also worked in paid employment. Full-time coursework students at La Trobe had the lowest percentage of students working during semester (57%) while part-time coursework students at La Trobe had the highest percentage of students working during semester (97%).

Almost one in every ten full-time research students, both at La Trobe and nationally, were also working full-time. Part-time research students at La Trobe were far less likely than their national counterparts to be working full-time (33% of La Trobe respondents compared with 63% nationally).

Around one in four full-time coursework students, both at La Trobe and nationally, also had full-time employment. While 64% of part-time coursework students at La Trobe worked full-time, this was considerably lower than the national figure of 76% working full-time.

The majority of La Trobe's full-time students, both research and coursework, were employed in casual positions, most commonly for 6-15 hours per week.

Table 37 provides a further breakdown of work details by student characteristics.

Table 37: Hours of Paid Employment Per Week During Semester by Postgraduate Coursework and Research Student Characteristics (Students Who Worked During Semester)

		La Trobe Postgraduate Coursework		National Postgraduate Coursework		La Trobe Postgraduate Research		National Postgraduate Research	
		FT	PT	FT	PT	FT	PT	FT	PT
		(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)	(Hrs)
	<b>Mean</b>	<b>15.5</b>	<b>34.6</b>	<b>12.1</b>	<b>30.0</b>	<b>11.2</b>	<b>34.5</b>	<b>20.5</b>	<b>38.6</b>
<b>Sex</b>									
Female		15.1	33.5	13.3	30.6	11.3	31.9	20.3	36.5
Male		17.0	36.1	8.7	27.0	11.1	37.9	21.1	42.4
<b>Employment status</b>									
Full-time		27.8	40.2	44.0	46.3	29.6	43.5	37.8	43.4
Part-time or Casual		12.8	24.1	10.2	19.9	9.8	19.3	15.4	23.1
<b>Paid fees upfront</b>									
Paid Or Part		14.3	35.4	9.3		12.6	43.8	23.8	39.9
Deferred		15.4	32.2	22.0		13.9	31.4	18.2	36.4
<b>Age in years</b>									
Under 25		13.6		8.6		9.7	28.8	17.3	34.5
25 and over		17.4	34.6	13.2	30.0	11.4	34.4	22.7	38.9
<b>Language spoken at home</b>									
English		15.5	34.8	12.3	30.0	10.9	34.6	20.6	38.9
LOTE			28.3	6.0		13.9	31.8	20.2	36.6
<b>Family socio-economic status</b>									
High SES			30.3	4.0	18.0	11.6	31.1	18.4	38.9
High Mid SES		15.4	32.1	9.0	10.7	10.7	33.7	19.5	37.2
Mid SES		14.0	34.0	14.9	42.0	9.8	33.5	21.4	38.6
Low Mid SES		13.0	37.2	9.8	37.8	12.1	36.3	20.5	39.3
Low SES		19.5	36.3	17.5	25.2	12.9	34.5	22.4	39.4
<b>School type last attended</b>									
Government		17.0	34.9	13.0	35.9	10.6	34.3	20.0	38.2
Catholic		15.7	34.1	15.3	31.0	12.7	34.8	21.9	39.3
Independent		12.0	33.1	5.8	23.1	11.1	33.3	18.6	39.2
<b>Living arrangements</b>									
Parent Guardians									
Relatives		15.3	36.5	10.6		10.0	32.8	15.7	35.0
Friends		13.6	30.3	10.7	19.7	9.7	25.6	19.4	38.1
Partner		17.0	36.6	14.4	41.4	11.5	34.6	24.4	40.8
Children		17.7	33.3		30.0	12.5	33.8	16.6	34.5
Alone		8.0	33.5	11.5	25.0	12.8	35.8	25.8	41.0
<b>Accommodation type</b>									
Rental Accommodation		12.6	30.7	9.6	21.8	11.0	30.5	21.3	38.3
Accommodation Owned		17.3	35.5	14.8	35.0	11.4	36.1	20.2	38.8
Residential			38.0			11.5	20.0	19.1	44.0
Informal						27.2	14.5	10.8	30.7

### **3.6 Effects of Work on Study**

#### **Full-time Postgraduate Research Students**

Although these students at La Trobe were slightly less likely than their national counterparts to indicate that paid work adversely affected their studies, they were also less likely to be working in a position which would help their career.

There were 25% of La Trobe full-time postgraduate research students who indicated that their work hours adversely affected their studies, compared with 29% nationally. There were 17% of full-time postgraduate research respondents at La Trobe and 16% nationally who needed to miss classes because of paid work.

There were 42% of full-time postgraduate research respondents at La Trobe who indicated that their current work would help their career, compared with 53% nationally.

La Trobe respondents were slightly less likely to have unpaid or paid study leave than their national counterparts, and more likely to have flexible working hours.

Unpaid study leave was approved for 14% of postgraduate full-time research respondents at La Trobe who indicated they also worked, compared with 18% nationally. Paid study leave was approved for 3% of La Trobe postgraduate full-time research respondents who indicated they also worked, compared with 4% nationally.

Flexible working hours were available to 42% of postgraduate full-time research respondents at La Trobe who indicated they also worked, compared with 33% nationally.

#### **Part-time Postgraduate Research Students**

The effects of work on study were very similar for these students at La Trobe and nationally, however La Trobe respondents were more likely than their national counterparts to indicate that their current work would help their career.

There were 54% of La Trobe part-time postgraduate research students who indicated that their work hours adversely affected their studies, compared with 56% nationally. There were 35% of part-time postgraduate research respondents at La Trobe and 36% nationally who needed to miss classes because of paid work.

