



Australia's approach to lifelong learning

TOM KARMEL

NATIONAL CENTRE FOR VOCATIONAL EDUCATION RESEARCH

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Lifelong learning means different things to different people. This paper takes a pragmatic approach and looks at adult engagement in Australia with various aspects of the education and training system, and the policy framework that underpins it. It is argued that the policy framework for lifelong learning in Australia is relatively weak because the educational framework is very open and does not discriminate on the basis of age. In a sense, Australia does not have a policy because it does not need one: their whole approach has encouraged lifelong learning.

Australia's approach to lifelong learning

Lifelong learning is one of those phrases that is bandied about and tends to mean different things to different people. For some, it is about encouraging people to learn throughout their lives, often with an emphasis on the intrinsic value of education and learning. For others, it is about adult participation in the formal education sector, or about retraining in mature life for an alternative occupation. Other emphases include an overarching rather than a sector specific approach, a focus on learners and flexibility of delivery, or promotion of a learning culture.¹ In this paper, we take a pragmatic approach and look at adult engagement in Australia with various aspects of the education and training system, and the policy framework that underpins it.

In the first part of the paper, we pull together the evidence on adult engagement with the education and training sector. We look at the school, higher education, technical and vocational education and training (TVET) sectors². The adult and community education sector is also covered to the extent that it provides accredited TVET.³

In the second part of the paper we examine 'the Australian approach'. The gist of the argument is that the policy framework for lifelong learning in Australia is relatively weak, but this is because the educational framework is very open and does not discriminate on the basis of age. In a sense, Australia does not have a policy because it does not need one: our whole approach has encouraged lifelong learning.

Finally, we look at current policy tensions and make some concluding comments.

¹ Various characterisations can be found in OECD (1966), ILO (2003), and OECD (2004). Watson (2003) gives a personal characterisation from an Australian perspective.

² In Australia, the TVET sector is known as vocational education and training (VET). In this paper we use the term TVET that is more common internationally. Of course, the sectors are defined by national institutions. By TVET, we are referring to qualifications covering certificates I-IV, and advanced diplomas under the Australian Qualifications Framework. Certificate III is the typical qualification for an apprentice. Higher education covers degrees (a minimum of the three years full-time study after completing secondary school) and post-graduate awards (although the sector does grant small number of two year undergraduate awards). I should also point out that the data relating to TVET refers to the publicly funded sector and does not include a sizeable number of fee paying students at private institutions.

³ The adult and community education (ACE) sector has a long historical pedigree in Australia. However, data are only collected from those providers who have some government funding for accredited TVET courses. The TVET data from these providers are subsumed in the overall TVET data reported in this paper. In 2003, the relevant ACE providers had 240,000 students undertaking TVET courses and a further 210,000 students doing recreational courses. ACE typically covers all age groups and the courses are short.

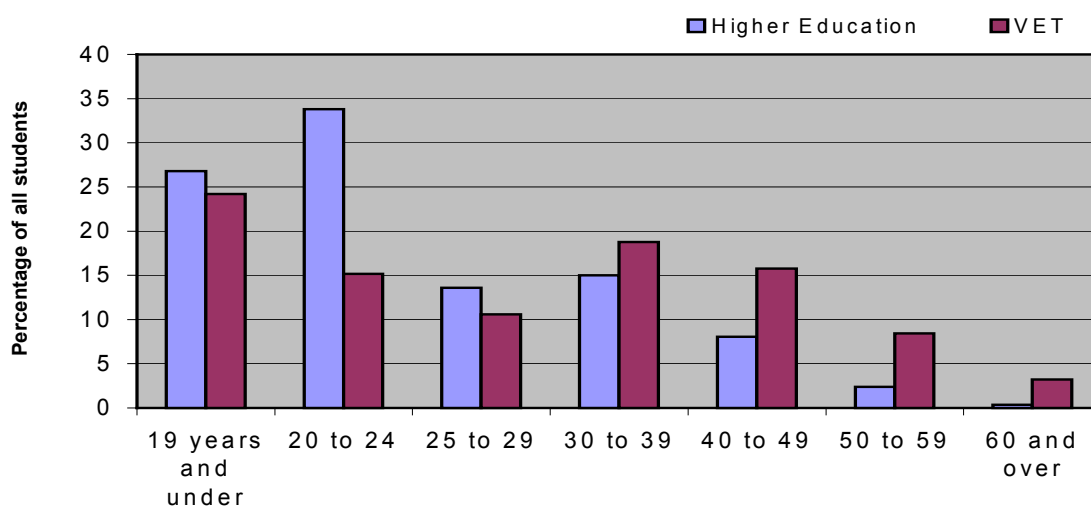
Education and training over the lifecycle

Lifelong learning can be taken to cover the whole lifecycle, from ‘womb to tomb’. While acknowledging the importance of pre-school education, much of the emphasis has been on adults, and this is the group we focus on here. This is consistent with the general flavour of policy debates in Australia—most interest has centred on maintaining engagement with the labour market.

The formal education system in Australia encompasses the schools sector, the TVET sector and the higher education (university) sector. Typically, students must attend school until the age of 15 years (although there is some variation by state) and hence there is little point in looking at participation rates for persons under the age of 15. While the primary purpose of school is to educate the young, adults are not precluded from attending. The primary motivation for adults who do attend school is to obtain a university entrance score as a prerequisite for university. However, the number is small, running only to around four thousand persons aged twenty years or more (relative to a single year age cohort of around 250,000).

The spread of age groups attending tertiary education (that is, TVET and higher education) is, of course, much greater. The distributions of students within the TVET and higher education sectors are given in Figure 1.

Figure 1. Sectors by Age group (%)

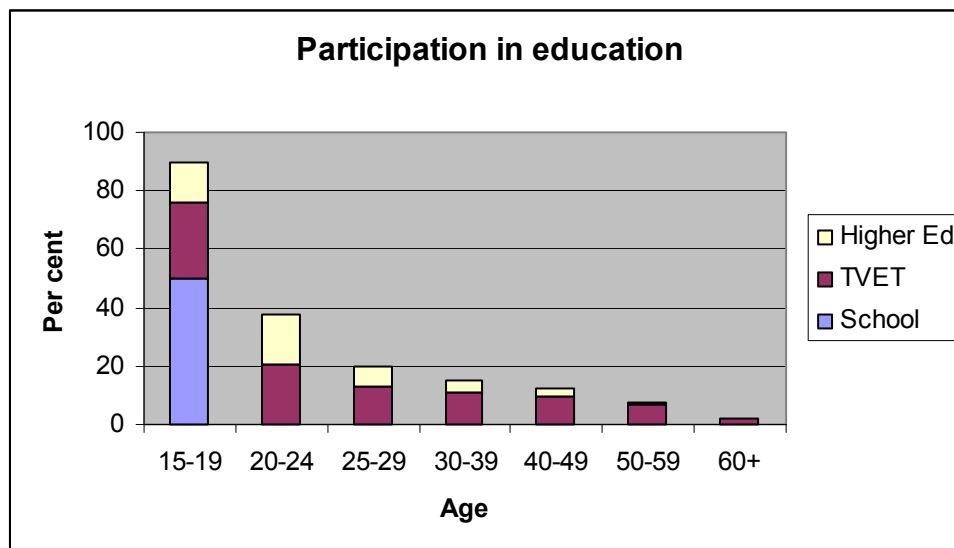


Source: NCVET 2003, Australian Vocational Education and Training Statistics: Students and Courses 2003, NCVET Adelaide. DEST 2003, Higher Education Statistics, available at www.dest.gov.au/highered/statinfo.htm

What is notable about these distributions is the number of older persons that participate, particularly in the VET sector. In the university sector around 40 per cent of students are over the age of 25, while in the VET sector the proportion is over 60 per cent. Moreover, the numbers of students over the age of 40 are by no means trivial- over 15 per cent for university and 25 per cent for VET.

