

# KEY MESSAGES

## 1. LEARNING IS AN INHERENTLY VALUABLE CONTRIBUTION TO SOCIETY.

- a. To genuinely acknowledge education as a public good, we must value not only our educators, but also the students.
- b. Barrier-free education is a public good that benefits our collective future.

## 2. THE CURRENT SYSTEM IS FAILING.

- a. The means-testing of the student allowance scheme exacerbates student poverty and is too flawed to truly ensure equity and fairness to marginalised groups.
- b. Lack of support for students in the cost-of-living crisis is a significant barrier to education.

## 3. STUDENTS ARE DROPPING OUT BECAUSE THEY CAN'T AFFORD TO KEEP STUDYING AND DISADVANTAGED GROUPS WON'T ENTER STUDY IN THE FIRST PLACE.

- a. Aotearoa need students and graduates, so we should reduce the barriers to tertiary education.
- b. We especially need better representation of marginalised groups in academia and decision-making positions to create a better Aotearoa.

## 4. TERTIARY EDUCATION IS NOT JUST AN INVESTMENT INTO THE INDIVIDUAL, BUT TO THEIR WHĀNAU, COMMUNITY AND AOTEAROA.

## 5. A STUDY WAGE FOR ALL AND TRANSFORMATION OF THE TERTIARY SECTOR IS ENTIRELY POSSIBLE.

- a. The tertiary sector hasn't always been this way.
- b. Normalised student poverty is not inevitable, it is a political choice.

# CONVERSATION

## WHAT'S OUR ASK?

We are advocating for a Study Wage for All, set at a decent rate, to ensure all students can live with dignity and focus on their studies. We envision this would be initially set at \$385 a week (after tax) and be annually recalculated to ensure students can have their essential needs met. All students would be eligible for a universal study wage. This would abolish the current student loan living costs scheme and student allowance means-testing and other eligibility requirements.

**SIGN OUR PETITION:**



**HEAD TO OUR WEBSITE:**



# FLIP CARDS

## WHAT IS THIS RESOURCE FOR?

We've made these flip cards to help you have constructive discussions which advocate for the value of tertiary education and grow support for the Study Wage for All petition.

## HOW TO MAKE THE FLIPCARDS

- Print the PDF document as an A4
- Fold it in half to make your own flip cards
- Glue or double sided tape the folded paper if desired

## HOW TO USE THIS RESOURCE

The arguments on the cards are intended as prompts rather than instructions! Feel free to swap out words, phrases and examples which sound more natural to you when reading the cards.

Seek to have conversations with "convincables", these are people who are not currently aware or participating in this kaupapa but are keen to learn more and who you think would likely support the Study Wage for All. Focusing on educating those who's values already align with this kaupapa is the most effective way for us to grow the people power behind this campaign.

# CONTENTS

## - STUDY WAGE FOR ALL - ARGUMENTS AGAINST VS RESPONSES TO SUPPORT

- 1A) Normalised vs de-normalised student poverty
- 1B) Student poverty is a myth vs student poverty is a reality
- 1C) The impacts of student poverty are transient vs the impacts of student poverty are long-lasting and cyclical
- 2A) Education is a private good vs education is a public good
- 2B) Education is a private good vs education is a public good
- 3A) Anti-tertiary education vs pro-tertiary education
- 3B) Anti-universities vs universities can evolve
- 4A) Pro-means-testing vs pro-universalising
- 4B) Pro-means-testing vs pro-universalising
- 5A) It's not realistic vs It is fiscally possible
- 5B) It's not realistic vs it is ideologically possible

***“It’s always been  
hard for students.  
It’s a rite of passage”***

**1A**

**JUST BECAUSE IT’S NORMALISED DOESN’T MEAN  
WE SHOULD ACCEPT IT:**

- It doesn’t need to be this way.
- Everyone deserves to live with dignity.
- Student poverty doesn’t serve anyone. Barrier-free access to education serves all of us (see 2a.).

**IT ALSO HASN’T ALWAYS BEEN THIS HARD:**

- Government support has eroded over time whilst the cost of living has worsened.
- Students used to have free tuition and relatively universal student allowances.
- Up until 1992, 86.4% of students studying at a public tertiary education institution received a living allowance or grant while studying. Since then, means-testing requirements have increased. In 2023, only 12% of students access the full student allowance.
- Student debt is much greater now (over 16 billion). Student debt has steadily increased despite enrolments decreasing, in particular enrolments dropped by almost 20% between 2005-2015.