There were 70% of part-time postgraduate research respondents at La Trobe who indicated that their current work would help their career, compared with 62% nationally.

La Trobe respondents were more likely to have unpaid study leave, and less likely to have paid study leave and/or flexible working hours, than their national counterparts. Unpaid study leave was approved for 25% of postgraduate part-time research respondents at La Trobe who indicated they also worked, compared with 15% nationally. Paid study leave was approved for 14% of La Trobe postgraduate part-time research respondents who indicated they also worked, compared with 20% nationally.

Flexible working hours were available to 36% of postgraduate part-time research respondents at La Trobe who indicated they also worked, compared with 42% nationally.

#### **Full-time Postgraduate Coursework Students**

There were 46% of La Trobe full-time postgraduate coursework students who indicated that their work hours adversely affected their studies, compared with 45% nationally. There were 28% of full-time postgraduate coursework respondents at La Trobe and 25% nationally who needed to miss classes because of paid work.

There were 33% of La Trobe full-time postgraduate coursework respondents who indicated that their current work would help their career, compared with 38% nationally.

Paid study leave was less likely to be received by these La Trobe students when compared with their national counterparts. Unpaid study leave was approved for 12% of postgraduate full-time coursework respondents at La Trobe who indicated they also worked, compared with 18% nationally. Paid study leave was approved for 5% of La Trobe postgraduate full-time coursework respondents who indicated they also worked, compared with 9% nationally.

Flexible working hours were available to 38% of postgraduate full-time coursework respondents who indicated they also worked, both at La Trobe and nationally.

### **Part-time Postgraduate Coursework Students**

This student cohort at La Trobe were less likely than their national counterparts to have their studies adversely affected by work commitments. There were 46% of La Trobe part-time postgraduate coursework students who indicated that their work hours adversely affected their studies, compared with 52% nationally. There were 25% of part-time postgraduate coursework respondents at La Trobe and 28% nationally who needed to miss classes because of paid work.

There were 66% of part-time postgraduate coursework respondents, both at La Trobe and nationally, who indicated that their current work would help their career.

Similar levels of unpaid study leave were indicated by part-time coursework students at La Trobe and nationally. However La Trobe students were more likely to receive paid study leave, and less likely to have flexible working hours.

Unpaid study leave was approved for 17% of postgraduate part-time coursework respondents at La Trobe who indicated they also worked, compared with 18% nationally. Paid study leave was approved for 36.5% of La Trobe postgraduate part-time coursework respondents who indicated they also worked, compared with 30% nationally.

Flexible working hours were available to 33% of postgraduate part-time coursework respondents at La Trobe who indicated they also worked, compared with 38% nationally.

### 3.7 Postgraduate Student Expenditure and Levels of Debt

La Trobe coursework respondents studying part-time had the highest average annual expenses (\$24,489) followed by full-time research students (\$23,488), part-time research students (\$19,273) and full-time coursework students (\$16,254). The median total annual expenses for La Trobe respondents showed a similar pattern, although the variance between average and median expenditure was greatest for research students.

While the expenditure pattern was also similar at the national level, La Trobe's full-time research respondents had considerably more general expenses than their national counterparts, with the main additional expense areas being medical, personal and transport costs.

La Trobe's part-time research respondents had considerably less general expenses than their national counterparts across all expense areas. La Trobe's full-time research respondents also had considerably less general expenses than their national counterparts, particularly in the categories of food and rent, medical, transport and loan repayments.

La Trobe's postgraduate research respondents studying full-time had the highest average annual study related expenses (\$2,144), followed by part-time research students (\$1,967), part-time coursework students (\$1,796) and full-time coursework students (\$1,444).

La Trobe's part-time research respondents had slightly less study related expenses than their national counterparts, with less costs in the categories of books, stationery etc, and computer purchase or hire. La Trobe's full-time coursework respondents had considerably less study related expenses than their national counterparts, with less costs across all categories.

**Table 38: Total Expenses for Postgraduate Students**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
<b>Total Expenses – mean</b>	<b>23488</b>	<b>21546</b>	<b>19273</b>	<b>24754</b>	<b>16254</b>	<b>20959</b>	<b>24489</b>	<b>24516</b>
Total Expenses - median	18945	18491	14565	21681	13855	14747	22600	22099
<b>General Expenses</b>	<b>21344</b>	<b>19498</b>	<b>17306</b>	<b>22467</b>	<b>14810</b>	<b>19031</b>	<b>22693</b>	<b>22809</b>
Food and rent	9169	10116	9439	11579	7594	8104	11511	11882
Medical	1434	1058	816	1221	664	1079	1372	1100
Transport	3754	2493	1945	2779	1764	3008	2351	2521
Personal	4371	3601	2724	3352	3819	3526	3203	3586
Loan repayments	1921	1072	682	1726	444	2000	2893	2292
Childcare	221	258	236	439	320	291	268	432
Other	474	899	1464	1369	205	1021	1095	996
<b>Study Related</b>	<b>2144</b>	<b>2048</b>	<b>1967</b>	<b>2287</b>	<b>1444</b>	<b>1928</b>	<b>1796</b>	<b>1707</b>
Books	226	210	221	323	293	436	284	312
Stationery <sup>14</sup>	539	442	275	377	224	263	167	184
Computer Purchase/Hire	694	690	737	824	548	632	596	642
Other computer	298	331	465	412	178	329	287	337
Other items	386	226	134	351	203	268	461	233

### 3.8 The Deficit Gap for Postgraduate Students

<sup>14</sup> List included: stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing

When average total income was compared with average total expenditure, La Trobe postgraduate respondents were in surplus across all cohorts except full-time coursework students where there was a deficit of 4%, both at La Trobe and nationally. The main variation from the national picture was La Trobe's full-time research respondents, who had a surplus of only 6.5% compared with 20% at the national level.

