



# Growth through Equity: From the Universities Accord to Implementation

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**2050**  
ALLIANCE



## EXECUTIVE SUMMARY:

The Australian Government's target of 80% of the working-age population holding a tertiary education qualification by 2050 will only be achieved if participation by students from under-represented groups increases significantly.

The introduction of the Universities Accord (Opening the Doors of Opportunity) Bill into Parliament would see the implementation of a new Managed Growth Funding system for universities, along with Needs-based Funding, designed to target public investment to where it is most needed to achieve these long-term goals for increased participation and equity.

The proposed managed demand-driven system for equity places is very different to the previous demand-driven system in the 2010s. Understanding these differences is critical to effective implementation in 2026 to put us on the right path to meet our 2050 goal. This paper examines the history of student equity policy and programs to inform the implementation of the new managed system that can put students first and achieve Growth through Equity.

The paper provides a framework for assessing the effectiveness of student equity policy, based on five key prerequisites: Aspiration, Academic achievement, Availability of places, Accessibility and Affordability. This framework helps to identify and manage policy trade-offs (for example, between collaboration and competition) to ensure that the new policy framework succeeds.

### Key recommendations:

1. Take a student-centric approach, with the allocation of demand-driven places as frictionless as possible for students and managed through existing mechanisms (Mission-Based Compacts and TACs).
2. Link Outreach and Needs-based Funding, with institutions retaining the flexibility to target investment to the areas of greatest need, to build aspiration and the pipeline for future tertiary study.
3. Establish clear links between national-level goals for participation and equity and the contextualised targets set in Mission-Based Compacts, preserving flexibility for each university to focus on the distinct needs of its community (for example, to go beyond existing equity categories) while also supporting accountability for outcomes.
4. Urgently address affordability, both in terms of fairer student contributions and increased income support.

## ANALYSING THE EMERGING HIGHER EDUCATION POLICY FRAMEWORK THROUGH AN EQUITY LENS

Addressing the under-representation of identified population groups in higher education has been a long-standing policy objective in Australia. These include First Nations students, students from low socio-economic status (SES) backgrounds, students from regional and remote backgrounds, and students with disability. A new policy framework is emerging in the context of the ambitious participation targets articulated by the Australian Government in response to the recommendations of the Universities Accord, namely that 80% of the working age population achieve a tertiary level qualification by 2050. This will only be possible if the participation by students from identified target groups increases strongly, giving rise to the motto of *Growth through Equity*.

To support this aspiration, the Government is introducing a Managed Growth Funding system of higher education from 2027, with an effectively demand-driven equity component, to be managed by the new Australian Tertiary Education Commission (ATEC).

This is in addition to funding changes already initiated for [key equity programs](#), including the:

- Discontinuation of the [Indigenous, Regional and Low SES Attainment Fund \(IRLSAF\)](#), including the Higher Education Participation and Partnerships Program (HEPPP), regional loading, and enabling loading as well as the National Priorities and Industry Linkage Fund (NPILF),
- Introduction of [demand-driven Needs-based Funding](#) for current higher education students,
- Establishment of a fixed [Outreach Fund](#), and
- Quadrupling of the [Disability Support Fund](#).

This paper investigates the potential of this emerging policy framework to improve participation of target group students in higher education. It seeks to:

- Provide context for the current policy discussion, including a brief history of student equity policy and programs, and the available evidence for the effectiveness of previous approaches.
- Explore the potential contributions of the component parts of the policy framework, including Managed Growth Funding, managed demand-driven places for equity students, Needs-based Funding, and Outreach Funding.
- Make recommendations to address identified implementation challenges inherent in the emerging policy framework.

The focus of this paper is on students from low SES backgrounds to illustrate the strengths and weaknesses of the emerging policy framework as this cohort remains the most under-represented of the four target groups. A note on the challenges associated with the existing low SES definition is included as an Appendix.

### POLICY CONTEXT

#### *Who gets to go to university?*

To provide a framework for thinking about the effectiveness of these new policies, it is important to briefly talk about the necessary requirements of accessing and succeeding at university. More than 40 years ago, Anderson and Vervoorn (1983) named four pre-conditions for higher education participation:



1. *Aspiration* to engage in university,
2. Academic *achievement* of the student prior to commencing higher education,
3. *Availability* of places, and
4. *Accessibility* of the learning environment.