It seems apparent that lifelong learning (or at least up to 60 years) is alive and well in Australia. However, the distributions in Figure 1 do not reflect the proportion of the population participating. We remedy this in Figure 2 where we present participation rates by age.

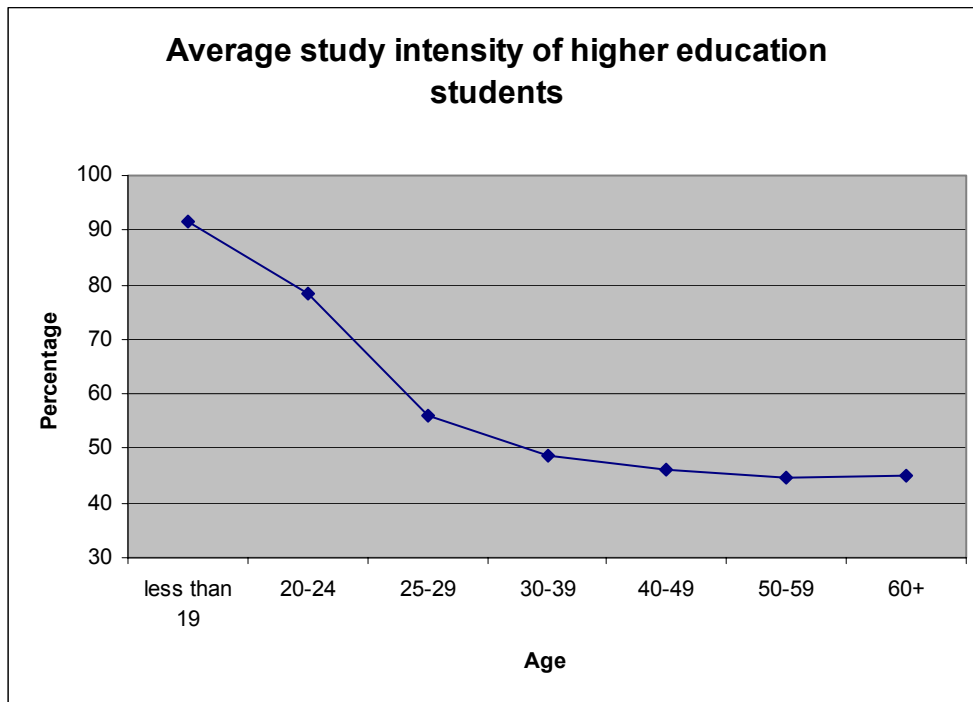
Figure 2. Participation in formal education, by age



Source: NCVET 2003, Australian Vocational Education and Training Statistics: Students and Courses 2003, NCVET Adelaide. DEST 2003, Higher Education Statistics, available at www.dest.gov.au/highered/statinfo.htm. Australian Bureau of Statistics 2003a, Schools Australia, Catalogue no. 4221.0. Australian Bureau of Statistics 2003b, Australian Demographics Statistics, June 2003, Catalogue no. 3101-0.

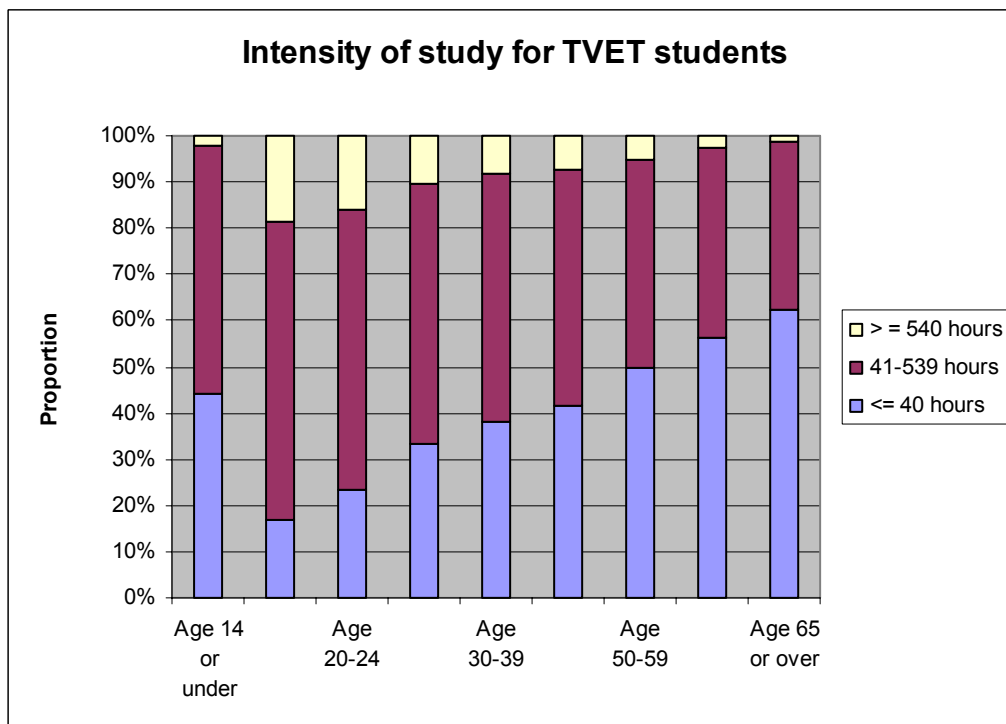
As can be seen from Figure 2, participation rates, as expected, decline with age. However, participation rates remain very substantial, at least up to the age of 60 years. Among adults aged 25 to 29 participation is 20 per cent of the population and is still at around 12 per cent for persons aged 40 to 49. It is also apparent that participation in TVET is in general greater than for higher education, and it is participation in TVET that underpins the high participation rates of the older age groups. It needs to be noted, though, that the study 'intensity' is much lower in TVET, as can be seen from Figure 3. The different units of measurement need a little explanation. In higher education, the basic unit is an 'effective full-time equivalent'. So, even among older persons, the average load of a student is around 45 per cent of a full-time load. In TVET, the measure of participation is nominal hours, with 720 hours usually taken to be a full-time load. From the figure we see that, 50 per cent of 50-59 year olds have a load over a year of 40 hours or less, that is less than five per cent of a full-time load.

Figure 3. Average study intensity, higher education and TVET



Note: 100 =full-time load

Source: DEST 2003, Higher Education Statistics, unpublished data

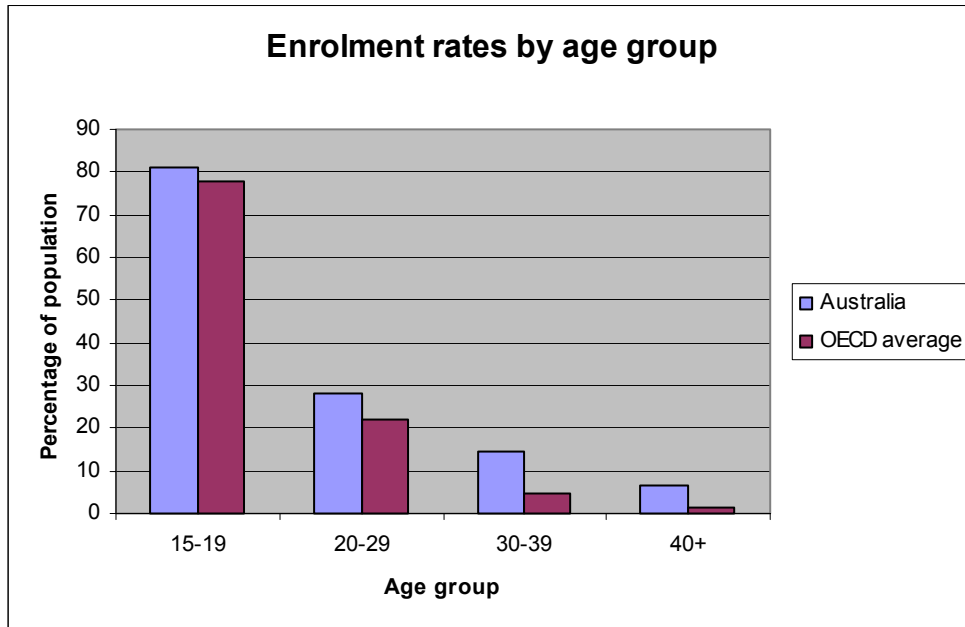


Note: 720 hours usually taken to be a full-time load.

