

Department of Employment, Education, Training and Youth Affairs

**Investigation of the Source of Funds
for Up Front Higher Education
Contribution Scheme (HECS)
Contributions and Postgraduate Fees
Paid by Australian Students**

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98/12

January 1998

Evaluations and Investigations Programme
Higher Education Division

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The report to the Department of Employment, Education, Training and Youth Affairs was funded under the Evaluations and Investigations Program.

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Acknowledgments

This project has been funded by the Department of Employment, Education, Training and Youth Affairs (DEETYA) under the Evaluations and Investigations Program.

For his advice and guidance, we would like to thank Simon Sedgley, Assistant Director of the Private Income Section of the Higher Education Branch, DEETYA.

We acknowledge the cooperation and assistance of the staff of the following universities that participated in the survey: Central Queensland University, Curtin University of Technology, Deakin University, James Cook University of North Queensland, Macquarie University, Murdoch University, Royal Melbourne Institute of Technology, University of Adelaide, University of New South Wales, University of Queensland, University of Western Sydney and Victorian University of Technology.

We would like to thank the following individuals who assisted in the various stages of the project: Kate Buchanan, Bruce Knapman, Christopher Sawbridge and Antony Skinner.

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Executive Summary

This research is the result of over 5,000 completed survey forms by HECS liable and fee paying postgraduate Australian students. The major findings of the research are:

Sources of Funds

- Approximately 65.9 per cent of funds accessed by Australian students for the payment of postgraduate fees are sourced from personal savings. Employers and family members comprise 16.8 per cent and 5.9 per cent of sources respectively.
- Almost 50 per cent of funds accessed by Australian students for the up front payment of HECS are sourced from personal savings. Family members and employers comprise 34.3 per cent and 12.1 per cent of sources respectively.

Reasons for Up Front Payments

- Of those students who paid their HECS up front, 63.7 per cent did so because of the 25 per cent discount rate. Other reasons for paying up front were: payment made by other party (12.9 per cent) and an aversion to debt (11.8 per cent).

Mode of Payment

- Of those students who pay their HECS up front, 25.9 per cent had changed to up front payments during the course of their studies.
- Main reasons for the change to up front payments were an increase in personal income (32.4 per cent), an increase in the discount rate (23.1 per cent), employer contribution (13.6 per cent) and family contribution (12.6 per cent).
- The major reason for not paying HECS up front was insufficient personal income, identified by 88.2 per cent of HECS liable students.
- The majority of students not paying HECS up front (78.8 per cent) intend to pay their HECS debt through the taxation system, whilst 16.1 per cent intend to make use of the discounts available to voluntary lump sum payments.

Characteristics of Up Front Payers

- Postgraduate fee payers are characterised as:
 - being enrolled on a part-time basis;
 - aged over 25;
 - in paid full-time employment; and
 - earning over \$35 000 per annum.
- Up front HECS payers are characterised as:
 - being enrolled on a part-time basis, aged over 25, in paid full-time employment and earning over \$20 000 per annum; and
 - residing in urban areas of the State with an index above that of the State average on the Index of Relative Socio-Economic Disadvantage.

Characteristics of Deferred Payment Students

- Deferred payment students are characterised as being:
 - undergraduate full-time internal students, aged between 16 and 24 years old, being unemployed or in paid part time employment and earning below \$20 701 per annum; and
 - reside in urban areas of the State with an index above that of the State average on the Index of Relative Socio-Economic Disadvantage.

Factors Affecting Up Front Payments

The up front payment behaviour of HECS liable students is:

- very sensitive to changes to the up front discount rate (i.e. they are more likely to pay up front with an increase in the discount rate);
- very sensitive to imposition of a real rate of interest on HECS debt (i.e. they are more likely to pay up front with an imposition of a real rate of interest on HECS debt);
- sensitive to changes in the annual level of HECS (i.e. they are more likely to pay up front with an increase in the annual level of HECS);
- slightly sensitive to changes in the voluntary discount rate (i.e. they are more likely to pay up front with an increase in the voluntary discount rate); and
- insensitive to changes in threshold levels for compulsory payments of HECS debt (i.e. an increase/decrease in the threshold levels is unlikely to influence up front payments).

Introduction

Presently there is a lack of information on the sources of funds that Australian students access in order to make up front payments of Higher Education Contribution Scheme (HECS) contributions and postgraduate fees. There is also no data available on the reasons or motivation for up front payments of HECS, the characteristics of up front payers or the mode of payment students choose over the course of their studies.

The lack of data in this area has made it difficult to determine the factors that impact on up front payments of HECS and the payments of postgraduate fees. The data would be invaluable for the formulation of policy in these areas.

There is also a lack of information on the sources of funds that HECS debtors access for making voluntary repayments of HECS debts. The successful completion of this project could serve as a basis for a similar investigation on the sources of funds and the motivations for making voluntary repayments of HECS debt.

Previous research efforts, such as Robertson *et al* (1990), have concentrated on the effects that HECS has had on the decision to participate in higher education rather than the sources of funds used to participate.

Higher Education Contribution Scheme

Historical Development

Prior to 1987 higher education in Australia was 'free' to those Australians who entered undergraduate courses. In 1987 students were charged a once only, up front fee of \$250, called the Higher Education Administration Charge. In 1988 this amount was increased to \$263.

In 1989 the Higher Education Contribution Scheme (HECS) was introduced by the Commonwealth Government. HECS replaced the Higher Education Administration Charge. HECS requires students to pay for part of the cost of their university courses, either up front, which attracted a 15 per cent discount, or via a deferred option (a zero interest rate loan), where repayments are delayed until income rises above a certain threshold. Repayment rates vary based on different income bands.

Since the scheme has been implemented the need for the increased and timely flow of payments to the Commonwealth Government has resulted in several changes to HECS. These have mainly been aimed at increasing the annual amount of HECS to be paid, reducing the salary levels at which repayments must commence, increasing the level of repayments and increasing the discounts for up front payments to 25 per cent and the voluntary lump sum repayment discount to 15 per cent. From the start of January 1997 differential rates of HECS apply to commencing students depending upon the type of course undertaken.

In 1997 the HECS amount for students continuing their studies and undertaking a full-time study load is \$2 478 for a full year. Students commencing a new course in 1997 are required to

pay HECS at the differential rates given in Table 1. It should be noted that a student's HECS liability is calculated on the basis of units of study rather than course of study. The amount of HECS payable, therefore, will depend on the discipline groups within which each unit of study falls and the student load each unit contributes to the award.

Table 1: Differential HECS Contributions for Students Commencing in 1997

HECS rate	Discipline
\$3 300	Humanities, Social Studies, Visual/Performing Arts, Education, Nursing, Justice, Legal Studies
\$4 700	Mathematics Computing, Health Sciences, Agriculture, Built Environment, Renewable Resources, Sciences, Engineering, Processing and Administration, Business, Economics
\$5 500	Law, Medicine, Medical Science, Dentistry, Dental Services, Veterinary Science

Source: DEETYA

For 1997–98 the minimum income threshold at which compulsory HECS repayment will commence is \$20,701. The range of income repayment levels above the minimum threshold are given in Table 2.

Table 2: HECS Compulsory Repayment Rates

Income range	% rate applied to total HECS repayment income
Below \$20 701	Nil
\$20 701–\$21 830	3
\$21 831–\$23 524	3.5
\$23 525–\$27 288	4
\$27 289–\$32 934	4.5
\$32 935–\$34 665	5
\$34 666–\$37 262	5.5
\$37 263+	6

Source: DEETYA

HECS Eligibility

A person is eligible to pay HECS if they enrol in a higher education award course, which is funded by the Commonwealth Government. An award course is classified as: associate diploma, diploma, bachelors, graduate diploma, graduate certificate, masters preliminary and master qualifying course. The course must be offered at:

- a higher education institution;
- the Australian Defence Force Academy;

- the National Institute of Dramatic Art; or
- the Australian Film, Television and Radio School.

A person must pay HECS if they are enrolled in one of the above courses and they are:

- an Australian citizen;
- an Australian permanent resident; or
- a New Zealand citizen.

A New Zealand citizen who is not also an Australian citizen and who commenced a course of study on or after 1 January 1996 or who is continuing a course of study which commenced prior to 1 January 1996 and has been resident in Australia for a continuous period of less than two years is required to pay HECS up front without a discount.

HECS Ineligibility

Students don't pay HECS if they fall into any of the following categories:

- TAFE students;
- holder of an undergraduate HECS exemption scholarship;
- enrolled in a postgraduate course for which the institution charges tuition fees;
- postgraduate students who have an Australian Postgraduate Award (scholarship) from a higher education institution;
- enrolled in non-award courses or programs or enabling courses for disadvantaged students;
- enrolled in a postgraduate or undergraduate course fully funded by an employer;
- enrolled in a course not funded by the Commonwealth Government at Marcus Oldham College or Avondale College; or
- overseas students who
 - are fully sponsored by a foreign aid program,
 - pays course fees,
 - are subject to the Overseas Student Charge, or
 - are in receipt of an Overseas Postgraduate Research Scholarship (OPRS) or a Special Overseas Postgraduate Fund (SOPF).

Postgraduate Fees

The charging of postgraduate fees rests with individual universities. A postgraduate course can either attract HECS in a similar fashion to that outlined above, or the university can charge fees for the course.

In most cases postgraduate fees have to be paid prior to commencing the course. There are usually a number of scholarship options for postgraduate fees. These can be a university scholarship where the university itself covers some or all of the fees for a postgraduate course or an Australian Postgraduate Award (APA) which covers all of the fees.

Survey Methodology

The data required for this study was obtained through a mail based survey of Australian HECS liable and postgraduate fee paying students by participating universities. To maintain student's privacy survey forms were sent to students selected by university administrations in accordance with the method prescribed by the survey team.

Sample Frame and Selection

A systematic random sampling approach was undertaken in two stages. The first stage was to select universities and invite them to participate in the project. The second stage was then to select students from the eligible university's population.

University Sample

The original aim in selecting universities for invitation to participate in the project was to select a representative sample to achieve as closely as possible, a mix of universities representing:

- at least one from each State;
- a balance of metropolitan (Met.) and rural;
- a balance of 'old' and 'new';
- former institutes of technology (IT); and
- former colleges of advanced education (CAE).

Twelve universities were selected from the 36 Australian universities and were invited to participate in the project. Where a university declined to participate in the project, a suitable replacement was selected. The final twelve universities and their characteristics are given in Table 3.

Table 3: Selected Universities

University	State	Characteristics
Macquarie University	NSW	Met., Former CAE
University of New South Wales	NSW	Met.
University of Western Sydney	NSW	Met., New
Deakin University	VIC	Met., New
Royal Melbourne Institute of Technology	VIC	Met., Old, Former IT
Victorian University of Technology	VIC	Met., Former IT
Central Queensland University	QLD	Rural, Former CAE
James Cook University of North Queensland	QLD	Rural, New
University of Queensland	QLD	Met., Old
Curtin University of Technology	WA	Met., Former IT
Murdoch University	WA	Met., New
University of Adelaide	SA	Met., Old

Student Sample

The student sample was drawn from the list of universities given in Table 3. Numbers of HECS liable and postgraduate fee paying students from these universities are given in Table 4. Student responses of HECS liable and postgraduate fee paying students from each of the universities are given in Table 5.

The original methodology was to survey 12 000 or 2 per cent of the eligible student population. This initial survey was to be followed with a reminder survey to an estimated 65 per cent, or 7 800 students. From previous experience this technique was expected to result in 7 200 responses or a 60 per cent response rate, with a 2.5 per cent standard error rate.

This approach was based upon student lists being supplied in confidence to the survey team by the selected universities. The methodology was found to be infeasible once it was decided that individual universities would be undertaking the sampling and distribution of survey materials.

A second methodology was therefore devised to fit the original budget and expected response rates. It was decided that 19 800 (12 000 + 7 800) students would be surveyed once, with an expected 36 per cent response rate.

The 19 800 sample was allocated among the selected universities based upon their eligible population using the following formula:

$$\text{Sample}_i = \frac{\text{eligible students}_i}{\sum_i \text{eligible students}} \times 19\,800$$

Where i = university

$$\text{e.g.: Sample for Macquarie University} = 15\,193 / 196\,749 * 19\,800 = 1\,529$$

To select students, universities were instructed to follow a systematic random sampling approach according to the following procedure:

1. Extract Australian HECS liable and postgraduate fee paying students from their student databases.
2. Order the extracted students alphabetically based on surname.
3. Randomly select a student from the first ten students in the ordered list.
4. Select every 9th student thereafter until the required number of students is reached.

**Table 4: HECS Liabe and Fee Paying Postgraduate Students,
Selected Universities, 1996**

		HECS Liabe			Total	Non-overseas fee paying postgrad	Total	% of sample total
		Deferred	Up front with discount	Up front without discount				
Macquarie University	(No.)	8 774	4 243	35	13 052	2 141	15 193	7.7
	(%)	57.8	27.9	0.2	85.9	14.1	100.0	
University of New South Wales	(No.)	13 375	6 145	67	19 587	2 183	21 770	11.1
	(%)	61.5	28.2	0.3	90.0	10.0	100.0	
University of Western Sydney	(No.)	15 831	7 016	63	22 910	569	23 479	11.9
	(%)	67.4	30.0	0.2	97.6	2.4	100.0	
Deakin University	(No.)	17 252	6 807	65	24 124	2 053	26 177	13.3
	(%)	65.9	26.0	0.3	92.2	7.8	100.0	
Royal Melbourne Institute of Technology	(No.)	13 623	5 061	39	18 723	1 932	20 655	10.5
	(%)	65.9	24.5	0.2	90.6	9.4	100.0	
Victorian University of Technology	(No.)	10 596	2 922	19	13 537	44	13 581	6.9
	(%)	78.0	21.5	0.2	99.7	0.3	100.0	
Central Queensland University	(No.)	5 578	2 841	53	8 472	183	8 655	4.4
	(%)	64.5	32.8	0.6	97.9	2.1	100.0	
James Cook University of North Queensland	(No.)	5 211	1 824	22	7 057	0	7 057	3.6
	(%)	73.8	25.9	0.3	100.0	0.0	100.0	
University of Queensland	(No.)	15 800	6 796	84	22 680	728	23 408	11.9
	(%)	67.5	29.0	0.4	96.9	3.1	100.0	
Curtin University of Technology	(No.)	11 850	4 805	57	16 712	224	16 936	8.6
	(%)	70.0	28.4	0.3	98.7	1.3	100.0	
Murdoch University	(No.)	5 400	1 853	25	7 278	30	7 308	3.7
	(%)	73.9	25.4	0.3	99.6	0.4	100.0	

		HECS Liable						
		Deferred	Up front with discount	Up front without discount	Total	Non-overseas fee paying postgrad	Total	% of sample total
University of Adelaide	(No.)	9 242	2 667	24	11 933	597	12 530	6.4
	(%)	73.7	21.3	0.2	95.2	4.8	100.0	
Sample Total	(No.)	132 532	52 980	553	186 065	10 684	196 749	100.0
	(%)	67.4	26.9	0.3	94.6	5.4	100.0	
Australian Total	(No.)	376 827	151 972	1 667	530 466	29 315	559 781	
	(%)	67.3	27.2	0.3	94.8	5.2	100.0	

Source: DEETYA

Table 5: Response Rates of Selected Universities, 1997

		HECS Liable					
		Deferred	Up front	Total	Non-overseas fee paying postgrad	Total	% of sample total
Macquarie University	(No.)	169	125	294	80	374	7.1
	(%)	45.2	33.4	78.6	21.4	100.0	
University of New South Wales	(No.)	242	155	397	101	498	9.5
	(%)	48.6	31.1	79.7	20.3	100.0	
University of Western Sydney	(No.)	256	269	525	101	626	11.9
	(%)	40.9	43.0	83.9	16.1	100.0	
Deakin University	(No.)	237	76	313	146	459	8.7
	(%)	51.6	16.6	68.2	31.8	100.0	
Royal Melbourne Institute of Technology	(No.)	279	124	403	82	485	9.2
	(%)	57.5	25.6	83.1	16.9	100.0	
Victorian University of Technology	(No.)	207	74	281	26	307	5.8
	(%)	67.4	24.1	91.5	8.5	100.0	
Central Queensland University	(No.)	172	95	267	14	281	5.3
	(%)	61.2	33.8	95.0	5.0	100.0	

		HECS Liabile			Non-overseas fee paying postgrad	Total	% of sample total
		Deferred	Up front	Total			
James Cook University of North Queensland	(No.)	157	56	213	10	223	4.2
	(%)	70.4	25.1	95.5	4.5	100.0	
University of Queensland	(No.)	569	244	813	22	835	15.9
	(%)	68.1	29.2	97.4	2.6	100.0	
Curtin University of Technology	(No.)	333	172	505	30	535	10.2
	(%)	62.2	32.1	94.4	5.6	100.0	
Murdoch University	(No.)	176	70	246	5	251	4.8
	(%)	70.1	27.9	98.0	2.0	100.0	
University of Adelaide	(No.)	254	93	347	40	387	7.4
	(%)	65.6	24.0	89.7	10.3	100.0	
Sample Total	(No.)	3 051	1 553	4 604	657	5 261	100.0
	(%)	58.0	29.5	87.5	12.5	100.0	

Questionnaire Design

One questionnaire was designed for the survey. Questions were based on three main parts:

1. *About Your Course*—information on the course currently being undertaken including: level of course, title of course, major subject or field of study, whether the course is a combined degree, year of commencement, attendance status, mode of study and if liable, rate of HECS paid.
2. *About Your Fees*—split into four subsections:
 - A. Postgraduate fee paying—source of funds.
 - B. HECS paying up front—important factor in decision to pay up front, source of funds, consistency of up front payment.
 - C. HECS paying deferred—main reason for deferring, intended method to repay, consistency of deferred payment.
 - D. HECS liable—factors affecting willingness to pay up front.
3. *About You*—information on personal attributes, including: sex, age, State of residence, equity target groups, highest previous qualification, employment status and annual income.