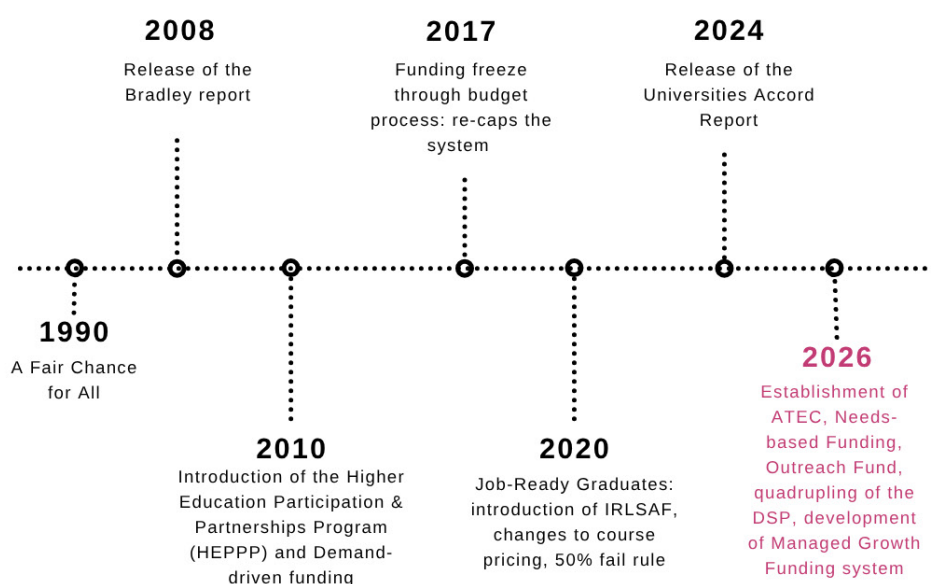
These remain relevant today. However, more recent studies (Universities Australia, 2018) have highlighted the necessity for a fifth condition: *Affordability*. The student cohort has diversified beyond middle-class school leavers who are usually financially supported by their families while completing their degree. Moreover, with increasing costs of living, existing income support mechanisms have reduced in efficacy (Norton, 2025c). An effective policy approach to widening participation must address all five pre-conditions to position university as a desirable and achievable option for a prospective student for whom university is not the obvious next step in life. We will return to these indicators when we assess different policy options.

### Student equity policy history

Australia has a long history of more or less bipartisan policy commitment to equitable participation in higher education. The current framework of measuring equity as the enrolment share of six national equity groups in the domestic undergraduate cohort dates back to the discussion paper: *A Fair Chance for All* (DEET, 1990). Australia started tracking the performance of universities in relation to these six equity groups in the 1990s (Martin, 1994), and we now have over 30 years of time series data. This represents a globally unique and valuable dataset.

Ambitious higher education participation targets are similarly not new in the Australian context. Following the Bradley Review (2008), the Rudd government articulated 40/20 attainment targets (40% of 25-34 year-olds to achieve a degree qualification by 2025 with 20% of enrolled students being from low SES backgrounds), which drove the introduction of the Higher Education Participation and Partnership Program (HEPPP) alongside the demand-driven funding system, as part of the 2010 higher education reforms led by then-Education Minister Julia Gillard (Australian Government, 2009). The HEPPP’s original focus was on undergraduate students from low SES backgrounds and represented a major increase in equity funding made available to Australia’s public universities.

