

MGA EMERGENCY SUPPORT SCHEME

Pilot program results March 2019 to August 2020

In March 2019, the MGA formalised and expanded an existing welfare support scheme for graduate students. A report introducing the scheme was presented to the LTC Meeting No 6/2019. This is an update of the report that includes all data to date (August 2020).

This report provides a summary of the numbers of graduate students accessing the scheme, the type of support applied for, and the support provided in the time the scheme has been operating.

Background

In 2018 the MGA Executive Committee set aside \$3,000 for a pilot welfare scheme to run in 2019, now known as the MGA Emergency Support scheme. Another \$3,000 was set aside for 2020. The scheme offers support to graduate students in financial distress. Assistance can be in the form of bank transfers, grocery vouchers, household items (eg doonas and blankets), items for children and babies and personal items (eg winter coats). The MGA works closely with Monash Connect and various external charities to tailor support to students' specific needs.

Covid

At present our budget only allows for the distribution of food vouchers.

Applicant demographics

The MGA received 45 applications from graduate students between March 2019 and August 2020.

Overall, international students (80%) outnumbered domestic (20%). Graduate coursework students (86%) outnumbered graduate research students (14%) and more females (57%) than males (43%) requested assistance.

Domestic	9	Male	20	Research	6
International	37	Female	26	Coursework	40
Total	45	Total	46	Total	46

The high number of coursework graduate students reflects the fact that coursework students make up the majority of graduate enrolments (84% in 2019, 2020 statistics pending) at Monash University.

International graduate students can face more acute financial challenges than domestic graduate students as they are required to pay higher tuition fees, may have additional living costs and can be vulnerable to sudden changes in exchange rates. Meanwhile, most international coursework students (83.9% in 2017) have to pay their fees upfront, while domestic students have the option to defer payment.¹

International HDR and graduate coursework students also report lower total income than fulltime domestic students report.²

Female graduates are often responsible for dependents, which exacerbates their financial predicament. Childcare costs and school fees are higher for international students than domestic students, who are eligible to receive government subsidies. The last time the statistics for the program were analysed (December 2019), there was a more notable gender gap (63% female, 37% male). This gap narrowed (57% female, 43% male) as of August 2020. At this stage, the MGA cannot comment on the reason for this change.

Personal Circumstances

The most common reason reported for seeking financial assistance was due to sudden job loss, followed by seeking help with living costs, and inability to find employment. It is worth noting that job loss, inability to find employment, and loss of other financial supports (eg, family financial support) all increased significantly from March 2020 onward. This was when the economic impact of COVID-19 began. Between March 2020 and August 2020, 24 of the 46 students approach the MGA specifically stating COVID-19 as having impacted their financial status.

Mental illness and the cost of supporting dependents were the next most common reasons for seeking assistance. Many students presented with more than one reason. At least two students in 2019 reported multiple difficulties; a sudden loss in employment, coupled with mental illness and difficulty covering living costs.

The MGA also received applications from graduate students for assistance with tuition fees, but the MGA Emergency Support scheme specifically excludes tuition fee help.

Theme	Count
COVID-19	24
Job loss	15
Living costs (rent, bills, food)	11

¹ Universities Australia, *2017 Universities Australia Student Finances Survey* (Canberra: Universities Australia, 2017), 31. ² Ibid, 55.

Unable to find employment	9
Mental illness	7
Dependents (children, family)	6
Other loss of financial support	6
Fees	3
Transport costs	2
Physical health or disability	2
Accident	1
Homelessness	1
Victim of crime	1

The reasons given by graduate students for application to the MGA Emergency Funds scheme, from March 2019 – August 2020.

Support

Of the 46 applications received, the MGA provided financial support to 32 students. A total of \$4297.94 was distributed in financial aid, with the most common being grocery vouchers. A single student with a unique set of circumstances received \$950, comprising cash transfers and grocery vouchers, provided on four separate occasions over four months. This same student also received several grants from Monash Connect.

Fourteen applicants did not receive financial support from the MGA; three because they did not meet the criteria and (eight) because they were referred to Monash Connect and were accommodated by a Monash Connect grant. Two ceased contact with MGA.

All requests for assistance were closely scrutinised to determine the legitimacy of the claims. The process relies on MGA advocates meeting the student, viewing any relevant evidence and forming an opinion about their personal circumstances.

The MGA works closely with Monash Connect to ensure that payments are coordinated and not duplicated. The MGA is cognisant that any payments made to graduate students must be justified in a way that aligns with the MGA's constitutional objectives and their obligations under the SSAF legislation.

Next steps

1. The MGA is hoping to continue this initiative in 2021, subject to funding.
2. The MGA requests that faculties ensure their staff and students are aware of the MGA Emergency Support scheme, and that staff refer graduate students in need to the MGA advocacy service. Email: mga-advocacy@monash.edu