fruitful in increasing our understanding of "the dropout!". The responses which we collected indicate that each withdrawing individual had developed - sometimes in rich detail - his own perception of university life and its relation to his own life and values, had consulted his own judgement as to what was "best" to do, and had acted accordingly.

Although very little is known about the detailed steps which lead a student to decide to drop out - or to continue - and there is a need for more in-depth studies of the motivations of individual students, there are sufficiently numerous leads to give support to the claim that wastage is largely a matter of individual reactions to the university environment. It is clear from our survey, and from other studies, that much more needs to be done to provide intending students with accurate information about the demands and characteristics of university life - many first-year students only realise that they have made an unwise decision when it is too late for them to do anything about it except to dropout. It is also clear that, for a large number of adequately-motivated students, the first year at university is a depressing and unrewarding experience. It is the responsibility of the universities to see that the legitimate aspirations and expectations of these students are not frustrated.

REFERENCES
1. For further details see Lewandowski, K., Powell, J. P., and White, Ruth. Academically Successful Students who did not Re-Enrol at the University of New South Wales, 1975. Sydney: Tertiary Education Research Centre, U.N.S.W., 1976
2. See Appendix I for details of the questionnaire.
3. Navy personnel formed a discrete subgroup, as all explained that the deferment they had been taken by their sponsor and funding agent, the R.A.A.F.; these students would have remained at the University if they could have.
6. Ibid., p. 159.
7. Ibid., p. 155.

Appendix I
Questionnaire
This questionnaire is part of a survey conducted by the Tertiary Education Research Centre to elicit the opinions of students who did not re-enrol for university study in 1975. There are only three questions. Please give your answers as fully as possible. We are interested in as many comments as you want to include. There may be some points which you feel may not be of importance to us but if you think that they are relevant we would like to hear about them.
The information will be used to assess trends only and individual opinions will be treated confidentially.
1. Thinking back to your time at this University and the period prior to commencement of courses this year, try to remember some of the things that led to your decision not to return to the University - then tell us, in as much detail as you can, why you did not re-enrol. (Would you underline the one over-riding factor you consider influenced your decision not to re-enrol.)
2. What advice would you give someone with similar interests and background as yourself who is thinking about going to university?
3. What would you say to someone who was undecided about re-enrolling next year?

Table I
Reasons for Approved Deferrals

<table>
<thead>
<tr>
<th>Year</th>
<th>Financial &amp; Personal</th>
<th>Travel/Work Experience</th>
<th>Returning to School to improve results</th>
<th>Uncertain of Aims</th>
<th>Other</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1975</td>
<td>107</td>
<td>141</td>
<td>9</td>
<td>68</td>
<td>13</td>
<td>338</td>
</tr>
<tr>
<td>1976</td>
<td>222</td>
<td>296</td>
<td>35</td>
<td>20</td>
<td>86</td>
<td>659</td>
</tr>
</tbody>
</table>

Note: 1975 with the performance of other first year students in the courses in which the 631 deferring students enrolled in 1975. The distribution of the majority of the students who defer subsequently enrol at the University of New South Wales the following year. Of the 253 students who deferred in 1974, only 64 (25%) enrolled in 1975. Of the 338 students who deferred in 1975, 67 (20%) enrolled in 1976 in the course for which deferment was granted, while a further 26 enrolled in other courses at the University of New South Wales.

It might be thought that there would be a significant variation among faculties of students who enrol after deferment but this does not appear to be the case, as is shown in Table II.

Table II
Distribution of students who deferred in 1974 and enrolled in 1975, by Faculty

<table>
<thead>
<tr>
<th>Deferred 1974</th>
<th>Enrolled 1975</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applied Science</td>
<td>24</td>
</tr>
<tr>
<td>Architecture</td>
<td>11</td>
</tr>
<tr>
<td>Arts</td>
<td>93</td>
</tr>
<tr>
<td>Commerce</td>
<td>41</td>
</tr>
<tr>
<td>Engineering</td>
<td>22</td>
</tr>
<tr>
<td>Law</td>
<td>15</td>
</tr>
<tr>
<td>Medicine</td>
<td>6</td>
</tr>
<tr>
<td>Prof. Studies</td>
<td>20</td>
</tr>
<tr>
<td>Sciences</td>
<td>19</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>253</strong></td>
</tr>
</tbody>
</table>

Note: Tertiary Education Research Centre, University of New South Wales.