For details regarding the Survey Form please contact the EIP Unit, Higher Education Division, DEETYA.

Survey Administration

Prior to commencing the survey the survey questionnaire was pilot tested on a random sample of 100 students at James Cook University of North Queensland. Based upon the results of the pilot survey the wording of some questions was modified.

The survey was conducted using a mail survey. The selected universities as detailed above undertook student sample selection. The survey was conducted during the months of June, July and August 1997. The survey package sent to students contained a covering letter asking for their cooperation and explaining the purpose of the survey. To encourage returns a business reply paid envelope was also included with the survey package.

All completed questionnaires received up to the cut off date were entered into the survey database. The survey database was edit checked and random records were checked back to the survey forms.

Survey Results

Response Rate

The number of survey forms returned by the cut off date numbered 5 261—a response rate of 26.6 per cent. This is about 9.4 percentage points less than expected from past experience with mail surveys. The lower response rate has been attributed to the contentious subject matter of the survey. Students who deferred their HECS payments accounted for the greatest proportion of the sample: 58.0 per cent.

Table 6: Response Rates

HECS Liable	% of sample
Deferred	58.0
Up front	29.5
Non-overseas fee paying postgraduate	12.5
Total	100.0

Non-response Bias

The distribution of responses was found in the majority not to be significantly different from the population parameters, where such population parameters were available. Hence no weighting adjustments have been made to the results presented in the following sections.

Respondent Characteristics

This section examines the survey responses by individual questions of Parts 1 and 3 of the survey.

Level of Course

Students were asked, ‘What is the level of your course?’ The most frequent level of course was a bachelors degree with 61.8 per cent of responses. Second was a coursework masters (10.4 per cent) followed by a graduate or postgraduate diploma (8.7 per cent).

Table 7: Level of Course (%)

	HECS Liable			% dist.
	UG	PG	NOFPPG	
Associate Diploma	1.4		0.3	1.7
Diploma	0.6		0.2	0.8
Bachelor: Pass	56.3		5.5	61.8
Bachelor: Honours	5.7		0.6	6.3
Bachelor: Grad Entry	4.5		0.8	5.3
Graduate Certificate		0.4	1.0	1.4
Grad/Postgrad Diploma		2.5	6.2	8.7
Postgrad Qual/Pre		0.3	0.4	0.7
Masters: Course		2.9	7.5	10.4
Masters: Research		0.6	1.0	1.6
Ph.D: Course		0.1	0.1	0.2
Ph.D: Research		0.5	0.6	1.1
Higher Doctorate		0.0	0.0	0.0
Total	68.5	7.3	24.2	100.0

Key to Tables:

UG: Undergraduate

PG: Post graduate

NOFPPG: Non-Overseas Fee Paying Post Graduate

Of those students claiming to fit into the usual equity target groups, the majority of the sample (60.3 per cent) were found to be completing a bachelor degree. Students completing a masters course constituted 9.9 per cent, whilst a further 8.4 per cent were undertaking a bachelor degree with honours. Students from non-English speaking backgrounds constituted the greatest percentage of the sample (40.3 per cent), followed by persons from rural or isolated areas (22.3 per cent) and persons from socio-economically disadvantaged backgrounds (17.6 per cent).

Table 8: Level of Course by Equity Group (%)

	Equity Group						% dist.
	1	2	3	4	5	6	
Associate Diploma	0.1	0.5	0.1	0.7	0.3	0.1	1.8
Diploma	0.0	0.1	0.0	0.3	0.4	0.0	0.8
Bachelor: Pass	2.5	11.8	7.5	14.0	23.2	1.3	60.3
Bachelor: Honours	0.4	1.7	1.6	1.5	3.1	0.1	8.4
Bachelor: Grad Entry	0.1	1.5	0.8	1.1	3.1	0.1	6.7
Graduate Certificate	0.0	0.1	0.2	0.1	0.6	0.0	1.0
Grad/Postgrad Diploma	0.4	0.8	1.1	2.2	2.5	0.1	7.1
Postgrad Qual/Pre	0.2	0.1	0.1	0.1	0.2	0.0	0.7
Masters: Course	0.6	0.5	1.4	1.7	5.7	0.0	9.9
Masters: Research	0.1	0.1	0.4	0.4	0.8	0.0	1.8
Ph.D: Course	0.0	0.0	0.1	0.0	0.0	0.0	0.1
Ph.D: Research	0.1	0.3	0.3	0.1	0.4	0.0	1.2
Higher Doctorate	0.0	0.1	0.0	0.1	0.0	0.0	0.2
Total	4.5	17.6	13.6	22.3	40.3	1.7	100.0

Key to Table:

1. Persons with a disability
2. Persons from socio-economically disadvantaged backgrounds
3. Women in non-traditional fields of study
4. Persons from rural or isolated areas
5. Persons from non-English speaking background
6. Aboriginal and Torres Strait Islanders

Students were also asked to state the full title of their course, as well as the major fields of study. The greatest proportions of students were found to be in the disciplines of Business, Humanities and Sciences, accounting for 18.9 per cent, 15.9 per cent and 12.4 per cent, respectively of the sample. The next largest proportion of students was to be found in the discipline of Education, accounting for 7.9 per cent of the sample.

Table 9: Major Field of Study

Discipline	% dist.
Humanities	15.9
Social Studies	2.8
Visual/Performing Arts	2.2
Education	7.9
Nursing	5.0
Justice	0.2
Legal Studies	0.1
Mathematics	1.3
Computing	5.2
Health studies	3.2
Agriculture	1.2
Built Environment	2.8
Renewable Resources	0.3
Sciences	12.4
Engineering	6.9
Processing & Administration	1.3
Business	18.9
Economics	2.3
Law	3.4
Medicine	2.0
Medical Sciences	3.5
Dentistry	0.3
Dental Sciences	0.1
Veterinary Science	0.8
Total	100.0

Combined Degree

Students were asked to state whether their course was a combined or single degree. Combined degrees constituted 12.3 per cent of responses, whilst 87.7 per cent of students claimed to be undertaking a single degree.

Table 10: Combined or Single Degree

Degree	% dist.
Combined degree	12.3
Single degree	87.7
Total	100.0

Year of Commencement

The distribution of students year of commencement of studies is given in Table 11. The majority of students are found in the most recent three years (79.1 per cent), as this is the length of most undergraduate degree courses.

Table 11: Year of Commencement

Year	% dist.
1997	33.1
1996	27.7
1995	18.3
1994	9.7
1993	5.2
1992	2.5
1991	1.4
1990	0.8
1989	0.3
Pre 1989	1.0
Total	100.0

Of those students commencing study in 1997, 73.0 per cent were undergraduates, 8.2 per cent were postgraduates and a further 18.8 per cent were non-overseas fee paying postgraduates, as presented in the table below.

Table 12: Students Commencing Studies in 1997

Degree Status	% dist.
Undergraduate	73.0
Postgraduate	8.2
Non-overseas fee paying postgraduate	18.8
Total	100.0

Attendance Status

Students were asked, 'What is your attendance status?' The majority of students (67.5 per cent) attended their institution on a full-time basis. Undergraduate students studying on a full-time basis constituted 61.1 per cent of the sample. Of the 32.5 per cent of students studying part-time, 16.7 per cent were undergraduates, whilst 5.9 per cent were postgraduates.

Table 13: Attendance Status (%)

	HECS Liable			% dist.
	UG	PG	NOFPPG	
Full-time	61.1	2.3	4.0	67.4
Part-time	16.8	5.9	9.9	32.6
Total	77.9	8.2	13.9	100.0

Mode of Study

Students were asked, 'What is your mode of study?' The majority of students (85.9 per cent) attended their institution on an internal basis. Undergraduate students studying internally accounted for 70.9 per cent of the sample, whilst 6.8 per cent of students studying externally were undergraduates. Respondents studying internally at their various educational institutions accounted for 85.9 per cent of the sample.

University of Western Sydney

NSW Met., New

Table 14: Mode of Study (%)

	HECS Liable			% dist.
	UG	PG	NOFPPG	
Internal	70.9	6.1	8.9	85.9
External	6.8	2.2	5.1	14.1
Total	77.7	8.3	14.0	100.0

HECS Level

As expected, the largest HECS level was found to be the base rate. This is because continuing students are charged at this rate. The \$3 300 level and the \$4 700 level have a similar distribution of around 11 per cent each. The smallest group is the \$5 500 level with 3.0 per cent of students.

Table 15: Annual Level of HECS Contributions

	% dist.
\$2 478 base rate	75.1
\$3 300	10.8
\$4 700	11.2
\$5 500	3.0
Total	100.0

To see which disciplines are included in each group refer to Table 1.

Sex

The sex distribution of respondents is slightly skewed towards females when compared with the student population. Female students comprised 60.6 per cent of the sample.

Table 16: Sex (%)

	HECS Liable			% dist.
	UG	PG	NOFPPG	
Male	29.8	3.2	6.4	39.4
Female	47.9	5.1	7.6	60.6
Total	77.7	8.3	14.0	100.0

Age

The majority of students are aged below 30 years of age, with the most popular age cohort falling in the 20–24 range (32.0 per cent). Over half of the undergraduates, as is to be expected, fall into the 15–24 year age range (54.3 per cent), whilst 53.6 per cent of postgraduates and 9.0 per cent of non-overseas fee paying postgraduates are between the ages of 24 and 44.

Table 17: Age (%)

	HECS Liable			% dist.
	UG	PG	NOFPPG	
15-19	26.0	0.3	1.3	27.6
20-24	28.3	1.4	2.3	32.0
25-29	7.5	1.5	2.7	11.7
30-34	5.4	1.5	2.3	9.2
35-39	4.2	1.3	2.2	7.7
40-44	2.3	1.3	1.8	5.4
45-49	1.8	0.7	1.1	3.6
50-54	1.0	0.4	0.5	1.9
55-59	0.3	0.1	0.1	0.5
60-64	0.2	0.0	0.1	0.3
65+	0.1	0.0	0.0	0.1
Total	77.1	8.5	14.4	100.0

Location of Home Residence

Inferences drawn on the state of home residence from the survey compared with the student population are slightly biased due to the methodology employed in sampling universities. For example, universities in Tasmania, Northern Territory and the Australian Capital Territory were not included.

Table 18: State of Home Residence

	% dist.
ACT	0.8
NSW	29.0
NT	0.5
QLD	24.6
SA	7.9
TAS	0.4
VIC	22.4
WA	14.1
Overseas	0.3
Total	100.0

However, the relative distribution of students between New South Wales, Victoria, Queensland, South Australia and Western Australia are not statistically different from the sampling distribution.

Equity

One of the questions asked of students was whether they fitted any of the usual equity target groups. The responses are given in Table 19. Many students claimed to belong to more than one equity group, and as such, where more than one number appears in each row, the respondent/s claim to belong to more than one grouping. For example, (shaded row in table)

1	2	3	4	5	6	% dist.
1	2		4			0.1

Here, 0.1 per cent of the sample claimed to be a person/s with a disability (1), from a socio-economically disadvantaged background (2) and from a rural or isolated area (4).

In summary, of the 1 226 students who answered this question:

- 39.2 per cent were from non-English speaking backgrounds;
- 20.1 per cent were from rural or isolated areas;
- 12.3 per cent were from socio-economically disadvantaged backgrounds;
- 10.2 per cent were women in non-traditional fields of study;
- 3.3 per cent were persons with a disability; and
- 1.4 per cent were Aboriginal and Torres Straits Islanders.

Table 19: Equity Target Groups

1	2	3	4	5	6	% dist.
1						3.3
1				5		0.2
1			4			0.3
1		3				0.3
1	2					0.4
1	2			5		0.2
1	2		4			0.1
1	2		4	5	6	0.1
1	2	3				0.2
					6	1.4
				5		39.2
			4			20.1
			4	5		0.7
		3				10.2
		3			6	0.1
		3		5		1.5
		3	4			2.2
		3	4	5		0.1

1	2	3	4	5	6	% dist.
	2					12.3
	2				6	0.2
	2			5		4.0
	2		4			1.5
	2		4		6	0.1
	2	3				0.6
	2	3			6	0.1
	2	3		5		0.2
	2	3	4			0.3
	2	3	4	5		0.2
						100.0

Key to Table:

1. Persons with a disability
2. Persons from socio-economically disadvantaged backgrounds
3. Women in non-traditional fields of study
4. Persons from rural or isolated areas
5. Persons from non-English speaking backgrounds
6. Aboriginal and Torres Strait Islanders

Highest Previous Qualification

Students were asked to state their highest previous qualification. Not surprisingly the greatest response was that of Year 12 being the highest previous qualification achieved, with 62.5 per cent of responses. The second largest response was a bachelor degree (12.9 per cent).

Table 20: Highest Previous Qualification (%)

	HECS Liable			NOFPPG	% dist.
	UG	PG			
Year 12	59.3	0.7		2.6	62.6
Associate Diploma	4.7	0.1		0.5	5.3
Diploma	2.4	0.2		0.5	3.1
Bachelor: Pass	4.6	3.4		4.9	12.9
Bachelor: Honours	0.8	1.1		1.3	3.2
Bachelor: Grad Entry	0.3	0.2		0.3	0.8
Graduate Certificate	1.3	0.2		0.6	2.1
Grad/Pgrad Dip	0.4	1.3		1.6	3.3

	HECS Liable			NOFPPG	% dist.
	UG	PG			
Postgrad Qual/Pre	0.1	0.2		0.3	0.6
Masters: Course	0.2	0.5		0.5	1.2
Masters: Research	0.1	0.2		0.2	0.5
Ph.D: Course	0.0	0.0		0.0	0.0
Ph.D: Research	0.0	0.0		0.2	0.2
Higher Doctorate	0.0	0.0		0.0	0.0
Other	3.6	0.2		0.4	4.2
Total	77.8	8.3		13.9	100.0

Employment Status

The employment status of students is presented in Table 21. The majority of students reported that they were in some form of paid employment (66.8 per cent). Those in full-time employment comprised 21.8 per cent of respondents, whilst those in paid part-time employment constituted 45.0 per cent. Students not employed constituted 29.5 per cent. Students claiming to be currently employed in non-paying positions accounted for 1.6 per cent of the sample.