Source: NCVET, National Vocational Education and Training Provider Collection 2003, unpublished data

It is clear that Australia does have a very high level of participation in education among older age groups. Comparative data from OECD countries reinforces this picture. Figure 4 indicates that education participation is higher than the OECD average in all age groups. But what is more notable is that the participation rate among 30 to 40 year olds is around three times the average and over three times for the 40 and over group.

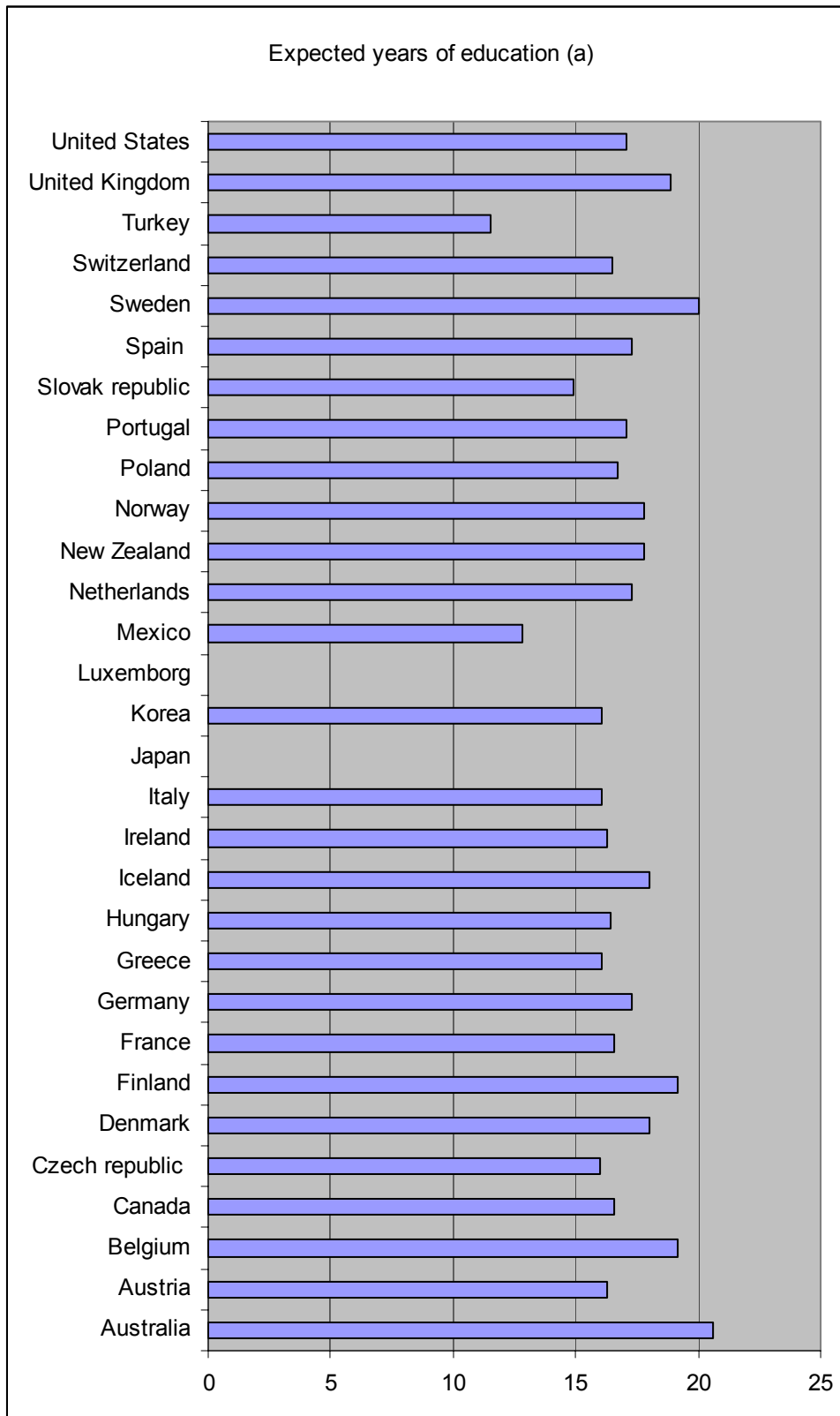
Figure 4. Enrolment rates by age group, OECD countries, 2001



Source: OECD 2003, Education at a glance: OECD Indicators, OECD, Paris

In fact, Australia is at the tail of the distribution. Perhaps it can claim a gold medal for lifelong learning? Figure 5 provides the expected numbers of years of education for OECD countries, and it can be seen that Australia has the highest expected number of years of education, almost 21 years.

Figure 5. Expected number of years of participation in education, OECD countries



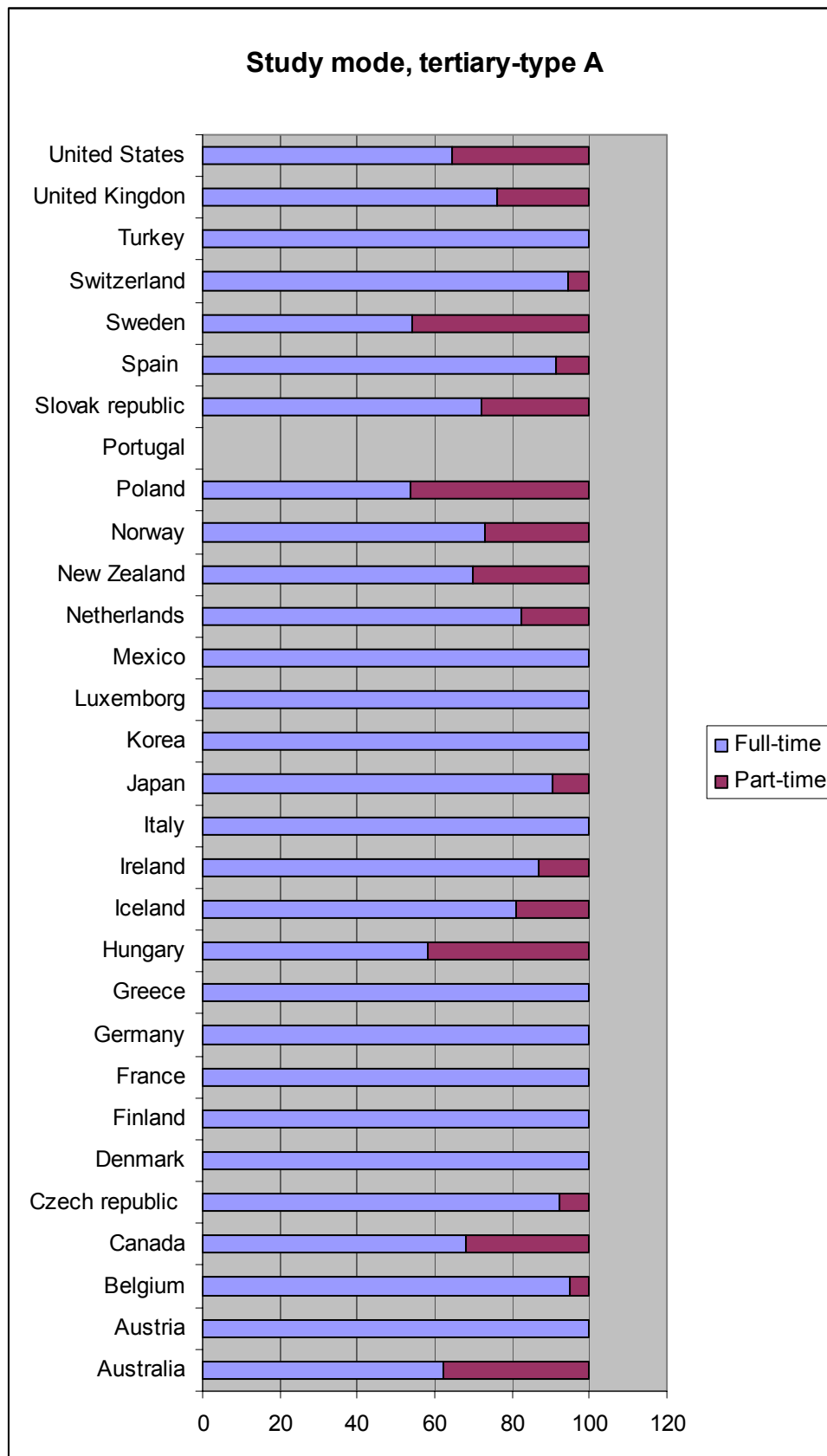
(a) Refers to expected years of full-time and part-time education from age 5