**1A**

***“It’s not actually  
THAT bad”***

**1B**

**1B**

### THE FACTS SAY OTHERWISE:

- Students are twice as likely to have ‘not enough money’ to meet everyday needs, compared to the total adult population (from Stats NZ).
- Students spend over half of their income on accommodation, despite international and New Zealand government standards recognizing that spending more than 30% of income on housing is unaffordable.
- Approximately two-thirds of students regularly do not have enough money to cover necessities like food, clothing, and healthcare (People’s Inquiry Into Student Wellbeing 2022).

### SHARE YOUR ANECDOTAL EXPERIENCE:

- For example, the burden of working alongside study, or impacts of bad renting situations.

***“Student hardship is temporary and worth it for more income later in life.”***

10

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### IT ISN'T TEMPORARY:

- Paying off debt takes longer than anticipated and sets young people back in life from next steps, e.g. buying a house, traveling, putting down roots.
- As of 2017, the average student loan debt was \$21,467 and it is estimated to take 75% of students with this debt 15.4 years to pay it off completely.

### IT SIGNIFICANTLY DECREASES ACCESS TO EDUCATION:

- Many students from lower/middle income backgrounds don't have a financial safety net to make such an investment. Taking on student debt is too risky.
- Student hardship is a barrier to education that worsens inequality and representation of marginalised groups in education.
- Without intervention in this cycle, tertiary education will become more elitist and society will become more unequal.

***“Education is an individual investment for individual benefit”***

**2A**

**2A**

**IT HAS IMPORTANT COLLECTIVE BENEFITS:**

- We should see education as a collective investment because of the potential collective benefits to society. An individualistic view is too narrow.
- A collectivist way of valuing education will help more people in the long-term.

**EXAMPLES OF COLLECTIVE BENEFITS:**

- Social mobility and breaking cycles of intergenerational poverty.
- Overall better social cohesion, less inequality and better productivity.
- More critically-thinking, diverse citizens prepared for a world facing increasingly complex and existential challenges e.g. climate change, artificial intelligence, misinformation.
- More postgraduate students will create a stronger research sector for Aotearoa.

***“Individuals should bear the costs. Taxpayers shouldn’t have to pay for tertiary education because it only benefits individuals, particularly rich individuals.”***

**2B**

**2B**

**TO REALISE EDUCATION AS A PUBLIC GOOD,  
WE NEED TO MOVE TOWARDS BARRIER-FREE  
ACCESS:**

- Treating tertiary education as a personal investment means decreasing access to education, because student hardship is felt unequally.
- A individualistic view of education worsens inequality, as increasingly less people can afford to study. Tertiary education will become more elitist without transformative intervention in student poverty.
- Education has collective benefits (see 2a).

***“Tertiary education is useless because it doesn’t fill the jobs that we need; we don’t need more [insert profession here].”***

***“A Bachelor of Arts is useless, you can’t get a job with it.”***

**3A**

**TERTIARY EDUCATION DOES FILL JOB SHORTAGES:**

- Tertiary study helps to fill current job shortages, e.g. trades, teaching, nursing, etc. (Note that a Study Wage is for all tertiary students across polytechs, universities, wānanga, etc).

**TERTIARY EDUCATION PREPARES A FUTURE WORK-FORCE WITH DIVERSE SKILLS THAT IS ESSENTIAL IN A DYNAMICALLY CHANGING WORLD:**

- Aotearoa cannot with certainty predict the problems that will arise on the global and local scales, which is why it is important to have graduates with varied qualifications and skills so we are prepared for the future.

**TERTIARY EDUCATION HAS MORE VALUE THAN JUST GETTING PEOPLE JOBS OR FILLING JOB SHORTAGES:**

- Education is inherently valuable to society. It prepares people for the world, not just for a job. This has non-financial, long-term social and cultural benefit.
- A Study Wage for All means many more people will study, multiplying collective benefits to society. See 2a on why education is a public good.
- Universities have an important role as the “critic and conscience” of society and nurturing critically-thinking citizens which strengthens democracy.

**3A**



***“Universities are elitist ivory towers. They are out-of-touch with the real world.”***



**THE WAY TO SOLVE THIS IS TO EVOLVE UNIVERSITIES, NOT TO UNDERINVEST IN STUDENT FINANCIAL SUPPORT:**

- A university funding model that incentivises and supports universities to teach and research in future-focussed, relevant ways is possible.
- There can be support for universities to change and for a Study Wage for All. Both are needed to combat elitism in universities.