Table 21: Employment Status (%)

	HECS Liable			NOFPPG	% dist.
	UG	PG			
In paid full-time employment	10.3	3.4		8.1	21.8
In paid part-time employment	38.3	2.8		3.9	45.0
In unpaid employment	1.3	0.1		0.2	1.6
Not employed	26.2	1.6		1.7	29.5
Other	1.4	0.3		0.4	2.1
Total	77.5	8.2		14.3	100.0

The other category contained responses such as self employed, on scholarships, different types of leave from employer and seasonal and contract work.

Income

The majority of students (63.4 per cent) have an annual income of less than \$20 701. Of this, 23.7 per cent earn less than \$5 000 per annum and 25.6 per cent earn between \$5 000 and \$10 000. Students earning above the highest HECS repayment threshold of \$37 263, account for 21.3 per cent of the sample.

As is to be expected the majority of students earning below the first HECS repayment threshold of \$20 701 are undergraduates—50.0 per cent of the sample. Well over half of the sample (58.4 per cent) reportedly earned below the first HECS repayment threshold of \$20 701. Postgraduate students with an earning capacity above the upper threshold of \$37 263 comprise 12.2 per cent of the sample, approximately half of the category (24.2 per cent).

Table 22: Annual Income Group by HECS Liability (%)

	HECS Liabile			% dist.
	UG	PG	NOFPPG	
Below \$20 701	50.0	5.7	2.7	58.4
\$20 701–\$21 830	0.4	0.1	0.0	0.5
\$21 831–\$23 524	0.7	0.3	0.1	1.1
\$23 525–\$27 288	3.0	1.3	0.7	5.0
\$27 289–\$32 934	2.5	1.9	1.0	5.4
\$32 935–\$34 665	0.8	0.6	0.2	1.6
\$34 666–\$37 262	1.3	1.5	0.8	3.6
\$ 37 263+	6.3	12.2	5.9	24.4
Total	65.0	23.6	11.4	100.0

Sources of Funds

One of the major aims of this research is to determine the sources of funds that students access to make up front payments. The results are split into those Australian students who pay postgraduate fees and those who pay HECS up front.

Postgraduate Fees

The main sources of funds for the payment of postgraduate fees by Australian students are given in Table 23.

Table 23: Sources of Funds for Payments of Postgraduate Fees

Source of funds	% dist.
Personal savings	65.9
Loan from financial institution	5.4
Family members	5.9
Employer	16.8
Other	6.0
Total	100.0

Of the 1 131 students answering this section, 65.9 per cent sourced their funds from personal savings and 16.8 per cent from employers. The main responses in the other category were:

- scholarship or university funding (28 responses, 3.1 per cent); and
- divided equally between personal savings and employer contribution (11 responses, 1.2 per cent).

HECS Fees

The main sources of funds for the up front payment of HECS by Australian students are given in Table 24.

From the table, 49.0 per cent of up front HECS payers sourced their funds from personal savings, 34.3 per cent from family members and 12.1 per cent from employers. Total responses for this section equalled 1 925. The main responses in the other category were:

- scholarship or university funding (17 responses, 0.9 per cent); and
- divided equally between personal savings and employer contribution (4 responses, 0.2 per cent).

These results contrast with postgraduate students who tend to access funds from personal savings more often than from family members.

Table 24: Sources of Funds for Up Front Payments of HECS (%)

	HECS Liable			% dist.
	UG	PG	NOFPPG	
Personal savings	23.2	4.7	21.1	49.0
Loan from financial institution	0.9	0.3	1.3	2.5
Family members	27.7	0.5	6.0	34.2
Employer	7.2	0.7	4.2	12.1
Other	1.3	0.4	0.5	2.2
Total	60.3	6.6	33.1	100.0

Reasons for Up Front Payments

Those students who paid their HECS up front were asked a series of questions about the reasons they pay up front, if they had ever deferred their payment and, if they had previously deferred their payment, why they switched to paying up front.

The responses to the question, ‘What is the most important factor in your decision to pay HECS up front?’, are given in Table 25.

Table 25: Reasons for Paying HECS Up Front

Responses	% dist.
25% discount rate	63.7
Aversion to debt	11.8
Sufficient personal funds available	5.7
Payment made by other party	12.9
Expect future income would require quick repayment if HECS deferred	2.3
Personal income above the minimum income threshold for repayments	2.2
Other	1.3
Total	100.0

Results of this question established that 63.7 per cent of students stated that the main reason they paid up front was the 25 per cent discount rate. Payment made by another party, such as family members or employer, accounted for 12.9 per cent of responses, and 11.8 per cent responded that they paid up front because of an aversion to debt.

A total of 19 students comprised the other category, with half of these claiming to have been forced to pay HECS up front. Six respondents stated that up front payment was a requirement for non-Australian citizens, whilst another claimed it was an employer requirement.

Mode of Payment over the Course

The response to the question, 'Have you ever deferred your HECS?', revealed that 25.9 per cent of students who currently pay HECS up front had previously deferred their HECS. Almost three-quarters of the sample (74.1 per cent) had never deferred their HECS payments.

Table 26: HECS Payments Behaviour (%)

	HECS Liable		% dist.
	UG	PG	
Have previously deferred HECS	18.0	7.9	25.9
Have never deferred HECS	55.9	18.2	74.1
Total	73.9	26.1	100.0

The reasons for those students who previously deferred their HECS and now pay up front are given in Table 27.

Table 27: Reasons for Changing to Paying HECS Up Front (%)

	HECS Liable		% dist.
	UG	PG	
Increase in the discount rate	16.3	6.8	23.1
Increase in personal income	20.6	11.8	32.4
Loan from financial institution	0.5	1.5	2.0
Family contribution	11.1	1.5	12.6
Employer contribution	8.2	5.3	13.5
Other	11.1	5.3	16.4
Total	67.8	32.2	100.0

The major factors for a change to paying HECS up front are an increase in personal income (32.4 per cent) and the increase in the discount rate (23.1 per cent). Of the other category, the main reason was an aversion to debt (13 responses, 3.2 per cent) presumably brought about through the increases in the annual HECS levels. Responses to the other category also included course requirement, employer requirement, requirement for postgraduate studies and requirement for non-Australian citizens.

As presented in Table 28, the overwhelming reason for not paying HECS up front was insufficient funds or income. This was the reason for 88.2 per cent of respondents. Only a small proportion (6.1 per cent) prefer to pay their HECS over an extended period of time.

Table 28: Reasons for Not Paying HECS Up Front (%)

	HECS Liable		% dist.
	UG	PG	
Insufficient funds/income	79.3	8.9	88.2
25% discount not sufficient incentive	1.8	0.4	2.2
Prefer to pay over an extended period of time	5.2	1.0	6.1
Take advantage of discounts on deferred voluntary payments	0.8	0.1	0.9
Don't expect to ever earn enough to require repayment of HECS	1.5	0.5	2.0
Other	0.5	0.0	0.5
Total	89.1	10.9	100.0

Finally it is interesting to examine the ways in which students intend to pay off their HECS debt. The preferred options of students are given in Table 29.

Table 29: Main Intentions for Paying HECS Debt (%)

	HECS Liable		% dist.
	UG	PG	
Through the tax system	69.6	9.2	78.8
Through lump sum voluntary payments which attract a discount	14.6	1.5	16.1
Employer will pay	3.4	0.5	3.9
Other	1.3	0.0	1.3
Total	88.9	11.2	100.0

The major intention of students is to repay their HECS debt is through the tax system (78.8 per cent) followed by voluntary lump sum payments (16.1 per cent). Student claiming their employer will pay their HECS accounted for 3.9 per cent of the sample, 3.4 per cent of this were undergraduates.

Characteristics of Up Front Payers

This section examines the characteristics of postgraduate fee payers and up front HECS payers. The characteristics considered are:

- sex;
- commencement or continuation of studies;
- field of study;
- prior completion of a higher education award;
- attendance status and mode of study;
- age;
- employment status;
- income levels; and
- home postcode as a socio-economic indicator.

The sex of up front HECS payers are presented in Table 30. Females accounted for the largest percentage of both undergraduate and postgraduate students who pay their HECS up front, 54.4 per cent and 6.1 per cent respectively.

Table 30: Sex of Up Front Payers (%)

	HECS Liable		% dist.
	UG	PG	
Male	35.7	3.8	39.5
Female	54.4	6.1	60.5
Total	90.1	9.9	100.0

The vast majority of up front payers, almost three-quarters (71.7 per cent) are continuing their studies in some form or another. With this being the case, those students paying their HECS up front account for 24.4 per cent of the total sample.

Table 31: Up Front Payers Commencing or Continuing Studies

Degree Status	% dist.
Commencement (1997)	28.3
Continuation (<1997)	71.7
Total	100.0

Table 32: Up Front Payers Field of Study

Field of Study	% dist.
Humanities	15.6
Social Studies	2.2
Visual/Performing Arts	1.9
Education	7.7
Nursing	3.0
Justice	0.2
Legal Studies	0.2
Mathematics	1.0
Computing	5.4
Health studies	2.7
Agriculture	1.6
Built Environment	2.7
Renewable Resources	0.3
Sciences	12.3
Engineering	7.0
Processing & Administration	1.3
Business	21.3
Economics	2.7
Law	4.7
Medicine	2.2
Medical Sciences	3.0
Dentistry	0.2
Dental Sciences	0.0
Veterinary Science	0.8
Total	100.0

As presented in the table above, respondents who pay their HECS fees up front were predominantly found in the disciplines of Humanities, Business and the Sciences, accounting for 15.6 per cent, 21.3 per cent and 12.3 per cent respectively. Respondents enrolled in the field of Education accounted for 7.7 per cent of up front payers, whilst Engineering accounted for a further 7.0 per cent of up front payers. Computing and Law degrees obtained 5.4 per cent and 4.7 per cent, respectively, of the sample.

The proportions of up front payers having completed some form of higher education are displayed in Table 33. Almost three-quarters of respondents (73.2 per cent) claimed to have completed an undergraduate degree previously, whilst 26.8 per cent claimed to have completed some form of postgraduate education.

Table 33: Up Front Payers—Prior Completion of Higher Education Award

HECS Liable	% dist.
Undergraduate	73.2
Postgraduate	26.8
Total	100.0

The sex of students who had previously deferred their HECS payments are presented in Table 34, with 58.6 per cent being female (39.9 per cent of this representing undergraduates) and 41.4 per cent being male. Of all up front payers, 15.1 per cent of females had changed their options regarding HECS, whilst a further 10.6 per cent of males had previously deferred their HECS payments.

Table 34: Sex of Up Front Payers Previously Deferring Payments (%)

Sex	HECS Liable		% dist.
	UG	PG	
Male	30.2	11.2	41.4
Female	39.9	18.7	58.6
Total	70.1	29.9	100.0

Students who previously paid their HECS up front but currently deferred payment are presented in Table 35 below. The greatest proportion (49.9 per cent) were male undergraduates that reported previously paying HECS up front.

Table 35: Sex of Students Previously Paying HECS Up Front (%)

Sex	HECS Liable		% dist.
	UG	PG	
Male	49.9	5.1	55.0
Female	31.7	13.3	45.0
Total	81.6	18.4	100.0

Postgraduate Fee Payers

Attendance status and the mode of study are likely to strongly characterise payers of postgraduate fees. Since payment is required by commencement of the course the majority of students are likely to be in employment and hence will attend on a part-time basis.

Table 36: Attendance Status and Mode of Study Distribution of Postgraduate Fee Payers

Attendance Status	Mode of Study	% dist.
Full-time	Internal	13.1
Full-time	External	2.8
Part-time	Internal	47.5
Part-time	External	36.6
Total		100.0

The survey results indicate that of those students who pay postgraduate fees:

- 47.5 per cent are part-time internal students;
- 36.6 per cent are part-time external students;
- 13.1 per cent are full-time internal students; and
- 2.8 per cent are full-time external students.

Given that postgraduate courses are undertaken after undergraduate courses and the fact that most are aimed at business people, the age distribution of postgraduate fee payers should be over 20 years and distributed fairly evenly. Table 37 indicates that this is indeed the case with 71.8 per cent of students falling in the 25–44 age range.

Table 37: Age Distribution of Postgraduate Fee Payers

Age	% dist.
15–19	0.0
20–24	11.5
25–29	18.4
30–34	19.4
35–39	17.2
40–44	16.8
45–49	10.4
50–54	4.5
55–59	1.4
60–64	0.3
65+	0.1
Total	100.0

The employment status figures (Table 38) reinforce the earlier observations that postgraduate fee paying students are in some form of paid employment.

Table 38: Employment Status Distribution of Postgraduate Fee Payers

Employment Status	% dist.
In paid full-time employment	66.7
In paid part-time employment	22.0
In unpaid employment	0.7
Not employed	7.6
Other	3.0
Total	100.0

The survey results indicate that of those students who pay postgraduate fees:

- 66.7 per cent are in paid full-time employment;
- 22.0 per cent are in paid part-time employment; and
- 7.6 per cent are not employed.

Finally, one would expect from the above results that ‘above average’ incomes are earned by the majority of postgraduate fee paying students.

Table 39: Income Distribution of Postgraduate Fee Payers

Income	% dist.
\$1–\$5 000	3.2
\$5 001–\$10 000	4.3
\$10 001–\$15 000	3.4
\$15 001–\$20 000	6.0
\$20 001–\$25 000	4.8
\$25 001–\$30 000	9.4
\$30 001–\$35 000	7.5
\$35 001–\$40 000	12.8
\$40 001–\$45 000	15.1
\$45 001–\$50 000	9.8
\$50 001–\$60 000	9.8
\$60 000+	13.8
Total	100.0

Table 39 indicates that 61.3 per cent of postgraduate fee paying students earn above \$35 000 per annum, with the modal salary level being in the \$40 001 to \$50 000 range.

Table 40: Income Distribution of Postgraduate fee payers

HECS repayment threshold categories.	% dist.
Below \$20 701	27.8
\$20 701–\$21 830	0.4
\$21 831–\$23 524	1.2
\$23 525–\$27 288	5.8
\$27 289–\$32 934	8.3
\$32 935–\$34 665	2.0
\$34 666–\$37 262	5.8
\$ 37 263+	48.8
Total	100.0

Almost half of the postgraduate fee payers (48.8 per cent) earned in excess of the upper HECS repayment threshold of \$ 37 263. Cumulatively, 21.9 per cent of respondents earned incomes between \$23 525 and \$37 262. Postgraduate fee payers earning below the HECS repayment threshold of \$ 20 701 accounted for 27.8 per cent of the sample.

From the above analysis the conclusion can be drawn that a student who pays postgraduate fees is likely to have the following characteristics:

- enrolled on a part–time basis;
- aged over 25;
- in paid full–time employment; and
- earn over \$35 000 per annum.

Up Front HECS Payers

This section examines several characteristics of those students who pay HECS up front. Attendance status and mode of study are given in Table 41.

Table 41: Attendance Status and Mode of Study of Up Front HECS Payers

HECS Liable	Attendance Status	Mode of Study	% dist.
Undergraduate	Full-time	Internal	57.2
	Full-time	External	2.0
	Part-time	Internal	21.0
	Part-time	External	9.7
Postgraduate	Full-time	Internal	1.5
	Full-time	External	0.1
	Part-time	Internal	5.4
	Part-time	External	3.1
Total			100.0

These results indicate that of those students who pay their HECS up front:

- 58.7 per cent are full-time internal students;
- 26.4 per cent are part-time internal students;
- 12.8 per cent are part-time external students; and
- 2.1 per cent are full-time external students.