Source: Department for Education and Skills 2003 Statistics of Education: Education and Training Statistics for the United Kingdom, Department for Education and Skills, Nottingham, United Kingdom

Now this figure needs to be interpreted carefully. It does not mean that on average Australians have 21 years of education in the sense that that a year of education is equivalent to a year full-time at school or university. Rather it reflects that on average Australians will attend school, or TVET or university in 21 distinct years. Some years will be full-time, others will be part-time. At least part of the reasons for Australia's very high average number of years in education is that it is near the top of the distribution for the proportion of students studying part-time in both tertiary type A and tertiary type B education⁴ (Figure 6)

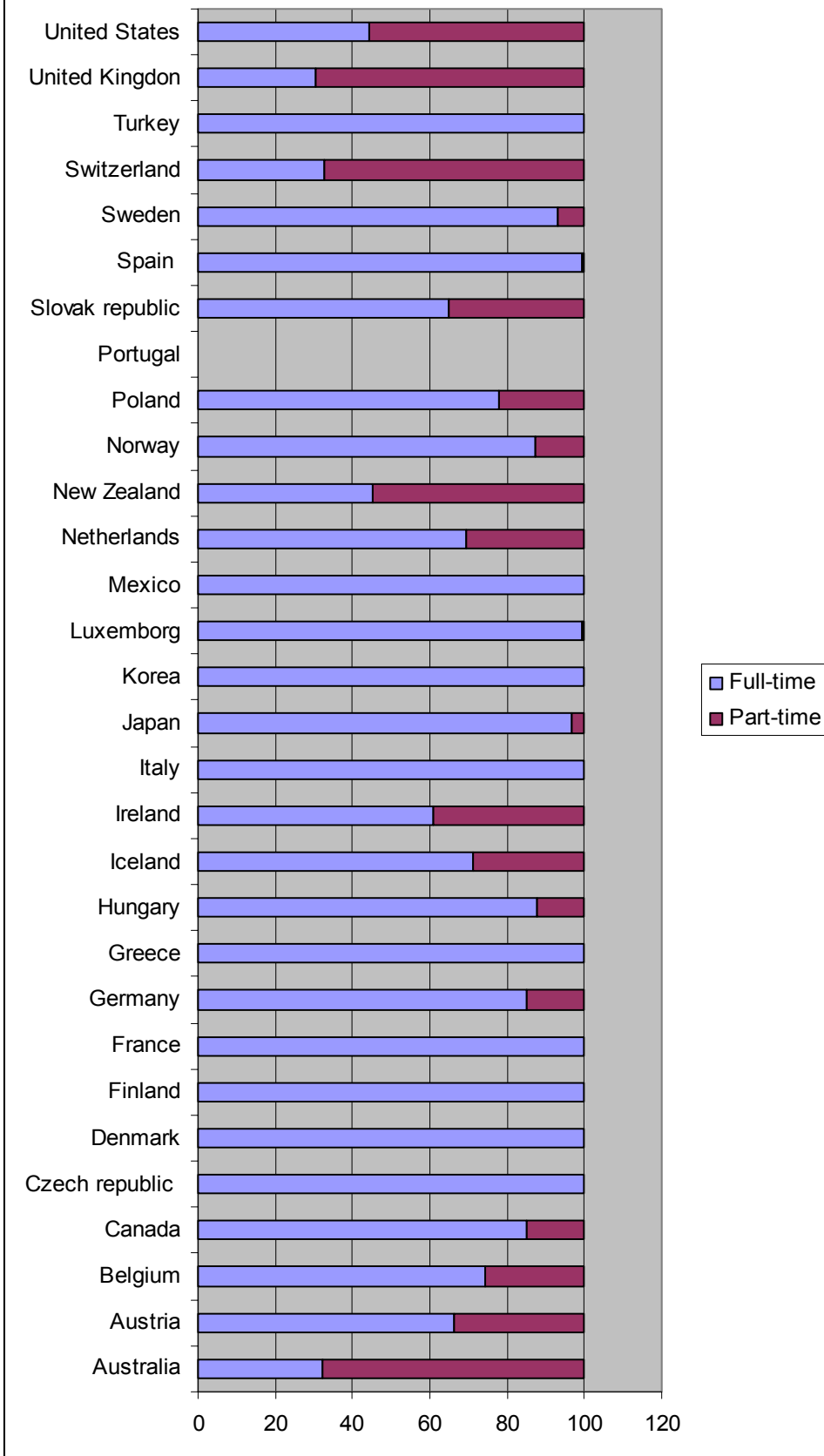
⁴ Tertiary-type A programs are theory-based and designed for entry into advanced research programs or high skill professions. They have a minimum duration of three years full-time equivalent although they are typically longer. Tertiary-type B programs are generally shorter than tertiary-type A programs and focus on practical, technical or occupational skills. They are aimed at direct entry to the labour market, and have a minimum duration of two years full-time equivalent at the tertiary level. Many programs in TVET in Australia would have duration shorter than two years full-time equivalent, and these programs would tend to be taken part-time.

Figure 6. Proportion of students studying full-time and part-time, OECD countries.