**Table 39: Summary of Annual Mean and Median Incomes and Expenditures (\$) and Surplus/Deficit (%)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
<b>Income – Mean</b>	<b>25112</b>	<b>26870</b>	<b>30334</b>	<b>41230</b>	<b>15637</b>	<b>20087</b>	<b>44074</b>	<b>43927</b>
Income – Median	23165	25500	25000	40000	10710	14789	40000	40000
<b>Total Expenses – mean</b>	<b>23488</b>	<b>21546</b>	<b>19273</b>	<b>24754</b>	<b>16254</b>	<b>20959</b>	<b>24489</b>	<b>24516</b>
Total Expenses - median	18945	18491	14565	21681	13855	14747	22600	22099
<b>% surplus or deficit</b>	<b>6.5</b>	<b>19.8</b>	<b>36.5</b>	<b>40.0</b>	<b>-3.9</b>	<b>-4.3</b>	<b>44.4</b>	<b>44.2</b>

### 3.9 Postgraduate Student Assets and Savings

Survey participants were asked to estimate the value of their assets, and a comparison of La Trobe and national responses is set out in Table 40. At La Trobe part-time coursework students had the highest level of assets, with 65% of respondents holding assets valued at over \$100,000, followed by part-time research students (44%), full-time research students (29%) and full-time coursework students (26%). The highest variance between La Trobe and national respondents with assets over \$100,000 was the part-time research cohort.

At the other end of the assets scale, there were 54% of La Trobe full-time coursework respondents who had less than \$10,000 in assets, followed by 32% of full-time research students, 20% of part-time research students, and 10.5% of part-time coursework students. There was a similar trend at the national level across the four post-graduate cohorts.

**Table 40: Estimated Cash Value of Student Assets (\$)**

<b>Cash Value of Assets Range (\$)</b>	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Under 10,000	31.7	37.8	18.8	13.0	53.7	48.4	10.5	14.6
10,000 – 20,000	24.4	16.8	9.4	8.4	11.1	16.5	9.5	9.6
20,000 – 50,000	12.2	11.9	12.5	8.7	9.3	9.5	7.4	11.3
50,000 – 100,000	2.4	4.0	15.6	6.1	0.0	3.7	7.4	7.3
Over 100,000	29.3	29.4	43.8	63.8	25.9	21.9	65.3	57.2

#### Postgraduate Students' Savings

The postgraduate respondent cohort with the highest amount of emergency savings was part-time coursework students (68%), followed by full-time research students (67%), then part-time research students (59%) and finally full-time coursework students (51%). La Trobe respondents held slightly more emergency savings than their national counterparts across all postgraduate cohorts.

At La Trobe full-time coursework respondents were the most likely group to have used their savings in order to study, although considerable numbers of students in all cohorts had used savings to study. There was little difference between La Trobe respondents and their national counterparts in this regard.

**Table 41: Postgraduate Students' Savings**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Hold emergency savings	66.7	61.5	59.4	56.8	50.9	49.5	68.3	62.5
Used savings for study	46.3	45.9	34.6	38.2	63.8	62.1	38.2	39.8

### 3.10 Postgraduate Students with Loans

The survey sought to determine the amount of debt students incurred in order to continue their studies, excluding debt incurred through HECS-Help and FEE-Help. Among La Trobe respondents full-time research students had the highest amount of loans (\$9,355), followed by part-time research students (\$5,417), then part-time coursework students (\$4,811) and finally full-time coursework students (\$4,207).

Although full-time research respondents nationally also had the highest loans, the loan amount was considerably less than for this cohort at La Trobe. For all other cohorts La Trobe students had smaller loans than their national counterparts. The primary sources of loans were bank loans and credit cards.

**Table 42: Repayable Loans Taken Out by Postgraduate Students in Order to Continue Studying, Excluding HECS-Help and Fee-Help (\$, Mean)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
<b>Incidence of Loans (%)</b>	<b>25.6</b>	<b>22.5</b>	<b>18.8</b>	<b>15.5</b>	<b>41.8</b>	<b>29.0</b>	<b>13.7</b>	<b>17.4</b>
<b>Total Loans</b>	<b>9355</b>	<b>7260</b>	<b>5417</b>	<b>6985</b>	<b>4207</b>	<b>6164</b>	<b>4811</b>	<b>6410</b>
Government	1182	155	0	256	65	365	71	327
Bank	5091	2704	0	2938	217	1475	1321	2841
Credit card	2318	2844	5050	2690	1283	2142	1573	2260
Student organisation	0	81	83	57	48	55	264	29
Parent	582	893	33	464	837	1518	1464	517
Relatives or friends	91	368	250	234	213	432	0	177
Spouse or Partner	91	170	0	270	1326	163	29	115
Loan from others	0	45	0	76	217	15	88	144

The survey also sought information regarding the incidence of students taking out loans. There were 42% of La Trobe full-time coursework respondents who had taken out a loan in order to continue studying, compared with 29% nationally. This comparison was less dramatic for other cohorts, with 25% of La Trobe full-time research respondents taking out a loan compared with 22.5% nationally; 19% of La Trobe part-time research respondents taking out a loan compared with 15.5% nationally; and 14% of La Trobe part-time coursework respondents taking out a loan compared with 17% nationally.