Table 42: Age of Up Front HECS Payers (%)

Age	HECS Liable		% dist.
	UG	PG	
15–19	10.1	21.9	32.0
20–24	8.6	25.7	34.3
25–29	3.5	7.1	10.6
30–34	3.5	4.4	7.9
35–39	2.5	3.7	6.2
40–44	1.8	2.2	4.0
45–49	1.4	1.3	2.7
50–54	0.8	0.7	1.5
55–59	0.2	0.4	0.6
60–64	0.0	0.1	0.1
65+	0.0	0.1	0.1
Total	32.4	67.6	100.0

The most frequent age of up front HECS payers is to be found between the 15–24 year cohorts (66.3 per cent). Undergraduate HECS payers between the ages of 15 and 24 account for 18.7 per cent of the sample (cumulatively), whilst postgraduate up front payers comprise 47.6 per cent. The proportion of up front payers of all HECS liable students increases with age, peaking at around 50.4 per cent in the 45–49 age cohort.

Table 43: Employment Status of Up Front HECS Payers (%)

	HECS Liable		% dist.
	UG	PG	
In paid full-time employment	25.0	5.9	30.9
In paid part-time employment	38.4	3.0	41.4
In unpaid employment	1.6	0.0	1.6
Not employed	23.5	0.8	24.3
Other	1.4	0.4	1.8
Total	89.9	10.1	100.0

Of the students in some form of paid employment, be it part- or full-time, 72.3 per cent reportedly pay their HECS fees up front. Undergraduates in paid, part-time employment account for 38.4 per cent of the sample. In addition, one-quarter of undergraduates are in paid full-time employment. Postgraduate students in paid employment account for 8.9 per cent of the sample. Almost one-quarter of up front HECS payers (24.3 per cent) were reportedly unemployed at the time the survey was completed.

HECS liable students with an income below \$20 701 accounted for 27.4 per cent of those who pay their HECS up front and constitute 43.9 per cent of all HECS up front payers. The proportion of those paying up front increases with incomes above \$20 701. Of all HECS liable students who answered the income question, 41.4 per cent payed their HECS up front.

Table 44: Annual Income Distribution of Up Front HECS Payers (%)

	HECS Liable		% dist.
	UG	PG	
Below \$20 701	71.4	4.9	76.3
\$20 701–\$21 830	0.5	0.0	0.5
\$21 831–\$23 524	0.9	0.2	1.1
\$23 525–\$27 288	2.8	0.7	3.5
\$27 289–\$32 934	3.1	0.7	3.8
\$32 935–\$34 665	1.0	0.4	1.4
\$34 666–\$37 262	1.7	0.4	2.1
\$37 263+	7.7	3.6	11.3
Total	89.1	10.9	100.0

Students were asked to state their home postcode as part of the demographic data collection section of the survey. From this data, home postcodes can be used to provide a broad range of social and economic aspects of the student population by specific geographic areas in Australia. A measure of socio-economic disadvantage was first produced by the ABS from the 1971 Census and provides a general socio-economic index. This index summarises variables related to the economic resources of households, education and occupation. The variables underlying the Index of Socio-Economic Disadvantage focuses on attributes such as low income, low educational attainment and high unemployment and is used as a general indicator of socio-economic status. Information on the Indexes has been obtained through the use of the Socio-Economic Indexes for Areas package (SEIFA) from the 1991 census data.

Socio-economic well being is not a simple, nor well-defined, concept. It should be noted that the Indexes contain only limited aspects of wealth and, while income and expenditure are represented, aspects such as inherited wealth, savings, indebtedness, and property values are not included. Family structures are also not strongly represented in the indexes.

For ease in calculation, the Index of Relative Socio-Economic Disadvantage was used as it provides a general socio-economic index for comparisons between the States.

The Index of Relative Socio-Economic Disadvantage covers all areas in Australia. A higher score on the Index of Relative Disadvantage suggests that the area has characteristics such as fewer families of low income and fewer people with little training and in unskilled occupations. Conversely, a lower score on the index suggests the area has more low-income families and more people with little training and in unskilled occupations.

The home postcodes of up front HECS payers are presented in the following tables. The weighted average index for individual postcodes was calculated using the following formula:

$$\text{Weighted Average Index for each postcode} = \frac{\sum (\text{index}_{\text{cd}} \times \text{population}_{\text{cd}})}{\sum \text{population}_{\text{cd}}}$$

Where cd = collection district in the SEIFA package.

For example: for the postcode of 2906, each collection district has a different score on the Index of Relative Socio-Economic Disadvantage and a different population. To obtain the Weighted Average Index for each postcode, the index and population for each collection district are multiplied together and summed. This figure is then divided by the sum of the population residing in that postcode to obtain the Weighted Average Index score; in this instance, postcode 2906 in the Australian Capital Territory has a final index score of 1123.1.

Postcode	CD	Index of Socio-Economic Disadvantage	Pop.	Index * Pop.	Weighted Average Index
2906	24301	1105.831	1094	1209779	
2906	24302	1119.491	1223	1369137	
2906	24401	1155.875	713	824138	
Total			3030	3403055	1123.1

The complete tables for each State showing postcode, index and distribution of students from the survey can be found in Appendix A.

Table 45 presents the summary area data for postcode level indexes of socio-economic disadvantage, for use in comparisons between each of the States and students home postcodes.

Table 45: Average Index of Relative Socio-Economic Disadvantage

State	Average	Quantile				
		10%	25%	50%	75%	90%
ACT	1071	983	1024	1088	1109	1136
NSW	1001	919	962	1002	1040	1094
NT	931	829	862	967	990	1010
Qld	989	917	960	992	1022	1051
SA	994	905	952	994	1036	1094
Tas	987	904	951	983	1031	1083
Vic	1027	956	992	1032	1067	1099
WA	992	907	964	1000	1031	1063

Source: SEIFA 1991, ABS Catalogue no 2912.0

Each index has been designed to have an average across all collection districts in Australia of 1000 and a standard deviation of 100 index points. (For normally distributed variables, 95 per cent of units have values within two standard deviations of the average.)

The 10 per cent quantile for a State gives the index cutoff below which 10 per cent of the index values for that State lie. For example, for postcodes in New South Wales the 10 per cent quantile for the Index of Relative Socio-Economic Disadvantage is 919. This value has the interpretation that one-tenth of postcodes in New South Wales have a score on the Index of Relative Socio-Economic Disadvantage below 876.

With regard to the Australian Capital Territory, Northern Territory and Tasmanian summary tables, results may be biased, as universities in these States were not included in the sampling frame.

Table 46: Home Postcode of Up Front Payers—Australian Capital Territory

State	Average	10%	25%	50%	75%	90%
ACT	1071	983	1024	1088	1109	1136

	Postcode	Index	%
Urban			100.0
Rural			0.0
Highest	2904	1144.7	
Lowest	2601	993.2	
Above index average			86.8
Below index average			13.4

Of the up front payers who stated their home postcode as being in the Australian Capital Territory, all resided in urban areas, 86.8 per cent of which were above the average Index of Relative Socio-Economic Disadvantage. This indicates that 86.8 per cent of up front payers resided in areas with few families of low income and fewer people with little training and in unskilled occupations. The highest scoring postcode on the Index of Relative Socio-Economic Disadvantage (2904 with an index of 1144.7) included the suburbs of Fadden, Gowrie, Macarthur and Monash, whilst the lowest scoring postcode (2601 with an index of 993.2) included the suburbs of Acton and Canberra city. It should be noted that only those students studying outside of their State of residence will have been captured as universities in the Australian Capital Territory were not included in the sample.

Table 47: Home Postcode of Up Front Payers—New South Wales

State	Average	10%	25%	50%	75%	90%
NSW	1001	919	962	1002	1040	1094

	Postcode	Index	%
Urban			91.6
Rural			8.4
Highest	2075	1179.1	
Lowest	2559	596.5	
Above index average			73.2
Below index average			26.8

The majority of up front payers located in New South Wales were from urban areas (91.6 per cent). Students living in rural areas of the State accounted for 8.4 per cent of up front payers. Almost three-quarters of the sample (73.2 per cent) reside in areas above the State average on the Index of Relative Socio-Economic Disadvantage (1001). The postcode of 2075 (St Ives) achieved the highest score on the Index of Relative Socio-Economic Disadvantage for New South Wales (1179.1), indicating that fewer families of low income, little training and engaged in unskilled occupations resided in this area, as opposed to the lowest scoring postcode of 2559 (Blairmont and Claymore) with an index of 596.5, 404 points below the State average.

Table 48: Home Postcode of Up Front Payers—Northern Territory

State	Average	10%	25%	50%	75%	90%
NT	931	829	862	967	990	1010

	Postcode	Index	%
Urban			100.0
Rural			0.0
Highest	0836	1018.6	
Lowest	0860	890.6	
Above index average			85.8
Below index average			14.3

Of Northern Territory students who paid their HECS up front, all resided in urban centres. Over 85 per cent of the sample (85.8 per cent) were to be found in areas above the average socio-economic indicator of 931. The highest scoring postcode on the Index of Relative Socio-Economic Disadvantage was that of 836 (Humpty Doo) with an index of 1018.6, whilst the lowest scoring was that of Tennant Creek (860) with an index of 890.6. Again it should be noted that only those students studying outside of their State of residence will have been captured as universities in the Northern Territory were included in the sample.

Table 49: Home Postcode of Up Front Payers—Queensland

State	Average	10%	25%	50%	75%	90%
QLD	989	917	960	992	1022	1051

	Postcode	Index	%
Urban			85.0
Rural			15.0
Highest	4069	1156.1	
Lowest	4077	836.4	
Above index average			66.9
Below index average			33.1

Students residing in the urban areas of Queensland accounted for 85.0 per cent of the up front payers, whilst the remaining 15.0 per cent of respondents claimed to reside in rural areas. Approximately one-third of respondents (33.1 per cent) were found to reside in areas below the State average (989) on the socio-economic indicator of disadvantage. The lowest scoring postcode was that of 4077 (including such areas as Durak, Ellen Grove and Forrest Lake) with

an index of 836.4, indicating that these areas have a greater percentage of low income families, people with little training and in unskilled occupations, when compared with the remainder of the State. The greatest proportion of respondents from Queensland (4.3 per cent) were found in the postcode of 4069 (including Brookfield, Chapel Hill and Kenmore) with an average index of 1156.1.

Table 50: Home Postcode of Up Front Payers—South Australia

State	Average	10%	25%	50%	75%	90%
SA	994	905	952	994	1036	1094

	Postcode	Index	%
Urban			88.4
Rural			11.6
Highest	5154	1155.9	
Lowest	5012	751.9	
Above index average			71.7
Below index average			28.3

Of those up front paying students residing in South Australia, 88.4 per cent were to be found in urban areas, whilst 11.6 per cent resided in rural areas. 28.3 per cent of the sample from South Australia were from areas with indexes below the State average of 994. The highest scoring postcode was that of 5154 (Aldgate) with an index of 1155.9, whilst the lowest was that of 5012 (751.9), including such areas as Mansfield Park, Athol Park and Woodville Gardens.

Table 51: Home Postcode of Up Front Payers—Tasmania

State	Average	10%	25%	50%	75%	90%
TAS	987	904	951	983	1031	1083

	Postcode	Index	%
Urban			50.0
Rural			50.0
Highest	7005	1082.8	
Lowest	7310	946.2	
Above index average			42.9
Below index average			57.1

There was an even split between up front payers claiming residence in Tasmania, with 50.0 per cent of the sample found in the rural and urban regions of the State. The majority of the sample (57.1 per cent) were located in regions below the State average on the Index of Relative Socio-Economic Disadvantage of 987. The highest scoring postcode of 7005 (1082.8) included such areas as Dynnyrne and Sandy Bay, whilst the lowest scoring postcode of 7310 (946.2, 40.8 points below the State average on the Index of Relative Socio-Economic Disadvantage) included the areas of Abberdine, Davenport and Forth. Again it should be noted that only those students studying outside of their State of residence will have been captured, as universities in Tasmania were not included in the sample.

Table 52: Home Postcode of Up Front Payers—Victoria

State	Average	10%	25%	50%	75%	90%
VIC	1027	956	992	1032	1067	1099

	Postcode	Index	%
Urban			91.2
Rural			8.8
Highest	3095	1139.4	
Lowest	3066	732.0	
Above index average			51.7
Below index average			48.3

The majority of the sample, 91.2 per cent of Victorian up front payers of HECS, reside in urban centres of the State, whilst 8.8 per cent were rural. Over half of the sample (51.7 per cent) were to be found in areas with indexes above the State average of 1027 in terms of socio-economic disadvantage. This indicates that approximately half of the sample resided in areas with relatively few families of low income and few people with little training and in unskilled occupations. The highest scoring postcode on the Index of Relative Socio-Economic Disadvantage was that of 3095, scoring 1139.4 on the Index, and includes such areas as Eltham and Research. The lowest scoring region was that of postcode 3066 (Collingwood), with a score of 732.0 on the Index, approximately 295 points below the State average of 1027.

Table 53: Home Postcode of Up Front Payers—Western Australia

State	Average	10%	25%	50%	75%	90%
WA	992	907	964	1000	1031	1063

	Postcode	Index	%
Urban			38.7
Rural			61.3
Highest	6015	1161.8	
Lowest	6765	823.1	
Above index average			62.7
Below index average			37.3

The majority of up front payers from Western Australia claimed their home residence was situated in rural areas of the State (61.3 per cent), whilst 38.7 per cent were from urban areas. Regions scoring above the average on the Index of Relative Socio-Economic Disadvantage accounted for 62.7 per cent of the sample. This indicates that the majority of up front payers from Western Australia reside in areas with relatively few families of low income, little training and in unskilled occupations. The highest scoring postcode to be found in Western Australia was that of 6015 (City Beach) with an index of 1161.8, approximately 170 points above the average for the State. The lowest scoring region was that of 6765, or Fitzroy Crossing, scoring 823.1 on the Index of Relative Socio-Economic Disadvantage.

The above findings indicate that a student is more likely to pay HECS up front if they possess any of the following characteristics:

- are enrolled part-time;
- are aged over 25;
- are in paid full-time employment;
- earn an income above \$20 000 per annum; and
- reside in urban areas of the State with an index above that of the State average on the Index of Relative Socio-Economic Disadvantage.

Characteristics of Students Deferring Payment

This section examines the characteristics of those students who have deferred their payment of HECS. The characteristics considered are:

- sex;
- commencement or continuation of studies;
- field of study;
- prior completion of a higher education award;
- attendance status and mode of study;

- age;
- employment status;
- income levels; and
- home postcode as a socio-economic indicator.

In contrast to up front HECS payers, a slightly greater percentage of male undergraduates (22.6 per cent) were found to defer their HECS repayments, as opposed to females (21.7 per cent), which consist of the greater percentage overall. Female postgraduates accounted for 33.2 per cent of students claiming to defer their HECS payments.

Table 54: Sex of Students Deferring Payment (%)

	HECS Liable		% dist.
	UG	PG	
Male	22.6	22.5	45.1
Female	21.7	33.2	54.9
Total	44.3	55.7	100.0

The majority of students deferring their payment of HECS (67.5 per cent) were found to be continuing their studies in some form or another.

Table 55: Commencement or Continuation of Studies

	% dist.	% of sample
Commencement (1997)	32.5	18.2
Continuation (<1997)	67.5	37.6
Total	100.0	55.8

As presented in Table 56, respondents deferring their HECS fees were predominantly found in the disciplines of: Humanities (17.1 per cent), Business (14.8 per cent), and Science (14.4 per cent). Respondents in the disciplines of Engineering and Education accounted for the next greatest proportion of the sample, each accounting for 7.2 per cent, followed by Computing with 5.1 per cent.