Figure 1: Overview of major higher education policy changes: 1990 to now



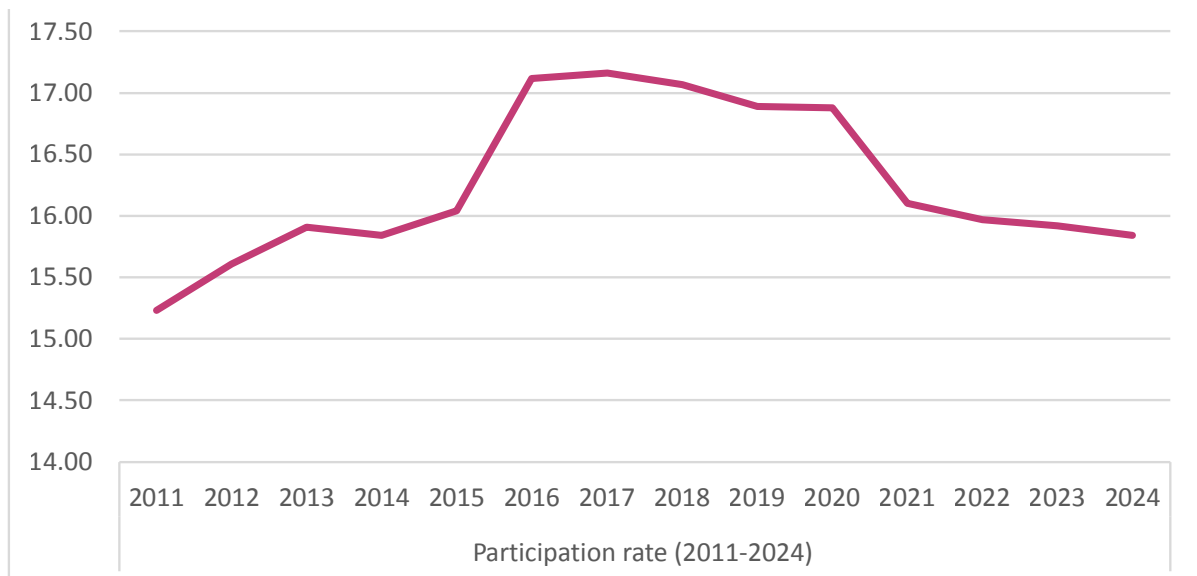
With the introduction of the Indigenous, Regional and Low SES Attainment Fund (IRLSAF) in 2020, as part of the Job-Ready Graduates package introduced by the Morrison government, the focus widened to include Indigenous students and those from regional and remote backgrounds. The funding formula was adjusted to reflect these new target groups and acted to re-distribute HEPPP funds away from metropolitan universities with large low SES populations towards regional universities. The regional loading allocation also became part of the IRLSAF together with enabling loading.

*The era of widening participation: 2011-2017*

The Gillard reform agenda to widen participation in Australian higher education, and the introduction of HEPPP and demand-driven funding from late 2010, was a demonstrable success. It broke a trend of stagnant participation of people from low SES backgrounds in higher education, driving the first significant uplift in equity group participation rates at Table A providers, i.e. all higher education providers that can offer Commonwealth Supported Places (CSP), since counting began. Low SES Undergraduate (UG) Participation rates rose from 15.23% in 2011 to 17.16% in 2017 (see Figure 2; Department of Education, 2025). Following a funding freeze, achieved through budget measures rather than policy reform, places were essentially re-capped. From 2018, access to and participation in higher education began to decline, particularly for students from low SES and regional/remote backgrounds despite ongoing equity funding. Demographic shifts, labour market conditions, and broader social trends have also contributed to these declines (Norton, 2025a).

The HEPPP distinguished Australia as a global leader in student equity and widening participation (Salmi, 2018), having made a substantial (>\$2bn in institutional allocations alone) and long-term (17 years) investment into equitable participation of students who belong to nationally recognised equity groups, and particularly for students from low SES backgrounds. As we are embarking on major policy reform, there is a need to preserve the existing institutional knowledge and program infrastructure, including the increasingly high-quality evaluation of student equity programs.

Figure 2: UG low SES (SA1) participation rate (2011-2024)



*Learning from the past to inform the future: Strengths and contributions of the HEPPP*

My 2016 Equity Fellowship, funded by the National Centre for Student Equity in Higher Education (NCSEHE, now ACSES), investigated how HEPPP had been implemented across the sector (Zacharias, 2017). I distilled a set of insights relevant today as we craft a new policy approach to address under-representation. Key learnings to consider in shaping the Managed Growth Model, especially a managed demand-driven approach to equity places, Needs-based Funding to support current students and regional universities, and outreach to under-represented populations are summarised below.