### Characteristics of Postgraduate Student Incurring Repayable Loans

Table 43 shows there was no discernable pattern between postgraduate males and females incurring repayable loans, and the incidence of loans varied considerably amongst the various types of postgraduate study. Among La Trobe respondents the highest incidence of loans occurred in male full-time coursework students (50%),

followed by female full-time coursework students (40%), then male part-time research students (33%) and female full-time research students (32%). There were considerable differences between male and female respondent patterns at La Trobe and male and female respondents nationally.

At La Trobe approximately one in three full-time research respondents aged under 25 years had incurred a repayable loan, compared to one in five nationally. Also around one in three La Trobe full-time coursework respondents had incurred a loan compared to approximately one in four nationally. Neither of the under 25 years part-time cohorts at La Trobe had incurred a loan, and this differed considerably from the national picture.

La Trobe respondents who spoke a language other than English (LOTE) at home showed a strong resistance to incurring repayable loans, and this differed markedly from their national counterparts. The only cohort of La Trobe LOTE respondents to incur a repayable loan were the full-time coursework students, where two in every three LOTE students had incurred a loan, compared to around one in five LOTE respondents nationally.

**Table 43: Characteristics of Postgraduate Students Incurring Repayable Loans (%)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
<b>Incidence of Loans</b>	<b>25.6</b>	<b>22.5</b>	<b>18.8</b>	<b>15.5</b>	<b>41.8</b>	<b>29.0</b>	<b>13.7</b>	<b>17.4</b>
<b>Sex</b> Female	32.3	24.2	15.4	19.2	40.9	30.6	15.6	18.7
Male	8.3	19.2	33.3	10.3	50.0	25.9	9.5	14.7
<b>Age</b> Under 25	37.5	20.6	0.0	9.1	37.5	27.6	0.0	26.3
25 and over	22.9	22.6	19.4	14.8	44.4	30.1	13.7	16.8
<b>Language At Home</b> English	28.2	23.5	18.8	15.3	41.2	30.7	14.4	17.1
LOTE	0.0	15.8	0.0	14.0	66.7	22.9	0.0	19.6

Table 44 shows that among both full-time and part-time research respondents at La Trobe, only those with part-time or casual employment had incurred a loan, and the incidence for this group was higher at La Trobe than for their national counterparts. The average amount of loans was notably higher (\$9,355) for full-time research respondents (working part-time or casual) at La Trobe than for their national counterparts (\$7,429). However part-time research respondents (working part-time or casual) at La Trobe had a notably lower amount of loans than their national counterparts.

La Trobe's full-time coursework respondents without any employment had a much higher incidence of loans, almost one in two compared with around one in four nationally, however the amount of the loan was greater at the national level.

La Trobe coursework respondents (both full-time and part-time) without employment had much lower amounts of loan debt than their national counterparts. La Trobe coursework respondents in full-time and part-time employment also had much lower amount of loan debt than their national counterparts.

**Table 44a: Employment Status of Postgraduate Students incurring Repayable Loans (%)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
<b>Employment Status</b> Study only	0.0	20.8	0.0	18.4	46.2	24.8	16.7	17.5
Full-time	0.0	12.8	0.0	11.3	22.2	22.4	8.2	14.7
Part-time/Casual	33.3	23.1	37.5	19.5	48.3	32.2	23.5	23.6

**Table 44b: Employment Status of Postgraduate Students Incurring Loans (\$ Average)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
<b>Employment Status</b>								
Study only	0	6649	0	4321	3983	7622	4000	9225
Full-time	0	10998	0	5840	2000	9165	2023	5709
Part-time/Casual	9355	7429	5417	8889	4704	5519	6654	7255

### 3.11 Payment of Course Fees by Postgraduate Students

The survey investigated arrangements for paying course fees, as well as the amount of fees paid, and who these fees were paid by. These details are set out in Table 45 below.

Responses indicate that La Trobe postgraduates across all cohorts average a lower level of HECS debt than their national counterparts, with a very notable difference for research students. The vast majority of research respondents, both at La Trobe and nationally, have exemption from fees. There were 83% of La Trobe full-time research respondents who were fee exempt, compared with 90% nationally. There were 94% of La Trobe part-time research respondents who were fee exempt compared with 84% nationally.

Those La Trobe research respondents who did pay HECS (9.5%) were much more likely to have paid their HECS debt upfront compared to their national counterparts (7%), and consequently La Trobe respondents had much lower incidence of deferred payment.