Table 56: Deferred Payment Students' Field of Study

Field of Study	% dist.
Humanities	17.1
Social Studies	3.4
Visual/Performing Arts	2.9
Education	7.2
Nursing	4.3

Field of Study	% dist.
Justice	0.2
Legal Studies	0.1
Mathematics	1.6
Computing	5.1
Health studies	2.7
Agriculture	1.2
Built Environment	2.8
Renewable Resources	0.4
Sciences	14.4
Engineering	7.2
Processing & Administration	1.1
Business	14.8
Economics	2.5
Law	3.4
Medicine	2.2
Medical Sciences	3.6
Dentistry	0.4
Dental Sciences	0.1
Veterinary Science	0.9
Total	100.0

Table 57: Prior Completion of a Higher Education Award

HECS Liable	% dist.
Undergraduate	64.1
Postgraduate	35.9
Total	100.0

The proportions of deferred HECS payers having completed some form of higher education are presented in the above table. Students having completed an undergraduate degree comprised 64.1% of the sample whilst 35.9 per cent of students currently deferring their HECS repayments claimed to have completed a postgraduate degree.

Table 58: Attendance Status and Mode of Study

HECS Liabe	Attendance Status	Mode of Study	% dist.
Undergraduate	Full-time	Internal	75.4
	Full-time	External	1.4
	Part-time	Internal	10.4
	Part-time	External	4.6
Postgraduate	Full-time	Internal	2.8
	Full-time	External	0.1
	Part-time	Internal	3.9
	Part-time	External	1.3
Total			100.0

These results indicate that of those students who defer payment of their HECS:

- 78.2 per cent are full-time internal students;
- 14.3 per cent are part-time internal students;
- 5.9 per cent are part-time external students; and
- 1.5 per cent are full-time external students.

Given that the majority of students deferring their payments were continuing their studies in some form or another, the age distribution should be over 20 years and distributed fairly evenly. Table 59 indicates that this is indeed the case, with 62.2 per cent falling into the 25–44 age range.

Table 59: Age of Students Deferring Payment

Age	% dist.
15–19	33.7
20–24	35.9
25–29	10.9
30–34	6.5
35–39	5.3
40–44	3.6
45–49	2.3
50–54	1.2
55–59	0.3
60–64	0.2
65+	0.1
Total	100.0

The employment status figures, as presented in Table 43, reinforce the difference between up front payers and deferred payment students whose major reason for non-payment was insufficient funds. Deferred payment students currently in paid part-time employment constituted 49.5 per cent of the sample whilst only 11.4 per cent are in full-time employment. Contrast this with up front payers where 30.9 per cent, or almost $\frac{1}{3}$ of the sample are in paid full-time employment.

Table 60: Employment Status of Deferred Payment Students

Employment status	% dist.
In paid full-time employment	11.4
In paid part-time employment	49.5
In unpaid employment	1.7
Not employed	35.5
Other	1.9
Total	100.0

These results indicate that of those students who deferred their HECS payments:

- 11.4 per cent are in paid full-time employment
- 49.5 per cent are in paid part-time employment
- 1.7 per cent are in unpaid employment
- 35.5 per cent are not employed

Table 61: Annual Income Distribution of Students Deferring Payments

Income Distribution	% dist.
Below \$20 701	82.5
\$20 701–\$21 830	0.5
\$21 831–\$23 524	1.3
\$23 525–\$27 288	3.3
\$27 289–\$32 934	3.4
\$32 935–\$34 665	0.9
\$34 666–\$37 262	1.6
\$37 263+	6.3
Total	100.0

Table 61 indicates that the vast majority of respondents who defer their payments (82.5 per cent) earn below the first HECS repayment threshold of \$ 20 701.

In relation to deferred payment students, home postcode as an indicator of socio-economic status, information on the Indexes has been obtained through the use of the Socio-economic Indexes for Areas package (SEIFA) from the 1991 census data.

For ease in calculation, the Index of Relative Socio-Economic Disadvantage was used, as it provides a general socio-economic index for comparisons between the States.

The Index of Relative Socio-Economic Disadvantage covers all areas in Australia. A higher score on the Index of Relative Disadvantage suggests that the area has characteristics such as fewer families of low income and fewer people with little training and in unskilled occupations. Conversely, a lower score on the index suggests the area has more low-income families and more people with little training and in unskilled occupations.

The home postcodes of students deferring their HECS payments are presented in the following tables. For ease in calculation, the Index of Relative Socio-Economic Disadvantage was used, as it provides a general socio-economic index for comparisons between the States.

The weighted average index for individual postcodes was calculated using the following formula:

$$\text{Weighted Average Index for each postcode} = \frac{\sum (\text{index}_{cd} \times \text{population}_{cd})}{\sum \text{population}_{cd}}$$

Where $_{cd}$ = collection district in the SEIFA package.

For example: for the postcode of 2906, each collection district has a different score on the Index of Relative Socio-Economic Disadvantage and a different population. To obtain the Weighted Average Index for each postcode, the index and population for each collection district are multiplied together and summed. This figure is then divided by the sum of the population residing in that postcode to obtain the Weighted Average Index score; in this instance, postcode 2906 in the Australian Capital Territory has a final index score of 1123.1.

Table 62: Home Postcode as a Socio economic Indicator

State	Average	Quantile				
		10%	25%	50%	75%	90%
ACT	1071	983	1024	1088	1109	1136
NSW	1001	919	962	1002	1040	1094
NT	931	829	862	967	990	1010
Qld	989	917	960	992	1022	1051
SA	994	905	952	994	1036	1094
Tas	987	904	951	983	1031	1083
Vic	1027	956	992	1032	1067	1099
WA	992	907	964	1000	1031	1063

Source: SEIFA 1991, ABS Catalogue no 2912.0

Each Index has been designed to have an average across all collection districts in Australia of 1000 and a standard deviation of 100 index point. (For normally distributed variables, 95 per cent of units have values within two standard deviations of the average.)

The 10 per cent quantile for a State gives the index cutoff below which 10 per cent of the index values for that State lie. For example, for postcodes in New South Wales the 10 per cent quantile for the Index of Relative Socio-Economic Disadvantage is 919. This value has the interpretation that one-tenth of postcodes in New South Wales have a score on the Index of Relative Socio-Economic Disadvantage below 876.

In regards to the Australian Capital Territory, Northern Territory and Tasmanian summary tables, results may be biased, considering only those students studying in other States have been captured in the sample, as universities in these States were not included in the sampling frame.

Table 63: Home Postcode of Students Deferring Payments—Australian Capital Territory

State	Average	10%	25%	50%	75%	90%
ACT	1071	983	1024	1088	1109	1136

	Postcode	Index	%
Urban			100.0
Rural			0.0
Highest	2904	1144.7	
Lowest	2902	1087.3	
Above index average			100.0
Below index average			0.0

All deferred payment students from the Australian Capital Territory claimed residence in urban centres. All respondents were also to be found in areas with socio-economic indicators above the average of 1071, therefore suggesting that these areas have fewer families of low income, little training and in unskilled occupations. The lowest scoring postcode in the Australian Capital Territory was that of 2902 (Kambah) with an index of 1087.3, though still above the State average of 1071. It should be noted that only those students studying outside of their State of residence will have been captured as universities in the Australian Capital Territory were not included in the sample.

Table 64: Home Postcode of Students Deferring Payments—New South Wales

State	Average	10%	25%	50%	75%	90%
NSW	1001	919	962	1002	1040	1094

	Postcode	Index	%
Urban			90.8
Rural			9.2
Highest	2075	1179.0	
Lowest	2017	598.3	
Above index average			66.4
Below index average			33.6

The majority of students with deferred payments of HECS, claiming residence in New South Wales were to be found in urban centres of the State (90.8 per cent), whilst 9.2 per cent were located in rural areas. Students located in areas with indexes above that of the State average of 1001 on the Index of Relative Socio-Economic Disadvantage comprised 66.4 per cent of the sample. The highest scoring postcode in the State of New South Wales was that of 2075 (St Ives) with an index of 1179.0, whilst the lowest scoring postcode (2017), including such areas as Waterloo and Zetland, achieved a score of 598.3, approximately 403 points below the State average.

Table 65: Home Postcode of Students Deferring Payments - Northern Territory

State	Average	10%	25%	50%	75%	90%
NT	931	829	862	967	990	1010

	Postcode	Index	%
Urban			50.0
Rural			50.0
Highest	0810	991.3	
Lowest	0872	843.8	
Above index average			50.0
Below index average			50.0

Respondents from the Northern Territory were evenly distributed between urban and rural areas. Likewise, half of the sample were from areas with a weighted average index below the average socio-economic indicator of 931. Respondents from the Northern Territory were only from States included in the catchment area, as universities in the Northern Territory were not included in the sample.

Table 66: Home Postcode of Students Deferring Payments—Queensland

State	Average	10%	25%	50%	75%	90%
Qld	989	917	960	992	1022	1051

	Postcode	Index	%
Urban			88.2
Rural			11.8
Highest	4069	1156.1	
Lowest	4303	798.3	
Above index average			56.4
Below index average			43.6

Deferred payment students from Queensland located in the urban centres of the State accounted for 88.2 per cent of the sample whilst 11.85 per cent of students claimed residence in rural areas. Over half of deferred payment students (56.4 per cent) resided in areas scoring above the average indicator, 989, on the Index of Relative Socio-Economic Disadvantage. The region scoring highest on the Index of Relative Socio-Economic Disadvantage (postcode 4069 with a score of 1156.1) included such areas as Brookfield and Chapel Hill, whilst the postcode of 4303 (including Dinmore and Riverlea) achieved the lowest score on the Index, indicating that this region has a higher percentage of low-income families, and people having little or no training employed in unskilled occupations.

Table 67: Home Postcode of Students Deferring Payments—South Australia

State	Average	10%	25%	50%	75%	90%
SA	994	905	952	994	1036	1094

	Postcode	Index	%
Urban			94.3
Rural			5.7
Highest	5052	1145.7	
Lowest	5010	662.1	
Above index average			67.2
Below index average			32.8

The majority of deferred payment students residing in South Australia are located in the urban areas of the State (94.3 per cent), whilst 5.7 per cent claim residence in rural areas. Areas below the State average on the Index of Relative Socio-Economic Disadvantage (994) claimed almost one-third of the sample (32.8 per cent). This suggests that one-third of the deferred payment students from South Australia reside in areas containing a greater proportion of low-income families and a relatively unskilled workforce.

Table 68: Home Postcode of Students Deferring Payments—Tasmania

State	Average	10%	25%	50%	75%	90%
Tas	987	904	951	983	1031	1083

	Postcode	Index	%
Urban			85.7
Rural			14.3
Highest	7005	1082.8	
Lowest	7315	956.6	
Above index average			85.7
Below index average			14.3

Of deferred payment students residing in Tasmania, 85.7 per cent live in urban centres, whilst 14.3 per cent were from rural areas. The postcode of 7315, including such regions as Abbotsham and Ulverstone, was the only area to achieve an index below the State average of 987. The majority of respondents from Tasmania were to be found in regions scoring above the State average on the Index of Relative Socio-Economic Disadvantage (85.7 per cent). As with the Northern Territory and the Australian Capital Territory, universities from Tasmania were not included in the sample; therefore, only those students studying outside of their home State of Tasmania were captured in the sample.

Table 69: Home Postcode of Students Deferring Payments—Victoria

State	Average	10%	25%	50%	75%	90%
Vic	1027	956	992	1032	1067	1099

	Postcode	Index	%
Urban			96.2
Rural			3.8
Highest	3095	1139.4	
Lowest	3066	732.0	
Above index average			56.8
Below index average			43.2

Almost all deferred payment students claiming residence in Victoria were to be found in urban centres of the State (96.16 per cent), whilst 3.84 per cent were from rural areas. Just over half of the students sampled from Victoria, 56.8 per cent, were located in postcodes scoring above the State average (1027) on the Index of Relative Socio-Economic Disadvantage. The highest scoring region in Victoria was that of postcode 3095, including the areas of Eltham and Research, whilst the lowest scoring area on the Index was that of Collingwood (postcode 3066), being 295 points below the State average of 1027.

Table 70: Home Postcode of Students Deferring Payments—Western Australia

State	Average	10%	25%	50%	75%	90%
WA	992	907	964	1000	1031	1063

	Postcode	Index	%
Urban			91.7
Rural			8.3
Highest	6015	1161.8	
Lowest	6000	848.9	
Above index average			61.9
Below index average			38.1

In regards to Western Australian deferred payment students, 91.7 per cent were to be found in the urban centres of the State, whilst 8.32 per cent were from areas defined as being rural. Western Australian respondents residing in regions scoring above the State average on the Index of Relative Socio-Economic Disadvantage, accounted for 61.9 per cent of the sample; the highest scoring of these was that of City Beach (postcode 6015, index 1161.8).

The above findings indicate that a student is more likely to defer payment of HECS if they possess any of the following characteristics:

- are enrolled full time studying internally;
- are aged between 16 and 24;
- are in paid part-time employment or unemployed;
- earn an income below \$20 000 per annum; and
- reside in urban areas of the State with an index above that of the State average on the Index of Relative Socio-Economic Disadvantage.

Factors Affecting Up Front Payments

An important aim of this project is to determine which factors will affect the behaviour of HECS up front payments. In order to determine this behaviour, students were asked to rate their willingness to pay HECS up front based on several change scenarios. It should be kept in mind that even if more students may be more willing to pay up front, many of them might not have the capacity to do so.

Table 71: Reasons for Not Paying HECS Up Front (%)

	0	1	2	3	4	5	Total
	N/A	More willing	No change		Less willing		
Increase in the up front payment discount rate	6.1	55.8	15.0	18.3	1.4	3.5	100.0
Decrease in the up front payment discount rate	5.9	2.6	1.5	23.8	13.6	52.5	100.0
Shift in thresholds for compulsory HECS debt repayments to higher income levels	11.6	7.8	6.8	52.7	9.7	11.3	100.0
Shift in thresholds for compulsory HECS debt repayments to lower income levels	11.7	9.9	10.5	49.4	5.4	13.1	100.0
A decrease in the amount of the annual contribution	7.4	35.6	16.1	30.8	5.2	5.0	100.0
An increase in the amount of the annual contribution	6.9	4.9	6.3	33.3	15.0	33.6	100.0
Imposition of a real rate of interest on outstanding HECS debts	10.5	33.0	16.5	25.8	3.7	10.5	100.0
Increase in the discount on outstanding HECS debt for voluntary payments	9.9	30.1	14.3	29.7	8.9	7.0	100.0
Decrease in the discount on outstanding HECS debt for voluntary payments	10.2	6.1	7.3	38.8	12.3	25.3	100.0

If the discount rate for up front payments of HECS was increased, 55.8 per cent of respondents said that they would be more willing to pay HECS up front, whilst 18.3 per cent of students would be unchanged in their payment behaviour.

If the discount rate for up front payments of HECS was decreased, 52.5 per cent of students would be less willing to pay HECS up front. This result reflects the answer given for an increase in the discount rate.

A shift in the threshold levels for compulsory payments of HECS debt either upwards or downwards resulted in responses that are largely inconclusive. This indicates that students are not concerned about the income levels at which compulsory repayments of HECS are required.

If there was a decrease in the annual levels of HECS, 35.6 per cent of students would be more willing to make up front payments and 16.1 per cent slightly more willing. These figures correlate well with the responses given for an increase in the annual contribution.

If a real rate of interest is imposed on the outstanding HECS debt, 49.5 per cent (33 per cent more willing, 16.5 per cent slightly more willing) of students would be more willing to pay HECS up front. This change would have no impact on 25.8 per cent of students. This result would be expected since students could theoretically end up with compounding HECS debts.

Increasing the discount rate for voluntary HECS repayments results in 30.1 per cent of students more willing to pay up front. This is an interesting result as with a higher voluntary lump sum discount rate students could defer their HECS and pay almost the same amount (for example, if the voluntary lump sum discount rate approached the up front discount rate) as they would have up front at a later date. One would thus expect an unchanged or less willing to pay result. The situation is reversed for a decrease in the voluntary lump sum discount rate, with 25.3 per cent less willing to pay up front.