Source: OECD 2003, Education at a glance: OECD Indicators, OECD, Paris

Mode of study, tertiary-type B



Source: OECD 2003 Education at-a-glance: OECD Indicators, OECD, Paris

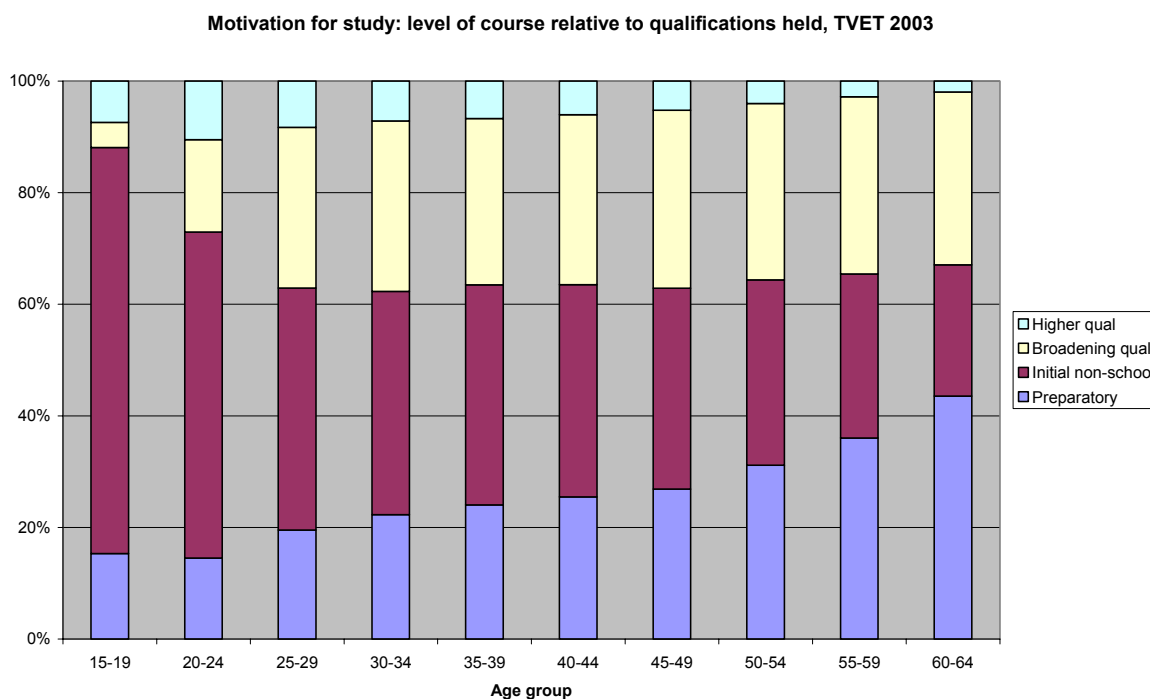
To summarise, Australia is not typical among OECD countries in terms of educational participation. Participation is high among older persons, but most of this participation is part-time.

We now take a more individual perspective on educational participation.

The distinctive feature of Australia’s education system is that it is very open. It is not a system where the die is cast at age 15. It is true that some individuals complete school, go on to university or TVET, complete a qualification and then enter their chosen occupation. However, there are many who enter TVET or university later in life (often part-time) and there are many instances of persons who obtain a TVET qualification and then later in life obtain a higher education qualification. There are also considerable numbers who participate in TVET after completing a higher education qualification. In this section we try to get a handle on the characteristics and motivation of students from various points in the age cycle

We first look at TVET, which is, as noted earlier, the sector with the preponderance of adults. In Figure 7, we look at what people are studying classified by their highest previous qualification. The idea is to split lifelong learning into two components: first, what we might call second chance education in which older persons obtain an initial qualification, and second, skill deepening or broadening in which those who already have a non-school qualification are studying at the same or higher level. The term ‘preparatory’ is used to describe courses which are outside the formal certificate, for persons who do not have a non-school qualification.

Figure 7. Level of course being studied among TVET students

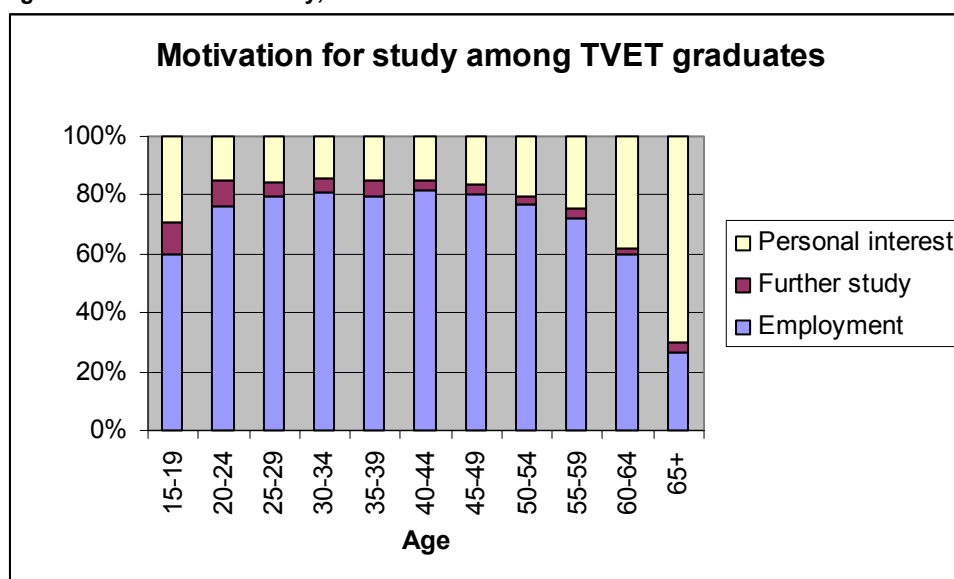


Source: NCVET 2003, Student Outcomes Survey, unpublished data

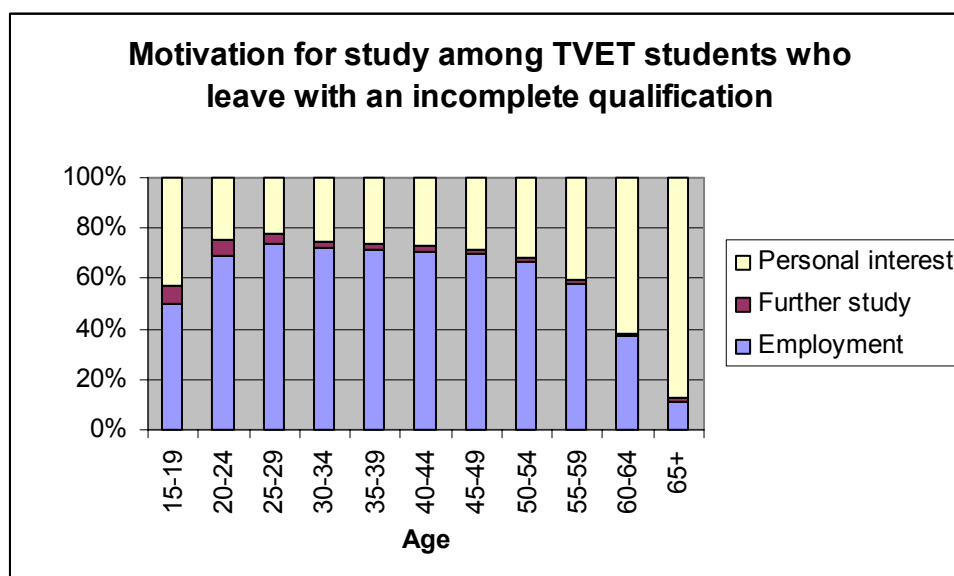
As expected, 15-19 year olds are almost all studying an initial qualification. However, for persons over 25 years, the proportion engaged in lifelong learning from an individual perspective (that is, are building on earlier qualifications) make up almost 40 per cent, irrespective of age. The younger persons are studying a greater proportion of higher level courses. This no doubt partly reflects the fact that educational levels are higher among younger cohorts. The other feature that is very striking is the importance of ‘second chance’ education in the Australian data. That is, an important factor in explaining the very high participation among older age groups is the large number of persons with poor educational backgrounds who are taking the opportunity to obtain an initial qualification. The data also reflect that some older persons are not focused on qualifications, and may be studying out of personal interest.