**Table 45: Payment for Postgraduate Fees in 2006 (\$ and %)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
<b>HECS Fees (mean \$)</b>	<b>2950</b>	<b>6945</b>	<b>2</b>	<b>4251</b>	<b>7838</b>	<b>8107</b>	<b>3251</b>	<b>3859</b>
<b>HECS Fees (%)</b>	<b>9.5</b>	<b>7.2</b>	<b>3.1</b>	<b>11.3</b>	<b>70.6</b>	<b>64.9</b>	<b>57.6</b>	<b>49.0</b>
Paid Upfront	75.0	15.8	100.0	42.2	15.2	21.4	50.9	38.6
Part Deferred	0	6.1	0	5.6	6.1	6.7	1.9	5.6
Deferred Whole Payment	25.0	64.8	0	26.9	69.7	65.3	26.4	28.4
Deferred but paying tax	0	13.3	0	25.3	9.1	6.6	20.8	27.4
<b>Full Fees</b>	<b>7.1</b>	<b>3.1</b>	<b>3.1</b>	<b>4.9</b>	<b>29.4</b>	<b>32.8</b>	<b>41.3</b>	<b>49.0</b>
Paid Upfront	66.7	66.4	100.0	84.2	46.7	52.2	72.2	70.6
Part Feehelp Part upfront	0	3.1	0	1.4	0	4.9	2.8	3.8
Deferred entire Feehelp	33.3	20.9	0	11.7	53.3	39.5	19.4	19.6
Deferred but paying	0	4.5	0	2.7	0	2.4	0	4.9
Bank Loan	0	5.1	0	0	0	1.0	5.6	1.1
<b>Fee Exempt/RTS<sup>15</sup></b>	<b>83.3</b>	<b>89.7</b>	<b>93.8</b>	<b>83.8</b>	<b>0.0</b>	<b>2.2</b>	<b>1.1</b>	<b>2.0</b>

There was a higher incidence of full fees for La Trobe full-time research respondents (7%) than for their national counterparts (3%), and a very similar incidence of fees paid upfront (66%). One in three La Trobe full-time research respondents deferred their entire fees via Feehelp, compared to one in five nationally. There was a lower incidence of full fees for La Trobe part-time research respondents, and 100% upfront payment from these students, compared with 84% nationally.

La Trobe coursework respondents had a slightly higher incidence of HECS fees than their national counterparts and La Trobe's full-time respondents were slightly more

<sup>15</sup> RTS is Research Training Scheme (government funded)

likely to have deferred HECS payment. However La Trobe's part-time coursework respondents were more likely to have paid HECS fees upfront.

La Trobe had a slightly lower incidence of full fees for coursework respondents than at the national level. Around half the full-time respondents paid up-front fees (47% at La Trobe and 52% nationally), and at La Trobe the other half (53%) deferred the entire payment via Feehelp. For part-time coursework respondents the vast majority (72%) paid fees upfront and 19% deferred the entire payment via Feehelp. There was a very similar picture at the national level.

The survey also asked respondents who paid their fees. The vast majority of postgraduates paid their own fees, however notable variation occurred for full-time coursework students, where parents paid fees for 13% of respondents at La Trobe, and 18% of national respondents. For part-time coursework students employers paid fees for 13% of La Trobe respondents and 17% of national respondents.

### 3.12 Estimated Level of Debt on Completion of Postgraduate Study

La Trobe's full-time research respondents who paid fees estimated that at the completion of their studies they would have a total debt averaging \$19,752, with the majority of this debt being HECS (\$11,400). This estimate was much less than that of their national counterparts, who estimated a total debt of \$26,532.

La Trobe's part-time research respondents who paid fees estimated that at the completion of their studies they would have a total debt averaging \$15,792. Once again the majority of this debt was HECS (\$9,125). This estimate was also much less than that of their national counterparts, who estimated a total debt of \$23,833. However at the national level part-time research respondents estimated a much higher level of interest bearing debt than their La Trobe counterparts.

There was no discernable pattern in terms of male compared to female levels of debt. La Trobe figures in this regard would also be skewed due to the lower response level from male students.

**Table 46: Estimate of Level of Debt on Completion of Studies (Mean, \$)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
HECS Debt	11400	16009	9125	10096	18940	22024	10219	14994
Interest bearing debt	6072	7905	6083	12311	5560	2902	3024	8441
Interest free debt	2280	2618	583	1427	2970	2165	24	1391
<b>Total Debt</b>	<b>19752</b>	<b>26532</b>	<b>15792</b>	<b>23833</b>	<b>27470</b>	<b>27091</b>	<b>13267</b>	<b>24826</b>
Female	19940	25083	13278	24344	28096	28149	12516	23743
Male	19000	29192	23333	22961	25071	25047	14689	26431

La Trobe's full-time coursework respondents estimated that at the completion of their studies they would have a total debt averaging \$27,470, with the majority of this debt being HECS (\$18,940). This total debt estimate was only slightly higher than the national level, and La Trobe respondents had higher estimates of interest bearing debt than their national counterparts.

La Trobe's part-time coursework respondents estimated that at the completion of their studies they would have a total debt averaging \$13,267. Once again the majority of this debt was HECS (\$10,219). This estimate was much less than that of their national counterparts, who estimated a total debt of \$24,826. Nationally part-time coursework respondents estimated much higher levels of debt across all categories.

### 3.13 Some Effects of Postgraduate Students' Financial Situation

All La Trobe postgraduate cohorts except part-time coursework respondents expressed considerable concern regarding their finances, with the highest level of concern (63%) expressed by full-time coursework respondents. Even the part-time coursework cohort had around one in three students expressing concern about the finances. These concerns were quite similar at the national level, with the greatest difference being part-time research students, where La Trobe respondents had 13% more students than their national counterparts expressing concern.

Only around one third of postgraduate respondents across most cohorts at La Trobe believed that their education was worth the level of debt incurred, and for part-time research students only 28% thought the education was worth the debt. La Trobe respondents were slightly less likely than their national counterparts to believe the education was worth the debt.

Almost one in five full-time coursework respondents at La Trobe indicated they regularly went without food or other necessities because they could not afford them. Among full-time research students, 16% of La Trobe respondents indicated they regularly went without food or other necessities because they could not afford them. La Trobe's part-time respondents (both research and coursework) indicated almost one in ten regularly went without food or other necessities because they could not afford them. Across all cohorts, La Trobe respondents were more likely than their national counterparts to find food or necessities unaffordable.