In summary the up front payment behaviour of HECS liable students is:

- very sensitive to changes to the up front discount rate;
- very sensitive to imposition of a real rate of interest on HECS debt;
- sensitive to changes in the annual level of HECS;
- slightly sensitive to changes in the voluntary discount rate; and
- insensitive to changes in threshold levels for compulsory payments of HECS debt.

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Appendix A—Home Postcode Tables

The dotted line in Tables indicates those scores above and below the State average on the index of socio-economic disadvantage.

Up Front Payers

Table 72: Home Postcode of Up Front Payers—Australian Capital Territory

State	Average	10%	25%	50%	75%	90%
ACT	1071	983	1024	1088	1109	1136

Postcode	Index	% dist.
2904	1144.7	6.7
2906	1123.1	13.3
2607	1110.9	6.7
2611	1109.0	6.7
2614	1107.9	6.7
2905	1105.0	13.3
2617	1097.3	6.7
2903	1088.3	13.3
2615	1082.6	6.7
2600	1075.8	6.7
2602	1023.9	6.7
2601	993.2	6.7
TOTAL		100.0

Table 73: Home Postcode of Up Front Payers—New South Wales

State	Average	10%	25%	50%	75%	90%
NSW	1001	919	962	1002	1040	1094

Postcode	Index	% dist.
2075	1179.1	0.7
2073	1175.9	0.3
2119	1173.2	0.3
2071	1173.1	0.5
2126	1170.3	0.3
2074	1164.4	1.3
2125	1162.9	0.5
2070	1162.0	0.5
2156	1156.0	0.3
2069	1153.5	1.0
2072	1150.8	0.7
2234	1149.1	0.7
2076	1148.7	1.0
2120	1146.7	1.2
2085	1145.0	0.7
2086	1143.9	0.3
2155	1140.7	0.3
2063	1134.4	0.3
2158	1131.1	0.3
2118	1130.8	1.8
2030	1127.8	0.2
2154	1126.3	3.0
2159	1126.0	0.3
2153	1123.2	1.2
2233	1123.2	0.2
2121	1121.5	1.3
2773	1120.4	0.2
2107	1115.9	0.2
2110	1113.7	0.3
2066	1112.8	1.2
2081	1110.9	0.2
2092	1109.9	0.2
2023	1107.0	0.2
2088	1104.1	0.7
2777	1103.5	0.7
2108	1103.1	0.2
2214	1102.2	0.3

Postcode	Index	% dist.
2157	1101.4	0.2
2097	1100.9	0.2
2774	1099.9	0.3
2122	1099.3	1.5
2759	1097.6	0.7
2568	1096.4	0.2
2068	1093.3	0.5
2224	1092.9	0.3
2758	1091.9	0.3
2221	1091.0	0.2
2226	1089.6	0.3
2232	1089.2	0.3
2062	1088.3	0.2
2093	1085.4	0.2
2572	1079.7	0.5
2089	1079.6	0.3
2065	1079.4	0.5
2028	1078.7	0.2
2100	1078.0	0.3
2067	1076.4	0.3
2570	1076.0	1.0
2754	1075.7	0.3
2533	1075.7	0.2
2198	1074.8	0.5
2029	1072.4	0.2
2576	1070.7	0.5
2152	1070.3	0.3
2077	1069.9	0.7
2223	1067.8	0.2
2047	1067.8	0.3
2064	1067.0	0.3
2151	1066.9	0.5
2138	1064.2	0.2
2571	1062.5	0.2
2228	1062.5	0.5
2135	1062.3	1.0
2763	1061.8	0.2
2630	1060.8	0.2

Postcode	Index	% dist.
2761	1058.2	0.2
2258	1057.9	0.2
2567	1057.2	0.5
2782	1056.2	0.2
2779	1055.6	0.5
2060	1054.2	0.3
2534	1053.7	0.2
2260	1051.7	0.2
2745	1050.6	0.3
2113	1050.5	1.0
2752	1049.1	0.2
2112	1047.7	0.3
2289	1047.7	0.2
2137	1044.7	0.2
2099	1040.7	0.3
2230	1040.5	1.0
2750	1040.1	1.3
2111	1040.1	0.2
2756	1040.0	0.3
2527	1038.1	0.2
2515	1037.9	0.5
2579	1034.5	0.2
2213	1034.4	0.8
2041	1034.2	0.3
2575	1033.9	0.5
2287	1032.8	0.3
2291	1032.4	0.3
2652	1030.9	0.2
2046	1030.4	0.3
2250	1030.1	0.3
2208	1029.8	0.2
2176	1029.6	1.7
2251	1028.2	0.2
2147	1028.1	0.8
2024	1027.8	0.7
2211	1027.6	0.3
2206	1027.1	0.8
2573	1026.1	0.2

Postcode	Index	% dist.
2140	1025.8	0.2
2755	1024.9	0.2
2330	1024.7	0.2
2323	1024.0	0.2
2565	1023.9	1.0
2146	1023.1	0.7
2219	1023.0	0.2
2031	1021.3	1.3
2021	1019.9	0.5
2038	1018.7	0.3
2171	1018.4	1.3
2732	1018.1	0.2
2207	1017.8	0.3
2133	1017.7	0.2
2753	1017.3	1.2
2749	1017.2	0.5
2747	1015.7	1.0
2022	1015.4	0.3
2220	1015.4	0.2
2622	1014.5	0.2
2132	1014.5	0.2
2519	1014.3	0.2
2765	1013.6	0.5
2136	1010.6	0.2
2209	1010.4	0.5
2164	1009.6	0.2
2148	1009.2	1.5
2280	1007.3	0.2
2650	1007.1	0.7
2033	1006.8	0.8
2095	1006.1	0.3
2329	1005.0	0.2
2217	1004.5	0.2
2145	1004.2	1.8
2710	1001.9	0.2
2550	1001.8	0.2
2766	1001.6	0.3
2800	1001.0	0.3

Postcode	Index	% dist.
2333	997.1	0.2
2117	997.0	0.5
2705	994.0	0.2
2034	993.6	0.8
2212	992.9	0.3
2830	992.6	0.3
2035	991.2	1.2
2040	989.6	0.3
2517	988.8	0.2
2061	988.8	0.2
2680	987.4	0.3
2193	986.9	0.3
2173	983.9	0.3
2871	982.7	0.2
2460	982.3	0.3
2560	981.0	2.0
2134	980.9	0.3
2197	980.3	0.2
2216	979.4	0.5
2026	978.5	0.8
2480	977.9	0.5
2566	977.9	0.8
2210	977.8	0.7
2870	976.0	0.2
2357	974.0	0.2
2036	973.9	0.2
2131	973.2	0.2
2320	970.4	0.2
2116	970.1	0.3
2019	968.9	0.3
2360	966.4	0.2
2199	965.9	0.2
2048	965.4	0.5
2325	963.5	0.2
2162	963.1	0.3
2780	961.9	0.2
2042	961.6	0.3
2170	960.6	1.5

Postcode	Index	% dist.
2143	958.2	0.3
2161	957.3	0.5
2450	956.2	0.2
2050	953.9	0.2
2141	953.3	0.2
2160	952.0	0.5
2541	949.0	0.2
2760	948.1	0.2
2018	947.6	0.2
2049	947.5	0.2
2196	947.3	0.5
2192	946.4	0.2
2043	943.6	0.5
2256	941.1	0.3
2200	939.8	0.7
2300	939.1	0.3
2528	936.5	0.2
2000	930.8	0.3
2008	927.5	0.2
2448	924.4	0.2
2144	923.0	0.2
2194	920.9	0.2
2195	916.6	0.2
2767	911.4	0.2
2165	911.1	0.3
2204	910.2	0.3
2142	908.9	0.2
2037	903.0	0.7
2011	892.8	0.2
2010	880.2	0.3
2489	878.9	0.2
2770	865.3	0.7
2168	856.2	0.3
TOTAL		100.0

Table 74: Home Postcode of Up Front Payers—Northern Territory

State	Average	10%	25%	50%	75%	90%
NT	931	829	862	967	990	1010

Postcode	Index	% dist.
0836	1018.6	28.6
0812	1012.4	28.6
0810	991.3	14.3
0820	962.8	14.3
0860	890.6	14.3
TOTAL		100.0

Table 75: Home Postcode of Up Front Payers—Queensland

State	Average	10%	25%	50%	75%	90%
QLD	989	917	960	992	1022	1051

Postcode	Index	% dist.
4069	1156.1	4.4
4070	1154.6	0.5
4061	1134.8	1.8
4074	1121.7	1.6
4035	1110.1	0.5
4055	1101.5	0.5
4073	1097.9	0.3
4068	1084.6	2.8
4116	1084.4	0.5
4153	1079.7	0.3
4065	1079.5	0.5
4115	1078.8	0.3
4067	1077.4	2.6
4060	1071.4	1.0
4109	1068.6	2.3
4123	1067.6	0.3
4213	1061.1	0.3
4075	1059.7	0.8
4226	1056.9	0.8
4129	1055.4	0.3
4113	1053.8	0.3

Postcode	Index	% dist.
4352	1052.1	0.8
4161	1050.9	0.5
4500	1050.8	1.3
4306	1050.0	1.6
4053	1049.3	1.3
4157	1048.6	0.3
4746	1047.8	0.3
4160	1047.1	0.5
4118	1045.8	0.3
4066	1044.4	1.6
4152	1043.9	1.3
4054	1043.6	0.5
4104	1043.2	0.5
4301	1041.1	0.3
4879	1041.1	0.3
4817	1040.2	1.0
4007	1038.4	0.5
4127	1036.5	0.8
4556	1035.1	0.3
4122	1034.8	1.6
4720	1033.7	0.5
4744	1033.4	0.3
4751	1032.9	0.5
4034	1029.9	0.8
4121	1029.3	1.3
4151	1027.4	0.3
4506	1026.0	0.5
4163	1025.7	0.8
4806	1024.3	0.3
4868	1022.4	0.3
4119	1022.3	0.3
4211	1020.8	0.3
4854	1018.0	0.3
4270	1017.3	0.3
4823	1016.6	0.3
4811	1014.1	0.8
4878	1012.7	0.8
4730	1012.3	0.3

Postcode	Index	% dist.
4064	1011.3	0.8
4715	1009.1	0.3
4807	1008.6	0.8
4014	1007.8	0.3
4750	1007.6	0.3
4361	1006.0	0.3
4721	1005.1	0.3
4814	1004.8	2.8
4223	1004.3	0.3
4179	1003.0	0.3
4815	1002.1	0.5
4487	1001.3	0.3
4487	1001.3	0.3
4105	1001.2	0.5
4051	1000.5	1.8
4171	999.2	0.3
4514	998.8	0.3
4825	998.0	0.5
4343	997.2	0.3
4017	997.1	0.8
4741	996.8	0.3
4610	996.4	0.3
4680	995.0	1.6
4560	993.5	0.8
4553	992.2	0.3
4350	992.1	2.1
4718	991.9	0.3
4032	990.7	0.5
4012	990.7	0.5
4205	990.6	0.3
4170	990.0	0.5
4701	988.3	4.1
4883	988.1	0.5
4059	987.0	0.3
4401	986.9	0.3
4873	986.8	0.5
4702	983.7	0.5
4625	982.1	0.3

Postcode	Index	% dist.
4865	982.0	0.3
4216	981.9	0.3
4812	981.5	1.6
4010	981.3	0.3
4606	980.8	0.3
4703	978.6	0.3
4740	978.3	1.3
4305	978.2	1.8
4304	977.8	0.3
4415	976.0	0.3
4660	974.0	0.3
4700	973.1	1.6
4810	972.7	2.1
4872	967.4	1.0
4570	966.9	0.8
4030	966.1	0.5
4870	965.8	1.3
4737	965.0	0.5
4805	964.5	0.3
4575	963.4	0.3
4300	958.5	0.3
4221	957.4	0.8
4650	955.2	0.8
4621	953.2	0.3
4860	951.0	0.3
4000	950.7	0.8
4565	950.4	0.3
4565	950.4	0.3
4670	949.9	3.1
4508	946.4	0.3
4816	934.6	0.8
4871	931.9	0.3
4671	931.5	0.3
4019	930.0	0.3
4215	926.8	0.3
4169	924.1	0.3
4655	919.5	0.3
4803	914.8	0.3

Postcode	Index	% dist.
4101	892.9	0.3
4005	869.7	0.3
4077	836.4	0.3
TOTAL		100.0

Table 76: Home Postcode of Up Front Payers—South Australia

State	Average	10%	25%	50%	75%	90%
SA	994	905	952	994	1036	1094

Postcode	Index	% dist.
5154	1155.9	1.1
5052	1145.7	2.1
5066	1144.2	3.2
5152	1142.7	1.1
5051	1136.7	4.2
5064	1121.2	4.2
5158	1112.4	1.1
5062	1103.8	4.2
5153	1103.3	2.1
5076	1103.3	1.1
5020	1096.6	1.1
5091	1096.3	1.1
5155	1086.1	1.1
5061	1082.7	4.2
5081	1074.6	2.1
5097	1074.1	2.1
5097	1074.1	2.1
5075	1057.2	1.1
5360	1055.1	1.1
5068	1052.2	1.1
5352	1044.5	2.1
5072	1034.7	3.2
5267	1033.6	1.1
5034	1032.3	1.1
5069	1031.7	1.1
5121	1030.8	2.1
5063	1030.7	2.1

Postcode	Index	% dist.
5006	1029.8	1.1
5048	1021.9	3.2
5022	1019.7	1.1
5277	1013.5	1.1
5025	1013.2	1.1
5453	1008.6	1.1
5576	1008.2	1.1
5411	1006.8	1.1
5082	1005.6	2.1
5118	1002.8	1.1
5355	1001.5	1.1
5067	999.9	1.1
5251	995.1	1.1
5042	987.1	2.1
5016	986.8	2.1
5035	985.6	2.1
5046	985.6	1.1
5211	985.6	1.1
5290	985.5	1.1
5070	973.6	1.1
5011	968.5	2.1
5087	953.4	2.1
5114	945.4	1.1
5604	938.0	1.1
5116	930.0	1.1
5253	929.1	1.1
5343	928.2	1.1
5000	925.4	3.6
5008	899.7	1.1
5007	885.7	1.1
5012	751.9	2.1
TOTAL		100.0

Table 77: Home Postcode of Up Front Payers—Tasmania

State	Average	10%	25%	50%	75%	90%
TAS	987	904	951	983	1031	1083

Postcode	Index	% dist.
7005	1082.8	14.3
7018	1015.7	14.3
7250	1010.3	14.3
7306	977.1	14.3
7325	971.1	28.5
7310	946.2	14.3
TOTAL		100.0

Table 78: Home Postcode of Up Front Payers—Victoria

State	Average	10%	25%	50%	75%	90%
VIC	1027	956	992	1032	1067	1099

Postcode	Index	% dist.
3095	1139.4	0.8
3113	1139.2	0.6
3104	1134.3	1.1
3930	1131.2	0.3
3106	1129.3	0.3
3193	1125.6	0.3
3111	1124.8	0.3
3186	1121.7	1.1
3150	1118.8	0.3
3107	1118.2	0.6
3127	1114.8	0.6
3133	1113.3	0.3
3142	1111.3	0.8
3099	1108.6	1.7
3146	1105.0	0.3
3109	1104.2	0.3
3101	1103.5	0.6
3145	1102.7	0.3
3187	1102.6	0.3
3437	1102.4	0.3
3059	1101.4	0.6
3084	1100.9	0.3
3429	1099.2	0.8