We explore this last point by looking at data from the Student Outcome Survey. This survey is administered to all TVET students who have completed a TVET qualification or have left the TVET sector after completing a module (that is, an incomplete qualification)⁵. One of the questions in the survey relates to reason for undertaking the course. Figure 8 shows the results for various age groups.

Figure 8. Motivation for study, TVET students



Source: NCVET 2003, Student Outcomes Survey, unpublished data



Source: NCVET 2003, Student Outcomes Survey, unpublished data

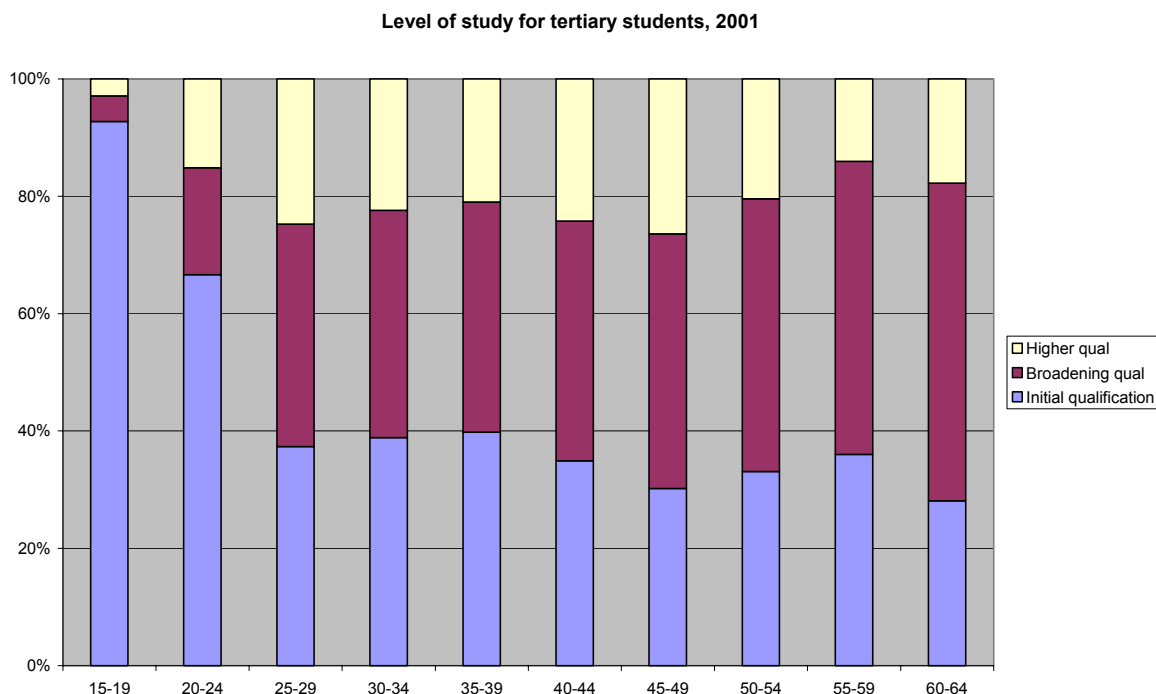
As can be seen from the figure the number of persons studying for employment related reasons dominates, and remains relatively steady for persons up to around 50 years of age. Thereafter, personal interest increases in importance and, not surprisingly, becomes the dominant reason for persons over the age of 65 years. However, it needs to be remembered that we are talking about people studying formal TVET courses, not recreational courses. Also noteworthy is that employment reasons tend to be more important for those who complete a qualification compared with their peers who leave without completing. An apparent anomaly is the large number

⁵ Those who leave without completing their qualification number around two-thirds of graduates.

of young persons who indicated that their motivation is personal interest. This is most likely due to the fact that TVET is an alternative to school for many of these people and hence they think of TVET in educational and social terms, rather than as a stepping stone to a job or further study.

We now turn more broadly to tertiary education, encompassing both TVET and higher education.

Figure 9. Level of course being studied among higher education and TVET students



Note: respondents for which highest educational qualification or level of study was unknown have been excluded.

Source: Australian Bureau of Statistics 2003, Survey of Education and Training, unpublished

The picture we get from these data are a little different from the TVET data we looked at earlier. No doubt part of the reason is that survey data tends to differ from administrative data. Also, we are now looking at both TVET and higher education, rather than TVET alone. Older higher educational students are more likely to be doing a higher level of qualification, either because they are pursuing post-graduate awards or a bachelor degree having already obtained a TVET qualification. Hence the picture is that a smaller proportion is pursuing an initial qualification and greater proportions are either doing an additional qualification at the same level of upgrading qualifications. Thus, taking the tertiary sector as a whole, there is more 'lifelong learning' and less 'second chance' education. Nevertheless, second chance education is still very important.⁶

⁶ The survey of education and training survey does not have a level of study that equates to the preparatory level we had in the TVET administrative data. Only students who have enrolled in a recognised course are included.

The Australian approach to lifelong learning

We start with a quotation from a former Commonwealth Minister for Education, Training and Youth Affairs:

There is little doubt that nations which will succeed in the 21st century will be ‘knowledge societies’ – societies rich in human capital, effective in the capacity to utilise and deploy their human resources productively and successful in the creation and commercialisation of new knowledge. In such a world there will be need to be greater opportunities than ever before for lifelong learning—for preparation not just for the first job but for succeeding jobs.

Kemp 1999, *Preparing Youth for the 21st century: the policy lessons from the past two decades*, Washington D.C. 23-24 February 1999.

However, Australia has no such lifelong learning policy as such. Indeed, a perusal of the Australian Government Department of Education Science and Training website indicates that the Australian focus is on specific sectors—schools, higher education, TVET— and that no one area in the department has responsibility for an overarching policy. This is not to say that the concept has not received considerable attention in Australia. Indeed there have been numerous conferences and publications on the concept. Groups such as Adult Learning Australia and the Council on the Ageing have taken a particular interest, as has the Australian National Training Authority (Brown, 2000). Numerous references to lifelong learning can be found on the Australian Government’s Education Portal (www.dest.gov.au). A search on NCVER’s research data base VOCED yields 2284 items!

So, how should we evaluate Australia’s education system from a lifelong learning perspective? The touchstone I use is the extent of adult participation in formal education and training, and I would point to the openness of Australia’s institutional settings that in my view underpin the high level of adult participation:

- ◆ Students can apply for university and TVET government funded places, irrespective of age, and can attend either as full-time or part-time students.⁷ While the government funded places are limited, in recent years the level of unmet demand has been low at an aggregate level. However, places in particular courses and at particular institutions are fiercely competed for.
- ◆ Part-time studies are accorded equal status with full-time studies, and many institutions go out of their way to accommodate part-time students. Flexible learning, encompassing on-line learning and, for TVET, workplace learning is also accorded equal status with on-campus study (and has been heavily promoted as a way of expanding access).
- ◆ Adult entry is encouraged into both university and TVET courses. While school leavers have to compete for places on the strength of school results, there are numerous schemes to allow older persons with a poor educational background, to obtain a place.⁸
- ◆ Persons can enrol as distance education students at university through Open Learning Australia, irrespective of educational background (fees are relatively low for these courses and income contingent loans are also available).
- ◆ Apprenticeships and traineeships have no age barriers, and the number of older persons taking up such training contracts has grown rapidly in recent years.⁹
- ◆ Fees are generally low (but not always, see Watson 2004) for TVET, with concessions for those from a disadvantaged background.

⁷ There are some exceptions. For example, medicine accepts only full-time students.