Of those La Trobe postgraduate respondents with dependents, 30% of full-time research students and 39% of full-time coursework students found it financially difficult to support their dependents. La Trobe's full-time research respondents had less incidence of difficulty than their national counterparts, while full-time coursework respondents had a higher incidence of difficulty than their national counterparts. Part-time respondents both at La Trobe and nationally had much lower incidence of difficulty in supporting their dependents than their full-time counterparts.

**Table 47: Attitude to Finances (Proportion who Agree or Strongly Agree with Proposition)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Finance often a worry	55.8	52.8	59.4	46.2	63.0	62.5	31.6	41.4
I do not worry about debt	9.3	12.8	15.6	13.5	13.2	14.6	16.5	16.7
Debt is worth the education	33.3	40.0	28.1	35.4	35.2	40.1	34.4	38.3
Food or necessities unaffordable	16.3	11.4	9.4	8.0	19.2	14.2	9.2	5.6
Supporting dependents unaffordable <sup>16</sup>	30.0	35.8	14.3	25.4	38.9	31.1	16.7	19.7

### 3.14 Affording Study Related Expenses

Among La Trobe respondents, 42% of full-time research students had difficulty affording textbooks compared with 25% nationally. There were also 42% of full-time coursework students at La Trobe who had difficulty affording textbooks, compared with 45% nationally. La Trobe's part-time respondents had around one in five students who found it difficult to afford textbooks, with similar levels nationally.

Around one in three La Trobe research respondents found it difficult to afford stationery, readers, journals etc. This showed a much higher level of difficulty for La

<sup>16</sup> Only completed by those who have dependents

Trobe research respondents than for their national counterparts. Coursework respondents indicated less difficulty affording these items, both at La Trobe and nationally.

Across all cohorts, both at La Trobe and nationally, respondents found the purchase or hire of a personal computer to be the most frequent item that was difficult to afford. Full-time students in particular indicated high incidence of difficulty in this regard.

**Table 48: Proportion of Students Finding it Difficult to Afford Study-Related Expenses**

Difficult to Afford:	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Textbooks	42.9	25.4	21.9	20.0	42.3	45.0	16.0	18.2
Stationery <sup>17</sup>	35.9	14.8	30.0	15.1	19.2	19.8	7.4	7.9
Personal computer	57.9	42.7	41.9	30.0	53.3	45.1	29.3	27.2
Computer related	29.3	24.1	35.5	17.0	28.6	32.0	15.8	18.1
Uni fees eg library fines	15.8	9.8	16.1	6.3	25.0	18.8	9.9	9.2
Union fees/sports fees	25.0	18.3	12.9	9.7	28.9	26.7	10.2	10.2
Other study expenses	28.6	14.0	17.2	12.8	26.8	22.4	10.3	8.6

### 3.15 Influence of Financial Circumstances on Choice of Course, University and Mode of Study

Around one in four postgraduate respondents across all cohorts at La Trobe indicated that their financial circumstances had influenced their choice of course. This was greater than the incidence at the national level across all cohorts, with the greatest divergence for research respondents.

Around one fifth of respondents, both at La Trobe and nationally, indicated their financial circumstances influenced their choice of university, however there was a notable increase in this regard for La Trobe coursework respondents, where around one third of respondents indicated their financial circumstances influenced their choice of university.

Among La Trobe respondents, part-time coursework students were the most likely (38%) to indicate that financial circumstances had influenced their mode of study. Full-time research respondents were the least likely (16%) to indicate that financial circumstances had influenced their mode of study. These responses were quite similar to those at the national level, except for part-time research students, where nationally there were 48% of respondents who indicated their financial circumstances had influenced their mode of study, compared with only 28% at La Trobe.

**Table 49: Influence of Financial Circumstances on Choice of Course, University & Mode of Study**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Choice of course	27.9	16.5	28.1	17.0	29.1	22.1	25.5	21.6
Choice of university	23.3	20.0	21.9	20.8	34.5	19.7	20.6	20.2
Mode of study	16.3	21.6	28.1	48.0	23.6	23.1	38.2	43.5

<sup>17</sup> List included: stationery, materials, equipment, field trips, readers, journals, photocopying, required clothing

### 3.16 Reasons for Postgraduate Students Studying Part-time

The predominant reason indicated by postgraduate respondents (both at La Trobe and nationally) for selecting part-time study was to fit in with their employment commitments. At La Trobe the second most important reason for part-time study was due to family commitments, and the third most important reason was lack of income support. There was a similar level of importance at the national level, although part-time research students nationally ranked lack of income support as a more important reason than family commitments.

For La Trobe's part-time coursework respondents, the cost of tuition fees was also an important factor, and these students were more likely than their national counterparts to chose part-time study due to cost of tuition fees.

**Table 50: Reason for Part-time Study (Important or Very Important) (%)**

	LTU research P'time	Nat. research P'time	LTU Course work P'time	Nat. Course work P'time
Fit in with employment	78.1	84.0	90.8	91.3
Family commitments	65.6	55.4	72.6	57.5
Lack of income support	59.4	66.1	56.3	50.4
Course/timetabling restrictions	10.3	12.3	38.7	36.5
Distance from uni	23.3	17.5	32.3	28.9
Cost of tuition fees	20.7	19.9	56.1	44.2
A disability	3.3	2.9	2.2	2.8
Only a few units to finish	0.0	4.3	10.8	14.0
Another reason	13.6	11.9	13.6	12.1

### 3.17 Reasons for Postgraduate Students Missing Classes

The predominant reason across all postgraduate cohorts for missing classes, both at La Trobe and nationally, was to undertake paid work. Around one in four coursework respondents missed classes for this reason.