STUDENT DEFERMENTS AT THE UNIVERSITY OF NEW SOUTH WALES 1971-1976

Margot Pearson*

In recent years, universities in Australia have instituted schemes for student deferment. The idea is to allow a student who has been granted admission, to take a year off before enrolling in a course of study. This break between school and university is seen as an opportunity for a student who has any doubts about his goals, or family or financial problems, to sort things out and so return to his studies with greater maturity and motivation.
Deferment is not given to students who wish to enrol at a different tertiary level institution or to transfer from another tertiary institution.

During the period 1971-1976, 1427 deferments have been granted to prospective students by the University of New South Wales. A summary of the reasons for deferment approved by the University for the past two years is given in Table I.

It is interesting that in 1976 there are fewer students who state that they are uncertain of their aims. Most have some reasonably specific reason for deferring, including those seeking a break from study in order to travel or gain work experience. A few students wish to return to school to improve their results so that they can gain admission to courses with restricted entry (for example Medicine). If their efforts fail, these students still have a place open to them at the University.

Students are seeking and being granted deferment for all the reasons cited, and possibly others, in increasing numbers. In 1971, 50 students were granted deferments. By 1976, 659 deferments were granted and the number of students involved is still small. In 1975 deferring students would have increased the first year enrolment only by 8%. Nor do
students according to faculty is already given in Table II. Two indicators, wastage and number receiving a clear pass (no fails), were used.

The total number of first year students in courses in which the 63 deferring students enrolled in 1975 was compared with the total number of students in these courses who appeared on the examination results printout of December 1975. The difference between the total number of first year students, students as of April 1975, and the number of those who were still enrolled in December was taken as a rough guide to wastage. This gave a wastage rate for all students in these courses of 8%, whilst of the 63 deferring students, 10 were not officially enrolled in December, giving a wastage rate of 16%.

Turning to the academic performance of the deferring students, 33 out of the 53 whose names appeared on the examination result printout received a pass with no fails in 1975, that is a clear pass rate of 62%. The overall rate for students in the courses for which these deferring students enrolled was 54%.

It is not possible to compare all aspects of the performance of these deferring students in 1975 with other 1975 first year students, but it is interesting to note that by the end of the year, 16 had discontinued without fail. In 1976, 21 had not returned to the University of New South Wales. Of the 21 who did not return, five had been academically successful, whilst of the 42 returning, six changed their course of enrolment in 1976.

It is worth noting the experience of two other institutions with deferment schemes. The University of Melbourne and Monash University both have schemes for granting deferment to students who have already been admitted. In both cases a higher percentage of deferring students subsequently enrol than has been the case at U.N.S.W. in 1975.

The record of the deferring students in 1975 would seem to indicate that a year's break does not resolve all problems and uncertainties, whether personal or academic. As a group, the deferring students in 1975 seemed as prone as any other group of students to fall or withdraw or change courses. However, the real significance of student deferment cannot be assessed without considering the experiences of the students who deferred and did not return to the University. Such a study is in progress at the Tertiary Education Research Centre at the University of New South Wales.

FOOTNOTES:
1. One of the deferred students was not proceeding from high school but had been enrolled in 1968. This student did not fit the definition of deferment used in this study.
3. This figure is almost certainly an underestimate as it does not take account of those students who did not withdraw officially before the examination result printout was produced.
4. Melbourne University, Enrolment, age, sex, and location of institution.
5. In 1975 it was estimated that 14.5% of first year students who were academically successful did not return. For further information on students who are academically successful but do not return see Lewenstam, K., et al. Academically Successful Students who did not Re-enrol at the University of New South Wales, 1975. R & D Paper No 43. Tertiary Education Research Centre, University of New South Wales, 1976.