⁸ In general school leavers compete with adults and institutions have balanced competing demands. In the early 1990s there were ‘school leaver’ quotas for universities but these were quickly abandoned. In higher education it appears that universities responded to the level of school leaver demand, with older persons fulfilling a residual role to some extent (see Li, Karmel and Maclachlan, 2000). Less is known about the TVET sector in this regard, although it should be noted that school leavers are less important in this sector.

⁹ This has been the case since 1992.

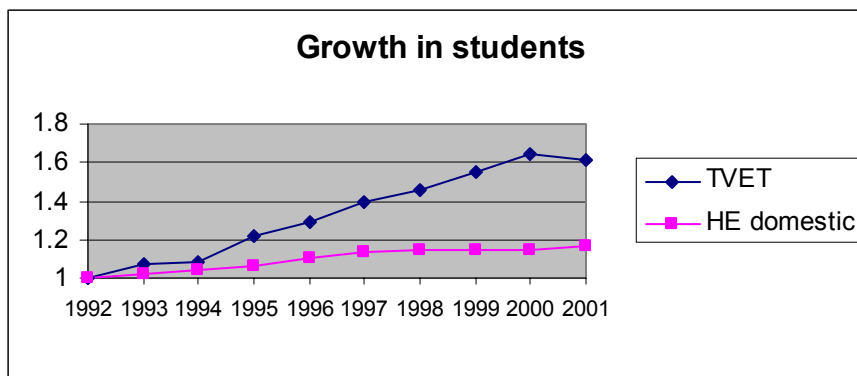
- ◆ Fees for university are substantial, but students have access to income contingent loans for both undergraduate and post-graduate courses.
- ◆ Income support (living allowances) is available for both young people (youth allowance up to the age of 24) and older persons (Austudy), although they are only available to full-time students and there are strict means tests applied (see Appendix 1 for a more detailed list of available programs).
- ◆ There are no restrictions on the number of (government funded) courses that an individual can apply for in TVET. Indeed, within TVET students are encouraged to articulate into more advanced courses. Within higher education, students currently have access to government subsidised places for up to seven years (full-time equivalent).¹⁰ This does not preclude access to competitive post-graduate research scholarships, some of which have a tax free stipend attached to them (and there are no age bars on such scholarships).

To sum up, while Australia does not provide unlimited entitlements to government subsidised TVET and higher education, in practice there are few restrictions. Age and mode of study (full-time/part-time, on and off campus) are rarely considerations and the level of provision of places at a general level is meeting the demand. This combination demonstrably has led to high levels of adult participation in formal education.

One can also point to other features of the Australian system that assist lifelong learning such as the Australian Qualification Framework that embeds the awards of the three sectors in one system. The distinctive feature of the framework is the encouragement that it provides for articulation to higher level awards, particularly within sectors. Credit transfer and recognition of prior learning have also been encouraged by governments but arguably have tended to play a marginal role. Training packages (defined by sets of competences) within the TVET sector are also designed to encourage persons to acquire, over time, higher levels of skills by explicitly linking awards at different levels. Tax concessions are also available for individuals undertaking education and training (although the education and training must be associated with current employment) and to firms providing education and training to their employees.

A further development I would point to is the rapid expansion in the supply of government funded places. Figure 10 shows growth in the TVET and university sectors (government funded) over the 1990s.

Figure 10. Growth in students over the 1990s



Note: 1992=1

Source: Department of Education, Science and Training 2002, Students 2001: Selected higher education statistics, DEST, Canberra. NCVET 2002 Australian Vocational Education and Training Statistics 2001: In detail, NCVET, Adelaide

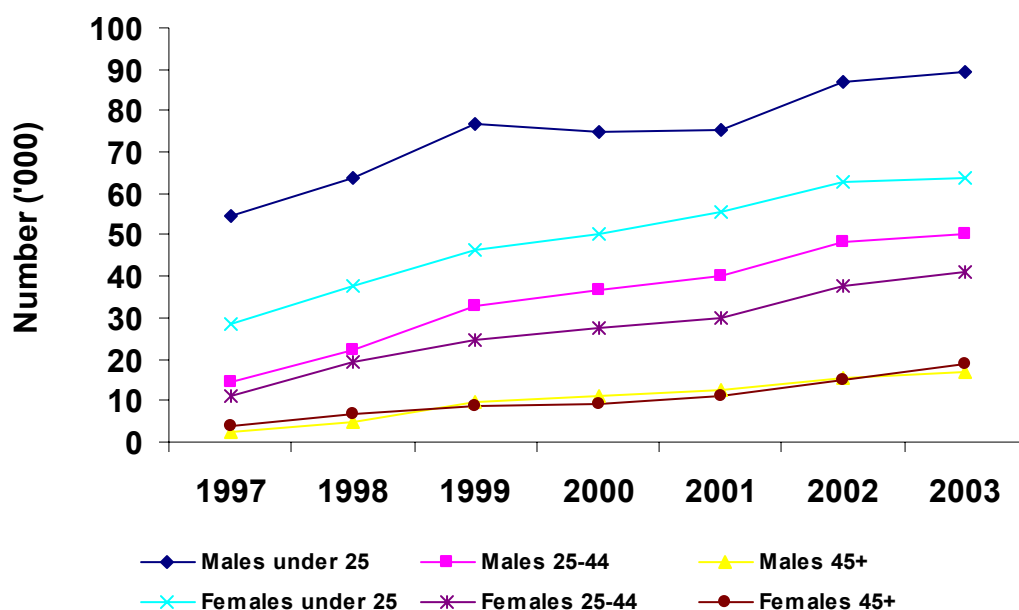
The growth in government funded student places in the early 1990s was partly in response to high youth unemployment following a downturn in the late 1980s. The expansion in the number of places was accompanied by improving economic conditions. This combination led to a marked decline in the level of unmet demand and provided an opportunity for adults to participate in education. This growth, while not necessarily aimed at the lifelong learning agenda, no doubt encouraged it.¹¹

¹⁰ This limitation is planned to apply from 2005. No such restriction operated earlier.

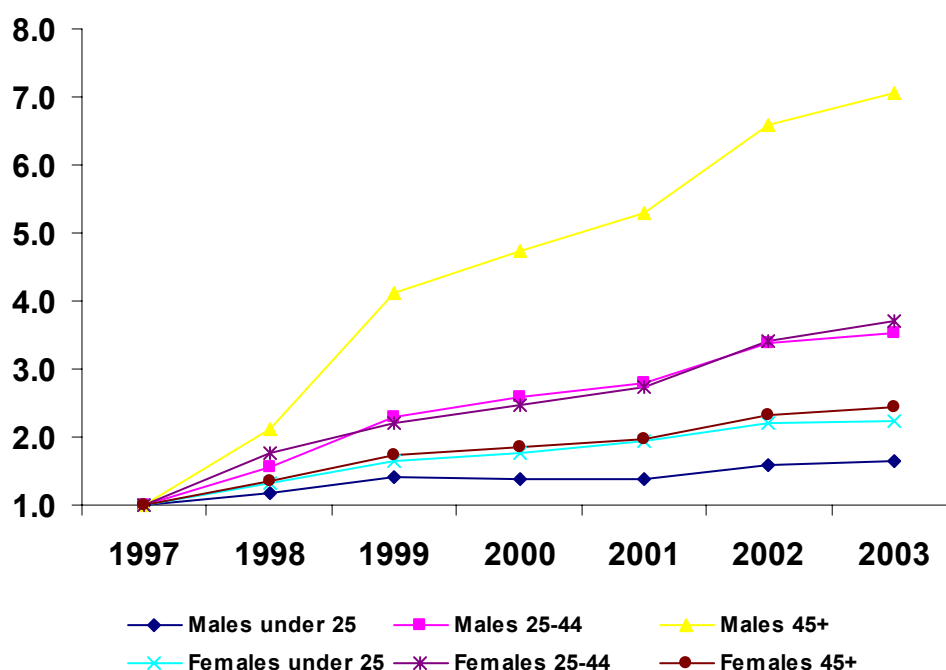
¹¹ I do not wish to give the impression that all TVET and higher education places are government funded (or subsidised). There are a relatively small number of domestic undergraduate students who pay full fees, and rather more post-graduate (mostly coursework degrees), and considerable numbers of TVET places provided on a commercial basis. These are not included in the official figures but the number is sizeable (perhaps 300,000; see Karmel, 2003 for a discussion)

Part of the TVET growth has been associated with the apprenticeship and traineeship system, and a move away from age restrictions. In 1992 the age restriction was lifted, but this had little immediate impact. New Apprenticeships were introduced in 1998, with changes to the existing apprenticeship system, including employers' choice of training provider and new employer incentives (which for the first time could be accessed by employers in respect of existing workers). Following these policy changes there has been a spectacular growth in numbers and older workers have been the beneficiary of much of the growth. Figure 11 shows this growth, in both absolute and growth terms.