Full-time research respondents at La Trobe were more likely to miss classes due to the cost of travel than any other cohort. Childcare costs did not appear to effect many of the La Trobe respondents attendance at classes, although it was a notable reason at the national level.

**Table 51: Reasons for Regularly Missing Classes (Proportion Who Agree or Strongly Agree with Proposition)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Travel to campus is unaffordable	9.5	3.5	0.0	5.1	5.7	6.3	6.3	3.1
Childcare unaffordable	0.0	16.5	6.3	10.0	5.6	11.6	5.8	7.6
Miss class for paid work	16.7	16.4	34.6	35.6	28.2	25.2	24.7	27.7

### 3.18 Postgraduates Intention to Defer or Discontinue Course of Study

Among La Trobe respondents, part-time coursework students were the most likely to have deferred their studies in the past because they could not afford to study. Just under one in five part-time coursework students had deferred, with an average deferral period of 3.3 years. La Trobe part-time coursework respondents were more likely to have deferred than their national counterparts, and also taken a longer period of deferral.

There were 12% of La Trobe's full-time research respondents who had deferred in the past because study was unaffordable, with an average deferral period of 2 years.

These La Trobe students were more likely than their national counterparts to have deferred, but the average deferral period nationally was slightly longer at 2.6 years.

Only 9% of La Trobe's full-time coursework respondents had deferred in the past due to lack of affordability of study, however the average deferral period for this group was 8 years, much higher than their national counterparts and all other postgraduate cohorts.

**Table 52: Previously Deferred Studies Because Study was Unaffordable**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Previously deferred because study unaffordable (%)	12.2	8.1	9.7	13.5	8.7	11.2	17.9	12.7
	Years	Years	Years	Years	Years	Years	Years	Years
Years Study deferred	2.0	2.6	2.7	2.2	8.0	2.2	3.3	2.7

Both at La Trobe and nationally, around one in four part-time research respondents indicated they may have to discontinue their course due to financial circumstances. Across all other postgraduate cohorts respondents were considerably less likely to discontinue their course due to poor finances, and La Trobe students were less likely to discontinue than their national counterparts.

Among La Trobe respondents, around 15% students across all postgraduate cohorts indicated they may have to defer their studies in future due to financial circumstances. La Trobe respondents were slightly less likely than their national counterparts to consider deferring in the future due to financial circumstances.

**Table 53: "In the Future, My Financial Situation is Making Me Think I will Probably...." (% Agree or Strongly Agree); and Years Previously Deferred**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Discontinue course due to finances	5.3	15.1	23.2	22.9	8.0	10.1	7.8	8.7
Defer/take leave due to finances	13.7	14.6	15.4	21.0	15.9	18.9	15.9	17.6

### Deterrent effect of full-fees on undertaking future study

Across all postgraduate cohorts there were a high proportion of respondents who indicated that full-fees would deter them from undertaking future study. Among La Trobe respondents, part-time research students were the most likely to be deterred (78%), followed by full-time coursework students and full-time research students (70%), and finally part-time coursework students (55%).

While there was some minor variations to this pattern at the national level, those responses also indicated a high incidence of students likely to be deterred from future study because of full fees.

**Table 54: Deterrent Effect of Full-Fees on Undertaking Future Study (%)**

Full-fees will deter?	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Yes	69.6	73.4	77.8	72.1	70.0	66.5	54.7	62.5
No	21.7	11.9	11.1	13.0	7.5	16.4	29.3	19.5
Unsure	8.7	14.7	11.1	14.8	22.5	17.1	16.0	18.0

### 3.19 Computer and Internet Access for Postgraduates

Among La Trobe postgraduate respondents, around nine in every ten students either owned a PC which was adequate for their needs, or had access to one, and there was a very similar picture at the national level. All La Trobe respondents indicated that they did need a computer for their studies, and only 7% (part-time research students and full-time coursework students) indicated they could not afford a computer.

Just over half the respondents studying full-time programs indicated that they had broadband connection, while 60% of respondents studying part-time research programs and 70% of part-time coursework respondents had broadband connection. There were quite similar response patterns at the national level, except for full-time coursework students, where La Trobe respondents were considerably less likely than their national counterparts to have broadband connection.

A lesser number of respondents across all cohorts indicated that they had dial-up connection. Full-time coursework students (both at La Trobe and nationally) had the least number of respondents with either broadband or dial-up connections. At La Trobe 23% of full-time coursework respondents also indicated that they could not afford adequate internet connection.

**Table 55: Availability and Adequacy for Study of Computer and Internet Access (%)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Own PC adequate for needs	75.0	70.9	80.6	79.3	72.2	72.6	79.4	79.1
Own PC inadequate for needs	12.5	11.8	6.5	9.3	11.1	8.0	9.3	7.2
Have access to PC at home which is adequate for needs	12.5	13.0	9.7	10.2	13.0	16.7	11.3	11.7
No need for a computer	0	1.4	0	0.4	0	0.2	0	0.4
Cannot afford computer	0	3.0	3.2	0.7	3.7	2.4	0	1.7
Have broadband connection	55.0	60.2	60.0	63.9	53.8	70.3	69.5	68.3
Have dialup connection	27.5	20.2	33.3	27.9	19.2	18.7	22.1	23.0
Cannot afford adequate internet service	15.0	13.5	6.6	6.5	23.1	9.8	5.3	5.6
No need for internet	2.5	6.1	0	1.8	3.8	1.2	3.2	3.1

### 3.20 Main form of Transport used by Postgraduates

The predominant form of transport across all postgraduate cohorts, both at La Trobe and nationally, was the student's own vehicle, and La Trobe respondents were more likely than their national counterparts to use this form of transport. The second most common form of transport was public transport, with La Trobe's full-time coursework respondents being the least likely La Trobe cohort to use this option.