ACKNOWLEDGEMENTS
I wish to thank Mr. Beauchamp, Admissions Officer, and Mr. Warr, Assistant Registrar, for their help in data collection.

A NATIONWIDE SURVEY OF TERTIARY STUDENTS' BUDGETS

F. C. L. Beighton* and A. P. Gallagher*

Many issues of the financial aspects of tertiary student life are currently being discussed. Two examples are the investigation of comprehensive loans schemes and the possibility of re-introducing fees for some sectors of the tertiary student group. In order to make considered decisions on these questions, the most accurate data possible are required. Unfortunately, there is very little data on how much money tertiary students have, where they get it and how they spend it. The only nationwide survey of student costs and incomes was conducted in 1974 by the Commonwealth Department of Education, and was published in 1976. The report contains an extensive review of the smaller surveys of single institutions conducted before 1974. The survey findings are vital to the current discussion on student funding systems so it is essential that they become as widely known as possible. The aim of this article is to give a synopsis of the major findings of the survey.

Questionnaires were sent to a 3 per cent national sample of tertiary students, two-thirds of whom corresponded with the definition of students stated in this brief article. Their answers have been written up as a descriptive chapter in the report. The socio-economic characteristics of the respondents were similar to those of the tertiary student population, but several aspects are worth emphasizing. Three-quarters of them were under 23 years of age and two-thirds of them were male. Ten per cent were married, but only 3 per cent had dependants. Twice as many full-time students stated that their fathers were in either professional or administrative occupations than would have been predicted on the basis of the Census figures on the occupations of all men aged between 45 and 54. The greatest divergence in this respect was found among university students, 43 per cent of whom said that their fathers were in professional or administrative occupations, compared to 32 per cent of College of Advanced Education (C.A.E.) students. Although mothers of respondents were slightly less likely to be in the workforce than all Australian women of comparable age, when they did enter it, they were twice as likely to be in professional or administrative occupations than would be predicted on the basis of the Census figures.

*Research Fellow, Centre for the Study of Higher Education, University of Melbourne, Equipment Budget Officer. 

The median income for full-time tertiary students in 1974 was $1,800 with an interquartile range from $1,252 to $1,950. There were three main sources of income for full-time students. Listed in order of importance these were: grants or studentships, work, and cash or loans from relatives, usually the parents. Almost all students, approximately 80 per cent, held some form of grant. This was almost always either the Tertiary Education Assistance Scheme (T.E.A.S) or a studentship.

The two main schemes differ in some important ways. Studentships are not means-tested on the parental income and the amount of money received increases with the number of years of the course successfully completed by the student. There is only a small distinction between the amount of money received by students who are living in the parental home and those who live elsewhere and the living allowances are substantially higher than T.E.A.S. Under the T.E.A.S system a great deal depends on whether the recipient is classified as 'dependent' or 'independent'. 'Dependent' students receive an allowance which is means-tested on the parental income and 'independent' students have a means-test applied to their own income. If any. The 20 per cent of students receiving no assistance ('no award') were ineligible for a variety of reasons, usually the means-test or inadequate academic progress. These students were entirely dependent on their own earnings or parental assistance.

A relationship was found between the level of the parental income and the extent to which students relied on income from work. Although there was no relationship between the level of the parental income and the level of the students' income, the way in which the students made up their income differed according to their parents' resources. Students with wealthier parents derived a lower proportion of their income from work than did students from poorer families.

Income from work was the second most important source of money for students: 80 per cent said that they worked at some time during the year, usually during the long vacation. Almost half (45 per cent) of the 'no award' students and more than a third (34 per cent) of the T.E.A.S. students worked during the academic year as well. Neither access to jobs nor the opportunity to earn reasonable rates of pay were equally distributed among students. The main factors affecting the opportunity to earn were course of enrolment, occupation, sex, and location of institution.