Figure 11. Growth in commencements of apprentices and trainees, by age, for 12 months ending December 1997 to 2003



Source: NCVET, National Apprenticeship and Trainee Collection, unpublished data



Note: 1997=1

Source: NCVET 2003, Australian Vocational Education and Training Statistics: Students and Courses 2003, NCVET Adelaide. DEST 2003, Higher Education Statistics, available at www.dest.gov.au/highered/statinfo.htm

While I argue that Australia has developed a set of policy settings that assist lifelong learning, there are challenges. There is no doubt that a sizeable proportion of the youth population does not have a sound educational foundation. This is important because educational participation later in life is correlated with educational background: education begets education. So while Australia is successful in providing second chances, not all choose to take the opportunity. Recent initiatives by State governments, Queensland for example, explicitly try to address this issue for young people who do not complete school.¹²

There are also tensions between those who see formal education and training as the mainstay of lifelong learning, and those who would rather emphasise less formal arrangements. These positions tend to be allied to opposition between, on one hand, a view of education and training for work, and on the other, a belief in learning for its own sake. For example, (Kearns et al 1999) argue that

... To date [1999] the Commonwealth government has shown no interest in monitoring other types of educational outcomes such as personal satisfaction, increased self-esteem, community involvement or social skills. Yet these outcomes are important indicators of an inclusive education system and an individual's motivation to become a lifelong learner. [p15]

The Council on the Ageing would like to see explicit recognition of the needs of older adults and a focus on a lifelong learning culture.

The Federal Government needs to institute a number of actions to support a culture of lifelong learning in Australia:

- ◆ Develop an explicit policy of education for older adults.
- ◆ Reduce barriers to existing education and training opportunities for older adults such as costs, time and location.
- ◆ Provide incentives for the education and training of older adults in the workplace.
- ◆ Extend community and internet-based learning options.
- ◆ Foster the development of methodologies for the learning of older adults.
- ◆ A national policy framework for adult learning as recommended by Adult Learning Australia.
- ◆ COTA, 2002

One could also argue that the very different funding arrangements for higher education and TVET do not facilitate lifelong learning. For example, Stanwick (2003) reports that that different funding arrangements hamper linking between the sectors and this, in turn, impacts on effective delivery of lifelong learning. However, another view is that these differences are very much at the margin, and that the essential openness of the system is really what counts.

¹² The Queensland Government initiative of 2002 Education and Training reforms for the future will require young people who have left school before the age of 17 to participate in education and training for a further two years, or until they have gained a Senior Certificate (that is usually obtained on the completion of school) or a TVET certificate III (the typical qualification of an apprenticeship), or until they have turned 17 (Queensland Government, 2004)

Concluding remarks

Australia does not have a life-long learning policy as such. Nevertheless, the level of adult participation in education and training in Australia is very high, and Australia could claim to be at the forefront of lifelong learning, at least in terms of formal higher education and TVET. The major reason for this, I suggest, is that Australia has a very open education system, does not discriminate on the basis of age and always accepted part-time study as a mode equal to full-time study. Similarly, there have never been any parity of esteem issues for those undertaking their qualifications by distance education, in the work place or on-line rather than on campus. In this sense, Australia's education sectors have been attuned to the needs of its clients. The other part of my argument is that while no individual has an entitlement to education as an adult, in practice the provision of government funded places has been sufficient to cater for both school leavers and adults in recent years, and the expansion of apprenticeships and traineeships have assisted adult participation in TVET. There are tuition fees, but these are relatively low in TVET (with considerable concessions for the disadvantaged) and are accompanied by income contingent loans in higher education.

Given this picture it is not surprising that the call for a lifelong policy has been muted. There are those who would like more emphasis given to adult education and education for its own sake, but overall there is not a strong policy push to create an overarching lifelong learning policy. It makes perfectly good sense to tackle specific problems such as ensuring that all young people have a firm educational foundation, or the poor educational outcomes of Indigenous Australians, or the problems faced by older workers who are displaced from their jobs, rather than to agonise over a grand plan for lifelong learning.

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Appendix 1: Income support for students and trainees

| Type of assistance | Description |
|---|--|
| Youth allowance | Youth allowance is a system of payments for young Australians who are studying, training, looking for work, or who are temporarily incapacitated. It allows young people to stay on one type of payment as they move between looking for work and study or training. Eligibility is dependent on age, type of study and employment status (eg 16-24 years if studying full time, 16-20 if fully engaged in seeking employment). A means test may also be applied. |
| Austudy | An income support scheme for full time students aged 25 years and over. Study can be in secondary education, technical and further education and university for qualifications ranging from certificate to degree (and in some cases) post-graduate level, but not masters and doctorates. The amount of payment is dependent the person's income and assets. |
| Abstudy | A study assistance scheme for Australian Aboriginals and Torres Strait Islanders to enable them to continue schooling or further their studies. Eligible persons must be at least 14 years of age and either attending primary or secondary school or, having left school, undertaking full-time study. The study may extend to master or doctorate level). The amount of payment is dependent the person's income and assets. |
| Pensioner education supplement (PES) | A fortnightly payment to help eligible students meet ongoing study costs. Eligible persons include sole parents, disabled persons, and carers of disabled persons. Payment is at two rates: a full-time rate for persons undertaking at least 50% of a full-time load, and a part-time rate for persons undertaking less than 50% of a full-time load (differing minimum study loads are specified for the various categories of eligible persons). |
| Higher education contribution scheme (HECS) | This scheme provides a loan to higher education students which covers part of the cost of their studies, the remainder of the cost being borne by the government. The loan enables students to defer payment of their share of study costs until they are employed and receiving a designated threshold wage. Payment is then by means of compulsory deductions from wages through the Australian taxation system, the proportions of wage deducted varying according to income range. While the loan is indexed to maintain its real value it is otherwise interest-free. |
| Open learning deferred payment scheme (OLDPS) | A scheme which enables students undertaking undergraduate levels of study through Open Learning Australia (OLA) to defer payment of part of their fees by taking out a federal government loan. As with HECS the loan is repaid compulsorily through the Australian taxation system once the person's income reaches a minimum threshold. (OLA is a consortium of eight Australian universities offering off-campus learning.) |
| Postgraduate education loan scheme (PELS) | A scheme which enables students undertaking postgraduate non-research courses to defer payment of all or part of their fees by taking out a loan from the Australian government. As with HECS the loan is repaid compulsorily through the Australian taxation system once the person's income reaches a minimum threshold. However, unlike HECS, the student is responsible for the full amount (no share of the cost being borne by the government). |