**Table 56: Main Form of Transport During Semester to and from University**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Public Transport	32.6	38.7	25.0	23.6	18.2	40.2	24.5	21.6
Own car or motorbike	67.4	49.7	71.9	55.8	72.7	47.7	61.8	41.5
Vehicle lift or car pool	9.3	7.8	12.5	4.4	20.0	8.5	5.9	5.1
Bicycle	14.0	14.3	6.3	7.4	10.9	6.9	6.9	2.9
Walk	14.0	17.5	6.3	8.0	7.3	9.7	4.9	6.5

### 3.21 Financial Ability to Travel Nationally or Internationally for Conferences or Research

This survey area was most likely to apply to research students, although 62% of La Trobe's part-time coursework students indicated a desire to travel to conferences. Around one in four full-time research respondents at La Trobe indicated they could not afford to travel to conferences, slightly more than the national level for that student cohort. Just over one in three part-time research respondents indicated travel to conferences was unaffordable, again slightly more than their national counterparts.

**Table 57: Can Postgraduates Afford Travel to Conferences (%)**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Unaffordable to travel	24.4	20.5	37.0	34.7	15.6	21.8	30.5	17.8
Must rely on financial assistance	56.1	68.7	40.7	39.3	6.7	12.8	15.9	12.8
Affordable	9.8	8.5	7.4	15.9	6.7	6.7	15.9	12.7
Not applicable	9.8	2.3	14.8	10.1	71.1	58.7	37.8	56.7

### 3.22 Study Resources Provided by Institution to Research Students

Although the survey inquiry regarding study resources provided by the institution specifically targeted postgraduate research students, coursework students also responded. Presumably this was because they had some research component within their coursework program. Their responses are included in the table below, however analysis of responses will be limited to research students.

Both at La Trobe and nationally, 68% of full-time research respondents were provided with a shared office. At La Trobe 60% of part-time research respondents were also provided with a shared office, however nationally only 35.5% of this cohort were provided with a shared office.

Just over 50% of full-time research respondents, both at La Trobe and nationally, were provided with an on-campus desk for their sole use. Only 16% of La Trobe's part-time research students were provided with an on-campus desk for their sole use, slightly less than the national figure of 20%. At La Trobe this cohort was more likely to be provided with a desk that was shared between students. However La Trobe's part-time research students had a higher level of respondents (18%) whose internet access at home was provided by the institution.

There were 77% of La Trobe full-time research respondents and 79% nationally who felt the resources provided by the institution were adequate. However only 64% of part-time research respondents at La Trobe indicated the provision of resources by the institution was adequate, compared with 71% nationally.

**Table 58: Study Resources Provided by Institution to Research Students, and Adequacy of Support**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time	LTU course work F'time	Nat. course work F'time	LTU Course work P'time	Nat. Course work P'time
Uni provide study space	27.9	23.4	15.6	22.6	3.6	4.5	3.9	2.6
On campus shared office	67.4	68.9	59.4	35.5	3.6	3.7	1.0	2.0
Campus sole use desk	51.2	54.1	15.6	20.5	3.6	1.2	1.0	0.8
Campus shared desk	7.0	11.4	28.1	16.3	1.8	3.0	1.0	1.9
Campus sole use computer	53.5	49.0	15.6	19.8	7.3	1.7	1.0	1.7
Home internet access	9.3	13.8	18.8	15.6	1.8	2.8	2.9	2.9
Agree these arrangements adequate	76.9	79.6	64.3	71.2	54.5	50.9	33.3	59.2

### 3.23 Expectation of Completing RTS Thesis/Research before Expiration of APA or APAI Scholarship

The Research Training Scheme (RTS) allows up to four years (full-time) for enrolment in a PhD, however APA and similar scholarships are usually only available for up to three years. The survey sought to determine whether PhD students were able to complete their study programs in the time period funded by scholarships.

There were 26 full-time and 6 part-time PhD students at La Trobe who responded to this survey question. The majority of full-time and part-time PhD respondents, both at La Trobe and nationally, did not expect to be able to complete their studies before the expiration of their scholarship.

Only 7% of La Trobe full-time PhD respondents expected to complete within the three years provided by the scholarship, considerably less than the 23.5% at the national level. There were 35% of La Trobe's full-time PhD respondents who had expected to complete within the three years, but then found that they needed longer. Among La Trobe's part-time PhD respondents 17% expected to complete within three years, while nationally 36% held this expectation. A further 17%, both at La Trobe and nationally, had expected to complete within three years but then found they needed longer.

**Table 59: Expectation of Completing RTS Thesis/Research Before Expiration of APA or APAI Scholarship**

	LTU research F'time	Nat. research F'time	LTU research P'time	Nat. research P'time
Yes	7.7	23.5	16.7	36.4
Yes, but needed longer	34.6	26.8	16.7	16.2
No	57.7	49.8	66.7	47.4