Postcode	Index	% dist.
3088	1099.2	0.6
3152	1098.9	0.3
3094	1098.7	0.6
3102	1098.1	0.3
3149	1098.0	0.3
3108	1096.0	0.3
3082	1091.4	0.3
3144	1089.5	0.8
3160	1088.1	3.3
3029	1087.3	0.6
3910	1083.3	0.3
3079	1080.6	0.3
3038	1080.5	0.6
3678	1080.0	0.3
3041	1078.6	0.3
3151	1078.2	0.3
3129	1076.6	0.3
3191	1076.5	0.3
3802	1076.3	0.3
3222	1074.7	0.3
3212	1074.1	0.6
3064	1073.7	0.8
3912	1072.9	0.3
3188	1070.7	0.6
3134	1068.1	0.3
3105	1067.7	0.6
3136	1067.2	0.3
3341	1067.2	0.3
3123	1066.8	0.6
3085	1066.4	0.3
3757	1066.2	3.9
3156	1065.8	0.3
3132	1065.5	0.3
3216	1063.5	1.1
3135	1062.8	0.3
3204	1062.5	1.9
3427	1060.2	1.1
3988	1057.9	0.3

Postcode	Index	% dist.
3043	1055.6	0.3
3004	1055.2	0.6
3122	1054.8	0.6
3337	1054.3	0.8
3764	1054.3	0.0
3976	1052.8	0.6
3143	1050.7	0.3
3862	1048.9	0.3
3137	1048.9	0.3
3803	1044.3	0.3
3040	1043.1	2.8
3201	1042.8	0.3
3083	1039.2	0.3
3155	1038.8	0.3
3173	1038.3	0.8
3030	1038.2	0.6
3913	1038.1	0.6
3140	1037.0	0.3
3340	1037.0	0.6
3131	1036.7	0.3
3026	1036.5	0.6
3546	1036.4	0.3
3172	1035.6	0.3
3002	1033.3	2.5
3206	1032.1	0.6
3195	1031.7	0.6
3054	1031.1	0.3
3128	1027.6	0.3
3042	1027.2	0.6
3199	1021.8	0.8
3028	1020.8	0.3
3049	1019.6	0.8
3220	1017.1	0.3
3148	1016.4	0.3
3737	1015.9	0.0
3016	1015.9	0.6
3018	1014.2	0.3
3390	1013.4	0.6

Postcode	Index	% dist.
3616	1013.4	0.3
3777	1009.1	0.3
3189	1007.7	0.0
3850	1007.2	0.3
3052	1006.6	0.8
3190	1003.6	0.3
3044	1002.3	0.3
3078	1000.0	0.8
3023	998.2	0.8
3163	996.6	1.7
3197	995.1	1.7
3350	993.6	1.1
3184	992.8	0.3
3068	992.1	0.6
3550	991.8	0.6
3564	991.6	0.6
3166	987.7	1.4
3169	982.9	0.3
3021	980.0	0.6
3141	977.5	0.6
3825	977.5	0.3
3215	974.1	0.6
3168	967.4	0.8
3174	962.2	0.3
3070	961.9	0.6
3219	958.9	0.3
3060	958.0	0.3
3175	957.7	0.8
3000	956.6	1.4
3181	956.4	0.8
3183	954.0	0.3
3003	952.6	0.8
3025	951.4	0.8
3032	945.2	2.2
3058	945.2	1.4
3055	944.1	1.1
3355	943.2	0.3
3200	942.6	2.2

Postcode	Index	% dist.
3073	941.1	0.3
3020	939.0	0.3
3056	930.8	0.3
3013	925.2	0.3
3171	917.6	1.7
3072	915.7	1.4
3207	915.6	0.3
3182	910.4	0.3
3012	896.2	5.0
3121	884.0	0.3
3011	852.3	1.9
3051	839.8	0.3
3031	807.1	2.1
3066	732.0	1.1
TOTAL		100.0

Table 79: Home Postcode of Up Front Payers—Western Australia

State	Average	10%	25%	50%	75%	90%
WA	992	907	964	1000	1031	1063

Postcode	Index	% dist.
6015	1161.8	0.6
6150	1131.6	0.6
6023	1116.1	0.6
6009	1108.6	0.6
6011	1100.9	1.9
6026	1097.3	2.5
6076	1090.7	2.5
6751	1083.4	0.6
6020	1082.8	1.2
6066	1077.5	4.4
6154	1076.7	1.2
6153	1076.7	0.6
6022	1076.5	1.2
6155	1075.1	0.6
6028	1072.8	3.7
6010	1066.6	0.6

Postcode	Index	% dist.
6027	1062.0	0.6
6014	1056.8	0.6
6025	1053.8	1.9
6171	1053.2	0.6
6108	1052.6	0.6
6057	1049.2	1.2
6490	1043.9	1.2
6111	1043.5	1.2
6008	1043.3	0.6
6062	1032.5	2.5
6356	1032.5	0.6
6018	1029.4	0.6
6151	1029.1	0.6
6058	1029.0	5.0
6019	1028.0	0.6
6761	1027.3	0.6
6430	1022.6	0.6
6166	1021.4	0.6
6164	1018.6	0.6
6007	1017.7	4.4
6050	1014.0	0.6
6065	1013.9	0.6
6169	1011.0	0.6
6258	1007.0	0.6
6158	1005.6	0.6
6156	1001.1	1.2
6707	1000.7	0.6
6157	999.3	0.6
6110	996.0	6.2
6517	996.0	0.6
6021	993.2	0.6
6213	991.1	0.6
6152	985.1	0.6
6012	982.4	0.6
6016	976.6	1.2
6112	971.3	1.2
6302	970.5	2.5
6107	969.7	1.9

Postcode	Index	% dist.
6056	969.0	1.2
6415	968.1	0.6
6053	967.9	1.9
6330	966.5	0.6
6401	964.5	0.6
6105	964.3	0.6
6522	962.7	0.6
6163	959.0	0.6
6006	956.5	0.6
6530	951.5	1.2
6060	949.9	1.2
6100	946.5	1.9
6642	944.2	0.6
6440	943.5	0.6
6525	941.4	0.6
6443	939.7	0.6
6168	937.2	0.6
6722	933.8	0.6
6701	933.5	0.6
6210	931.5	0.6
6054	921.4	0.6
6064	919.5	1.2
6160	917.0	1.2
6104	915.7	0.6
6429	912.5	0.6
6101	910.7	1.9
6159	903.9	0.6
6167	868.4	0.6
6051	866.3	3.2
6102	853.9	0.6
6000	848.9	0.6
6765	823.1	0.6
TOTAL		100.0

Deferred Payers

Table 80: Home Postcode as a Socio-economic Indicator

State	Average	Quantile				
		10%	25%	50%	75%	90%
ACT	1071	983	1024	1088	1109	1136
NSW	1001	919	962	1002	1040	1094
NT	931	829	862	967	990	1010
QLD	989	917	960	992	1022	1051
SA	994	905	952	994	1036	1094
TAS	987	904	951	983	1031	1083
VIC	1027	956	992	1032	1067	1099
WA	992	907	964	1000	1031	1063

Source: SEIFA 1991, ABS Catalogue no 2912.0

Table 81: Home Postcode of Students Deferring Payments—Australian Capital Territory

State	Average	10%	25%	50%	75%	90%
ACT	1071	983	1024	1088	1109	1136

Postcode	Index	% dist.
2904	1144.7	12.5
2605	1118.6	12.5
2607	1110.9	12.5
2614	1107.9	12.5
2905	1105.0	25.0
2617	1097.3	12.5
2902	1087.3	12.5
TOTAL		100.0

Table 82: Home Postcode of Students Deferring Payments—New South Wales

State	Average	10%	25%	50%	75%	90%
NSW	1001	919	962	1002	1040	1094

Postcode	Index	% dist.
2075	1179.0	0.4
2073	1175.9	0.1
2119	1173.2	0.2
2071	1173.1	0.3
2126	1170.3	0.7
2074	1164.4	0.5
2125	1162.9	0.3
2070	1162.0	0.3
2156	1156.0	0.3
2069	1153.5	0.3
2072	1150.8	0.3
2234	1149.1	0.3
2076	1148.7	0.3
2104	1146.9	0.1
2120	1146.7	0.4
2085	1145.0	0.2
2155	1140.7	0.1
2158	1131.1	0.3
2118	1130.8	0.3
2030	1127.8	0.3
2154	1126.3	0.4
2159	1126.0	0.1
2079	1123.5	0.1
2233	1123.2	0.3
2153	1123.2	0.7
2121	1121.5	0.5
2773	1120.4	0.7
2110	1113.7	0.2
2066	1112.7	0.4
2023	1106.9	0.1
2088	1104.1	0.2
2777	1103.5	1.9
2778	1102.7	0.7
2157	1101.4	0.1
2097	1100.9	0.1
2774	1099.9	1.5
2122	1099.3	0.3

Postcode	Index	% dist.
2227	1098.7	0.7
2759	1097.6	2.3
2776	1095.8	0.3
2106	1095.5	0.2
2090	1094.3	0.1
2068	1093.3	0.2
2221	1091.0	0.3
2226	1089.6	0.3
2232	1089.2	1.2
2642	1085.9	0.3
2093	1085.4	0.1
2558	1082.6	0.3
2089	1079.6	0.2
2103	1079.2	0.3
2100	1078.0	0.1
2229	1077.5	1.5
2067	1076.4	0.2
2570	1076.0	1.2
2101	1074.2	0.2
2152	1070.3	0.1
2077	1069.9	0.3
2064	1067.0	0.2
2151	1066.9	0.6
2094	1066.7	0.1
2139	1065.1	0.1
2138	1064.2	0.2
2571	1062.5	0.7
2135	1062.3	0.3
2763	1061.8	0.3
2630	1060.8	0.3
2761	1058.2	0.3
2567	1057.2	0.3
2260	1051.7	1.5
2745	1050.6	0.7
2113	1050.5	0.2
2112	1047.7	0.3
2096	1046.6	0.1
2137	1044.7	0.1

Postcode	Index	% dist.
2114	1041.0	0.5
2099	1040.7	0.1
2230	1040.5	1.2
2750	1040.1	5.7
2756	1040.0	1.2
2334	1037.9	0.3
2213	1034.4	0.3
2041	1034.2	0.1
2575	1033.9	0.3
2222	1033.5	0.7
2762	1033.3	0.3
2046	1030.4	0.1
2656	1030.2	0.3
2250	1030.1	0.7
2176	1029.6	0.7
2345	1028.5	0.3
2701	1028.2	0.3
2147	1028.1	0.7
2045	1027.9	0.1
2211	1027.6	0.7
2365	1027.3	0.3
2206	1027.1	0.3
2646	1026.6	0.7
2140	1025.8	0.1
2167	1025.0	0.2
2795	1024.4	1.5
2146	1023.1	0.2
2039	1021.8	0.1
2031	1021.3	0.8
2021	1019.9	0.3
2716	1019.4	0.3
2207	1017.8	0.3
2133	1017.7	0.1
2753	1017.3	1.9
2749	1017.2	0.3
2477	1016.7	0.3
2747	1015.7	2.6
2350	1015.7	0.3

Postcode	Index	% dist.
2220	1015.4	0.7
2132	1014.5	0.1
2519	1014.3	1.2
2784	1013.8	0.3
2136	1010.6	0.1
2490	1009.7	0.3
2164	1009.6	0.1
2148	1009.2	0.4
2729	1009.0	0.3
2280	1007.3	0.3
2650	1007.1	0.7
2033	1006.8	0.6
2580	1006.5	0.3
2191	1006.5	1.2
2535	1006.3	0.3
2217	1004.5	0.3
2145	1004.2	1.0
2710	1001.9	0.3
2550	1001.8	0.3
2766	1001.6	0.3
2340	1001.6	0.7
2800	1000.9	0.3
2333	997.1	0.3
2117	997.0	0.2
2640	995.4	0.3
2705	994.0	0.3
2034	993.6	0.3
2212	992.9	0.7
2035	991.2	0.3
2040	989.6	0.3
2061	988.8	0.1
2680	987.4	0.3
2193	986.9	0.7
2173	983.9	0.3
2422	983.1	0.3
2460	982.3	0.3
2560	981.0	0.3
2216	979.4	0.3

Postcode	Index	% dist.
2026	978.5	0.3
2480	977.9	1.2
2210	977.8	0.3
2036	973.9	0.3
2131	973.2	0.3
2500	971.3	0.3
2116	970.1	0.1
2821	968.4	0.3
2444	968.0	0.3
2020	968.0	0.1
2115	967.7	0.1
2199	965.9	0.7
2361	965.5	0.3
2538	964.0	0.3
2372	963.8	0.3
2162	963.1	0.2
2780	961.9	1.2
2042	961.6	0.3
2170	960.6	2.6
2032	958.6	0.4
2143	958.2	0.1
2161	957.3	0.2
2439	957.0	0.3
2450	956.2	0.7
2648	954.0	0.3
2050	953.9	0.1
2141	953.3	0.3
2160	952.0	0.3
2190	949.3	0.3
2541	949.0	0.3
2203	948.9	0.3
2482	948.1	0.3
2760	948.1	1.2
2018	947.6	0.1
2049	947.5	0.1
2196	947.3	0.7
2192	946.4	0.3
2044	946.4	0.1

Postcode	Index	% dist.
2150	944.9	0.3
2672	944.7	0.3
2043	943.6	0.1
2456	940.7	0.7
2261	930.9	1.2
2000	930.8	0.2
2474	930.5	0.3
2464	930.1	0.3
2263	929.8	0.3
2483	927.7	0.3
2008	927.5	0.2
2144	923.0	0.3
2195	916.6	0.7
2767	911.4	0.7
2165	911.1	0.3
2487	911.0	0.3
2204	910.2	1.2
2142	908.9	0.3
2037	903.0	0.3
2009	895.6	0.1
2011	892.8	0.1
2010	880.2	0.6
2770	865.3	1.9
2166	862.1	0.4
2168	856.2	0.3
2016	786.8	0.1
2017	598.3	0.3
TOTAL		100.0

Table 83: Home Postcode of Students Deferring Payments—Northern Territory

State	Average	10%	25%	50%	75%	90%
NT	931	829	862	967	990	1010

Postcode	Index	% dist.
0810	991.3	50.0
0872	843.8	50.0

Postcode	Index	% dist.
TOTAL		100.0

Table 84: Home Postcode of Students Deferring Payments—Queensland

State	Average	10%	25%	50%	75%	90%
QLD	989	917	960	992	1022	1051

Postcode	Index	% dist.
4069	1156.1	2.7
4070	1154.6	0.3
4061	1134.8	0.9
4520	1131.0	0.3
4037	1127.8	0.2
4074	1121.7	1.5
4035	1110.1	0.6
4055	1101.5	0.3
4073	1097.9	0.3
4068	1084.6	3.2
4128	1079.8	0.3
4153	1079.7	0.2
4065	1079.5	0.2
4115	1078.8	0.2
4067	1077.4	4.1
4521	1072.1	0.2
4060	1071.4	0.8
4109	1068.5	1.2
4123	1067.6	0.6
4213	1061.1	0.5
4164	1060.5	0.2
4075	1059.7	1.8
4129	1055.4	0.3
4709	1055.1	0.2
4113	1053.8	1.1
4161	1050.9	0.2
4500	1050.8	0.6
4306	1050.0	0.8
4053	1049.3	0.9
4157	1048.6	0.2

Postcode	Index	% dist.
4272	1046.4	0.2
4118	1045.8	0.2
4210	1044.6	0.3
4066	1044.4	1.8
4124	1044.1	0.2
4152	1043.9	0.9
4054	1043.6	0.6
4104	1043.2	0.2
4159	1042.4	0.2
4505	1042.2	0.3
4280	1042.0	0.2
4879	1041.1	0.2
4817	1040.2	2.1
4007	1038.4	0.8
4745	1037.8	0.5
4127	1036.5	0.6
4556	1035.1	0.5
4122	1034.8	1.1
4744	1033.4	0.2
4209	1032.8	0.3
4034	1029.9	0.9
4121	1029.3	0.3
4151	1027.4	0.8
4506	1026.0	0.2
4214	1025.7	0.2
4163	1025.7	0.3
4165	1023.8	0.2
4868	1022.4	0.3
4211	1020.8	0.3
4390	1014.5	0.5
4811	1014.1	2.0
4173	1013.7	0.3
4554	1013.6	0.2
4878	1012.7	0.6
4064	1011.3	1.2
4800	1010.1	0.2
4807	1008.6	0.2
4340	1006.7	0.2