**THEY WILL BECOME MORE ELITIST IF WE CONTINUE ON THIS TREND OF LESS AND LESS PEOPLE BEING ABLE TO AFFORD STUDYING:**

- Any elitism stemming from an under-representation of marginalised and low-income people in universities is only worsened by decreasing access to universities.
- A Study Wage for All allows more people to access university study if they want to, which is a critical step towards ensuring that academia serves the people.
- More marginalised perspectives in academia means that lived experiences will be accurately portrayed. This will increase social cohesion.

***“The system will be abused. People will receive more than they “need.” Student allowance should stay strictly means-tested so only those that “need” it receive it.”***

**4A**

**EDUCATION AND LEARNING IS INHERENTLY VALUABLE:**

- If we see access to education as a basic right and a public good then it shouldn't matter if people who don't "need" a study wage receive one. (For example, we generally accept that everyone has the right to access free primary and secondary education and healthcare).

**UNDER THE CURRENT SYSTEM PEOPLE ARE LOCKED OUT OF THE SUPPORT THEY NEED:**

- This is a much bigger problem than the theoretical possibility of people having "too much support".
- Note that the narrative of people abusing welfare support is over-exaggerated and places our concern in the wrong place. In fact tax fraud is much worse than welfare fraud (e.g. lying to WINZ to receive a benefit).

**LESS SPENDING ON SYSTEM ADMINISTRATION, MORE MONEY TO STUDENTS' HANDS:**

- It is better to spend less on administration of a broken means-testing system to let more money go directly into the hands of students.
- It's good to incentivise tertiary education (See 2a and 3a).

**4A**

***“[insert group here]  
shouldn’t receive  
student allowance”  
E.g. Why should the  
children of wealthy  
parents receive a study  
wage? Why should  
part-time students  
who are also earning  
a good income receive  
a study wage?***

**4B**

General response - See 4a: Pro-universalising

### **WHY SPECIFIC MEANS-TESTING DOESN'T WORK**

#### **PARENTAL INCOME:**

- Wealthy can hide wealth in assets/trusts.
- Out-of-touch assumption that parents support all tertiary study.
- 60% of students don't receive parental support, 75% of Pasifika students don't and 70% of Māori students don't.

#### **AGE AND POSTGRADUATE INELIGIBILITY:**

- Doesn't recognise adult poverty exists and mature adults also deserve equitable opportunity to study.
- Postgraduate students often share undergraduates' financial situations.
- Prevents marginalised people from entering academia and contributing to research.

#### **PERSONAL INCOME, PART-TIME/FULL-TIME:**

- Students are in a variety of diverse circumstances and deserve autonomy over how much money they want and need to earn.
- Part-time students still struggle to make ends meet, as they are likely not working 'graduate-level' or well-paying jobs if they are doing part time work and study.

**4B**

***“It’s too expensive.”***

**SA**

**SA**

### **COST OF A STUDY WAGE:**

- With phasing, first universalising student allowance in 2024, the total cost is \$2.65bn at the current rates. Then increasing it to \$385p week in 2025 will take the total cost up to \$3.4bn per year. In 2019, NZ Superannuation cost \$14.5 billion annually. In 2020, it was estimated that the NZ Superannuation scheme would cost nearly \$20 billion per year.

### **THE COST IS WORTHWHILE (SEE 2A, 2B AND 3A):**

- Investing in education = investing in the long-term future of Aotearoa.
- A study wage is worth the cost because of the collective benefits of barrier-free access to tertiary education.

***“Good idea, but  
it’ll never happen.”***

**SB**

**SB**

### EXAMPLES:

- Pre 1990s, New Zealand had free tuition and relatively universal student allowances.
- Denmark has a universal student allowance.

### CURRENT LEADERSHIP:

- The current Prime Minister and Finance Ministers are ex-Student Presidents who once advocated on these very issues. e.g. advocated for overhaul of student allowance scheme and universalising allowances, expanding welfare support for students, protesting tuition fees and student loans.

### CHANGE CAN HAPPEN:

- Student poverty and student debt are the product of political choices. The status quo is upheld by us giving decision-makers a free pass and accepting the way that things are as inevitable.
- Change is absolutely possible if we can change the narratives around student hardship and the role of education in our society.
- If regular people like us continue to have these conversations, we will grow public support which gives decision-makers the mandate to enact change.