Postcode	Index	% dist.
4107	1005.4	0.2
4721	1005.1	0.3
4814	1004.8	2.7
4179	1002.9	0.3
4850	1002.5	0.2
4869	1002.3	0.5
4818	1002.2	0.2
4815	1002.1	0.3
4105	1001.2	0.3
4455	1000.5	0.2
4051	1000.5	0.8
4626	998.5	0.2
4825	998.0	0.6
4343	997.2	1.2
4017	997.1	0.9
4011	997.1	0.5
4741	996.8	0.2
4561	996.7	0.2
4610	996.4	0.3
4680	995.0	2.1
4742	994.5	0.2
4560	993.5	0.6
4501	993.3	0.2
4350	992.1	2.0
4032	990.7	0.2
4170	990.0	0.3
4885	989.3	0.2
4701	988.3	3.5
4883	988.1	0.2
4059	987.0	0.6
4804	986.9	0.2
4031	985.8	0.3
4630	984.8	0.2
4552	984.4	0.2
4702	983.7	1.2
4559	983.5	0.2
4567	982.5	0.2
4812	981.5	2.4

Postcode	Index	% dist.
4217	981.5	0.2
4010	981.3	0.3
4555	980.0	0.3
4132	979.1	0.2
4703	978.6	0.9
4740	978.3	1.4
4305	978.2	0.8
4304	977.8	0.2
4133	976.2	0.3
4380	974.2	0.2
4700	973.1	1.7
4810	972.7	2.0
4563	971.9	0.2
4480	971.7	0.3
4573	969.2	0.2
4103	968.8	0.9
4178	968.7	0.2
4410	968.1	0.2
4341	967.6	0.9
4872	967.4	0.5
4572	966.7	0.2
4030	966.1	0.6
4870	965.8	1.8
4218	965.5	0.9
4737	965.0	0.2
4819	960.7	0.6
4510	958.8	0.9
4300	958.5	0.2
4108	956.3	0.3
4120	955.6	0.6
4650	955.2	1.1
4621	953.2	0.2
4465	952.3	0.2
4470	951.8	0.2
4557	951.7	0.3
4860	951.0	0.3
4000	950.7	1.1
4550	950.6	0.2

Postcode	Index	% dist.
4670	949.9	2.4
4508	946.4	0.2
4207	946.2	0.5
4816	934.6	0.2
4006	932.5	0.2
4871	931.9	0.3
4671	931.5	0.3
4019	930.0	0.2
4012	930.0	0.8
4880	926.7	0.2
4110	925.3	0.2
4169	924.1	0.6
4655	919.5	0.6
4020	916.1	0.5
4013	916.1	0.2
4507	914.3	0.2
4627	895.0	0.2
4022	893.5	0.3
4101	892.9	0.8
4114	873.3	0.2
4005	869.7	1.1
4875	860.0	0.2
4102	855.5	0.6
4077	836.4	1.4
4303	798.3	0.2
TOTAL		100.0

Table 85: Home Postcode of Students Deferring Payments—South Australia

State	Average	10%	25%	50%	75%	90%
SA	994	905	952	994	1036	1094

Postcode	Index	% dist.
5052	1145.7	1.8
5066	1144.2	1.3
5152	1142.7	1.3
5051	1136.7	2.7

Postcode	Index	% dist.
5050	1130.0	0.9
5064	1121.2	1.3
5159	1117.7	0.9
5158	1112.4	0.9
5062	1103.8	2.7
5153	1103.3	0.4
5076	1103.3	1.3
5020	1096.6	0.9
5091	1096.3	1.3
5021	1094.3	0.4
5126	1092.5	1.3
5371	1092.4	0.9
5127	1082.8	1.3
5061	1082.6	3.5
5049	1078.7	1.3
5245	1076.4	0.4
5081	1074.5	5.3
5097	1074.1	0.4
5065	1073.4	1.3
5250	1066.6	0.4
5092	1063.2	0.4
5041	1058.8	1.3
5075	1057.2	2.2
5244	1053.3	0.4
5068	1052.2	2.2
5024	1051.7	1.3
5161	1051.2	0.4
5352	1044.5	0.4
5356	1038.4	0.4
5252	1035.0	0.4
5072	1034.7	2.7
5034	1032.3	1.8
5063	1030.7	0.4
5400	1030.6	0.4
5006	1029.7	2.7
5044	1029.4	0.4
5073	1024.7	2.2
5464	1024.5	0.4

Postcode	Index	% dist.
5170	1023.7	0.4
5048	1021.8	0.4
5255	1020.9	0.4
5109	1020.9	0.4
5022	1019.7	0.9
5025	1013.2	0.4
5271	1011.6	0.4
5083	1010.2	0.9
5162	1008.6	0.9
5082	1005.6	1.8
5118	1002.8	0.4
5067	999.9	0.4
5032	996.7	0.9
5251	995.1	1.8
5241	995.0	0.4
5167	993.8	0.9
5333	992.9	0.4
5575	990.6	0.4
5042	987.1	1.8
5046	985.6	0.4
5035	985.6	0.4
5290	985.5	0.9
5045	985.4	1.8
5280	976.0	0.4
5110	974.3	0.4
5070	973.6	2.2
5037	971.7	0.9
5011	968.5	1.3
5074	967.0	0.4
5038	961.9	1.3
5166	958.0	0.4
5107	948.2	0.4
5114	945.4	0.4
5680	944.0	0.4
5115	940.4	0.4
5019	933.0	0.4
5108	932.5	0.9
5116	930.0	0.4

Postcode	Index	% dist.
5009	927.6	0.9
5000	925.4	2.7
5043	922.5	1.3
5033	921.8	0.4
5238	911.6	0.4
5014	906.2	0.9
5085	903.6	0.4
5031	903.1	3.1
5008	899.7	0.9
5086	884.9	1.8
5164	881.5	0.4
5017	873.8	0.4
5112	840.5	0.4
5084	815.9	0.4
5012	751.9	0.4
5010	662.1	0.4
TOTAL		100.0

Table 86: Home Postcode of Students Deferring Payments—Tasmania

State	Average	10%	25%	50%	75%	90%
TAS	987	904	951	983	1031	1083

Postcode	Index	% dist.
7005	1082.8	42.8
7015	1080.2	14.3
7261	1028.6	14.3
7018	1015.7	14.3
7315	956.55	14.3
TOTAL		100.0

Table 87: Home Postcode of Students Deferring Payments—Victoria

State	Average	10%	25%	50%	75%	90%
VIC	1027	956	992	1032	1067	1099

Postcode	Index	% dist.
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Postcode	Index	% dist.
3095	1139.4	1.0
3113	1139.2	0.2
3104	1134.3	0.5
3930	1131.2	0.3
3106	1129.3	0.5
3126	1128.8	0.3
3036	1127.0	0.6
3193	1125.6	0.3
3186	1121.7	0.3
3150	1118.8	1.6
3107	1118.2	0.2
3089	1116.4	0.2
3178	1114.8	0.3
3127	1114.8	1.4
3133	1113.3	1.0
3141	1111.3	0.6
3099	1108.6	0.3
3103	1106.3	0.3
3146	1105.0	0.3
3109	1104.2	0.3
3428	1103.8	0.2
3101	1103.5	0.3
3145	1102.7	0.6
3187	1102.6	0.3
3059	1101.3	0.3
3084	1100.9	1.0
3429	1099.2	0.8
3088	1099.2	0.3
3152	1098.9	1.1
3094	1098.7	0.5
3149	1098.0	0.3
3102	1098.0	0.2
3108	1096.0	0.8
3806	1091.6	0.2
3434	1091.6	0.2
3082	1091.4	1.0
3934	1091.1	0.3
3144	1089.4	0.2

Postcode	Index	% dist.
3160	1088.1	0.6
3332	1087.3	0.2
3029	1087.3	1.8
3929	1086.2	0.2
3910	1083.3	0.3
3079	1080.6	0.3
3038	1080.5	1.6
3170	1080.3	0.8
3678	1080.0	0.2
3041	1078.6	0.2
3158	1078.5	0.5
3151	1078.2	0.6
3129	1076.6	1.0
3191	1076.5	0.6
3802	1076.3	0.2
3765	1076.3	0.2
3130	1076.2	1.4
3212	1074.1	0.3
3033	1074.0	0.2
3125	1072.5	0.5
3978	1072.4	0.2
3137	1072.3	0.2
3770	1071.2	0.2
3956	1070.7	0.2
3188	1070.7	0.2
3180	1068.6	0.2
3756	1068.2	0.2
3134	1068.1	1.8
3105	1067.7	0.2
3136	1067.2	1.0
3123	1066.8	0.3
3085	1066.4	0.2
3675	1066.0	0.2
3156	1065.8	0.2
3161	1065.7	0.6
3226	1065.5	0.2
3132	1065.5	0.3
3216	1063.5	1.1

Postcode	Index	% dist.
3135	1062.8	1.0
3204	1062.5	0.2
3871	1060.7	0.2
3087	1058.3	0.3
3988	1057.9	0.2
3807	1057.9	0.2
3805	1057.3	0.2
3043	1055.6	0.8
3122	1054.8	0.2
3764	1054.3	0.2
3337	1054.3	0.6
3976	1052.8	0.3
3953	1052.0	0.2
3551	1052.0	0.2
3076	1050.8	0.2
3143	1050.7	0.2
3165	1050.2	0.6
3162	1050.0	0.3
3138	1049.1	1.1
3862	1048.9	0.2
3192	1046.9	0.3
3687	1044.8	0.2
3040	1043.1	1.1
3153	1039.9	0.5
3083	1039.2	0.8
3173	1038.3	0.3
3030	1038.2	1.8
3139	1037.0	0.3
3131	1036.7	0.8
3172	1035.6	0.3
3194	1035.3	0.3
3568	1033.5	0.2
3300	1033.2	0.2
3747	1032.5	0.2
3206	1032.1	0.2
3195	1031.7	0.3
3034	1031.3	0.3
3054	1031.1	1.4

Postcode	Index	% dist.
3977	1030.7	0.5
3128	1027.6	0.3
3185	1027.5	0.6
3042	1027.2	0.2
3199	1021.8	0.6
3028	1020.8	1.4
3388	1020.5	0.2
3049	1019.6	0.2
3027	1018.9	0.2
3220	1017.1	0.2
3148	1016.4	0.2
3658	1016.1	0.2
3016	1015.9	0.5
3018	1014.2	0.2
3579	1012.3	0.2
3310	1011.2	0.2
3335	1010.9	0.2
3147	1009.4	0.8
3777	1009.1	0.3
3980	1008.8	0.2
3189	1007.7	0.5
3850	1007.2	0.3
3190	1003.6	0.2
3496	1002.9	0.2
3044	1002.3	0.2
3039	1001.5	0.2
3260	1000.1	0.2
3078	1000.0	0.2
3280	999.5	0.3
3380	998.6	0.2
3023	998.2	0.3
3585	997.1	0.3
3163	996.6	0.6
3943	996.3	0.2
3377	994.0	0.2
3184	992.8	0.5
3068	992.1	1.1
3550	991.8	0.3

Postcode	Index	% dist.
3446	988.8	0.2
3608	988.2	0.2
3166	987.7	0.5
3931	987.3	0.5
3074	986.8	1.0
3196	986.3	0.2
3450	984.1	0.3
3075	983.5	0.2
3169	982.9	0.8
3046	981.8	0.3
3021	980.0	3.9
3140	977.5	0.2
3825	977.5	0.2
3922	977.4	0.2
3644	976.6	0.2
3215	974.1	0.6
3936	974.0	0.2
3555	971.0	0.2
3363	969.1	0.2
3168	967.4	1.3
3015	966.1	0.5
3174	962.2	0.5
3995	961.9	0.2
3070	961.9	0.6
3060	958.0	0.5
3175	957.7	1.0
3218	957.4	0.8
3000	956.6	0.3
3181	956.4	0.3
3919	955.9	0.2
3996	955.6	0.2
3183	954.0	0.5
3003	952.6	0.2
3630	951.5	0.3
3025	951.4	1.0
3048	950.0	0.2
3939	948.8	0.2
3032	945.2	1.1

Postcode	Index	% dist.
3058	945.2	0.6
3941	944.5	0.2
3355	943.2	0.2
3073	941.1	0.3
3020	939.0	1.0
3071	932.5	0.3
3056	930.8	0.6
3013	925.2	0.6
3171	917.6	0.2
3177	915.9	0.2
3072	915.7	0.6
3915	915.7	0.2
3182	910.4	0.5
3214	905.7	0.8
3047	897.1	0.5
3012	896.2	1.3
3121	884.0	0.6
3081	860.1	0.3
3051	839.8	0.2
3065	823.5	0.6
3053	821.6	0.8
3031	807.1	0.6
3066	732.0	0.2
TOTAL		100.0

Table 88: Home Postcode of Students Deferring Payments—Western Australia

State	Average	10%	25%	50%	75%	90%
WA	992	907	964	1000	1031	1063

Postcode	Index	% dist.
6015	1161.8	0.9
6150	1131.6	2.2
6070	1125.0	0.3
6023	1116.1	0.9
6009	1108.6	0.6
6011	1100.9	0.3

Postcode	Index	% dist.
6026	1097.3	0.9
6071	1095.1	0.3
6076	1090.7	2.5
6029	1087.3	0.3
6020	1082.7	2.2
6024	1081.1	1.9
6066	1077.5	0.3
6154	1076.7	0.9
6153	1076.7	2.5
6022	1076.5	0.3
6155	1075.1	1.9
6518	1072.2	0.3
6010	1066.6	1.9
6509	1063.4	0.3
6027	1062.0	1.2
6014	1056.8	1.2
6025	1053.8	0.9
6171	1053.1	0.3
6108	1052.6	1.9
6057	1049.2	1.2
6111	1043.5	2.2
6008	1043.3	0.6
6113	1038.6	0.3
6062	1032.5	3.4
6390	1031.5	0.3
6018	1029.4	1.5
6151	1029.1	3.1
6058	1029.0	1.2
6019	1028.0	1.5
6260	1026.6	0.3
6430	1022.6	1.2
6281	1021.4	0.3
6753	1020.6	0.6
6714	1020.2	0.6
6054	1020.0	0.9
6164	1018.6	0.9
6007	1017.7	0.6
6513	1017.5	0.3

Postcode	Index	% dist.
6065	1013.9	0.6
6050	1013.9	1.9
6169	1011.0	1.5
6170	1007.1	0.3
6258	1007.0	0.6
6158	1005.6	1.5
6156	1001.1	1.2
6063	1000.4	0.3
6285	999.9	0.3
6503	999.4	0.6
6157	999.3	1.5
6721	998.8	0.3
6110	996.0	1.9
6021	993.2	1.2
6230	987.3	0.6
6152	985.1	5.2
6012	982.4	0.3
6016	976.6	1.9
6280	974.5	0.3
6566	974.4	0.3
6112	971.3	2.2
6107	969.7	1.9
6450	969.3	0.3
6055	969.0	0.9
6330	966.5	1.2
6163	959.0	3.7
6006	956.5	0.6
6530	951.5	0.6
6410	951.4	0.3
6060	949.9	1.2
6100	946.5	2.5
6168	937.2	1.5
6701	933.5	0.3
6210	931.5	1.2
6052	921.4	0.6
6160	917.0	2.2
6104	915.7	0.6
6101	910.7	1.9

Postcode	Index	% dist.
6162	892.1	0.6
6103	873.1	0.3
6061	871.4	0.6
6167	868.4	0.6
6051	866.3	0.3
6102	853.9	1.2
6000	848.9	2.2
TOTAL		100.0

Appendix B–Survey Form

For details regarding the Survey Form please contact the EIP Unit, Higher Education Division, DEETYA.