1. The combination of demand-driven funding and HEPPP in the early 2010s was effective in increasing the participation of people from under-represented groups, especially from low SES areas, because:
  - There was significant unmet demand amongst under-represented cohorts;
  - Demand-driven funding solved issues of availability and accessibility at the sector level, catering to the unmet demand;
  - University was actively promoted in schools and communities that hadn't previously considered it as an option; and
  - Equity funding helped universities support enrolled equity students both financially and academically.
2. Negotiated institutional equity targets, which are set to achieve a national equity target, only work if non-achievement (and over-achievement) has consequences. The Mission-Based Compacts of the early 2010s could have served this purpose but there were no perceived consequences of (not) meeting institutional targets, and the Compact process eventually lapsed altogether.
3. The flexibility to target equity funding towards an institution's weakest lifecycle phase was a key strength of the HEPPP. Equity work is structured across four lifecycle phases: pre-access, access, participation, attainment and transition out (Bennett et al., 2015). The Australian higher education sector is diverse, and institutional equity performance across the student lifecycle is uneven. Universities need to consider their specific student profiles as well as geographic, structural, and cultural constraints and enablers when crafting institutional strategies to widening participation.
4. Inter-institutional collaborations to stimulate demand for higher education in low SES and regional communities were successful as long as there was significant government funding to incentivise partnerships, for example, the Queensland Widening Tertiary Participation Consortium and Bridges to Higher Education in the Sydney basin. Neither of the partnerships stayed fully intact once universities had to contribute all of the funding.
5. Universities needed to actively translate the policy focus on people from low SES backgrounds into their context, accommodating the inherent limitations of using a geographic indicator to target support at individual students. In practice, 'students from low SES backgrounds' often became the shorthand way for addressing educational disadvantage experienced by all three groups identified in the Bradley Review, students from regional and remote as well as Indigenous backgrounds in addition to low SES, but could also include further groups, such as refugee, care leaver, or Pasifika students in some institutions. Despite the definitional issues and challenges of targeting programs for this cohort, the focus on low SES as the main target group for the national equity program was seen as appropriate, as people with money have a lot more choices than those without. Students from low SES backgrounds also often belong to other equity groups.



In summary, the combination of demand-driven funding and HEPPP in the early 2010s was effective in increasing participation of people from under-represented groups, especially people from low SES areas, because there was significant unmet demand, accessing a university place became easier, and university was actively promoted in schools and communities as a desirable and achievable option.

This is not our current situation, however. Demand for university is declining, and a university education is increasingly viewed as poor value for money by prospective students (Norton, 2025b). In this context, it is important we are clear on the policy problem we are trying to solve through tertiary sector reform in 2026.

## WHAT IS THE POLICY PROBLEM WE ARE TRYING TO SOLVE NOW?

The Universities Accord articulated a vision for an inclusive higher education system driven by ambitious targets to guide actions towards achieving greater equity (Australian Government, 2024, p. 111):

*Every Australian should have the opportunity to experience the life transforming benefits of tertiary education. This is vital for Australia's future. Only by expanding access to tertiary education to currently under-represented groups – including people from low SES backgrounds, First Nations, people with disability and regional, rural and remote students – can the nation meet its projected skills needs. Access to tertiary education must include high quality teaching and learning targeted to students with lower educational attainment, alongside access to income support where necessary, affordable student housing and the ability to find reasonable work and placement opportunities.*

Increasing the number of skilled workers is seen as an urgent national priority and requires more higher education and VET graduates. A failure to increase tertiary participation to meet these needs might result in lasting damage to Australia's prospects of national economic success as well as to social cohesion by curtailing access to rewarding and well-paid careers which are enabled by tertiary education.

The Accord panel made several policy recommendations to increase the participation of under-represented student cohorts, namely to:

1. Address persistent under-representation and lower success rates of students belonging to national equity groups (Recommendation 13)
2. Ensure all students from under-represented backgrounds are eligible for a funded place at a public university (Recommendation 41c.)
3. (i.) Recognise the additional costs involved in teaching students who need additional support to complete their studies and (ii) increase the funding for regional delivery (Recommendation 41g.)

The Government endorsed the Accord's recommended growth target of 80% participation in tertiary education by 2050. They also committed to ensuring all students from under-represented backgrounds will be eligible for a funded place at a public university as soon as possible.

The Minister introduced draft legislation, the *Universities Accord (Opening the Doors of Opportunity) Bill*, on 25 June 2026. The objective of the Bill is to embed a new Managed Growth Funding system, including effectively demand-driven places for students from under-represented cohorts, and Needs-based Funding within the core funding model. The managed demand-driven places for low SES and regional students will have different rules from demand-driven places for First Nations students.

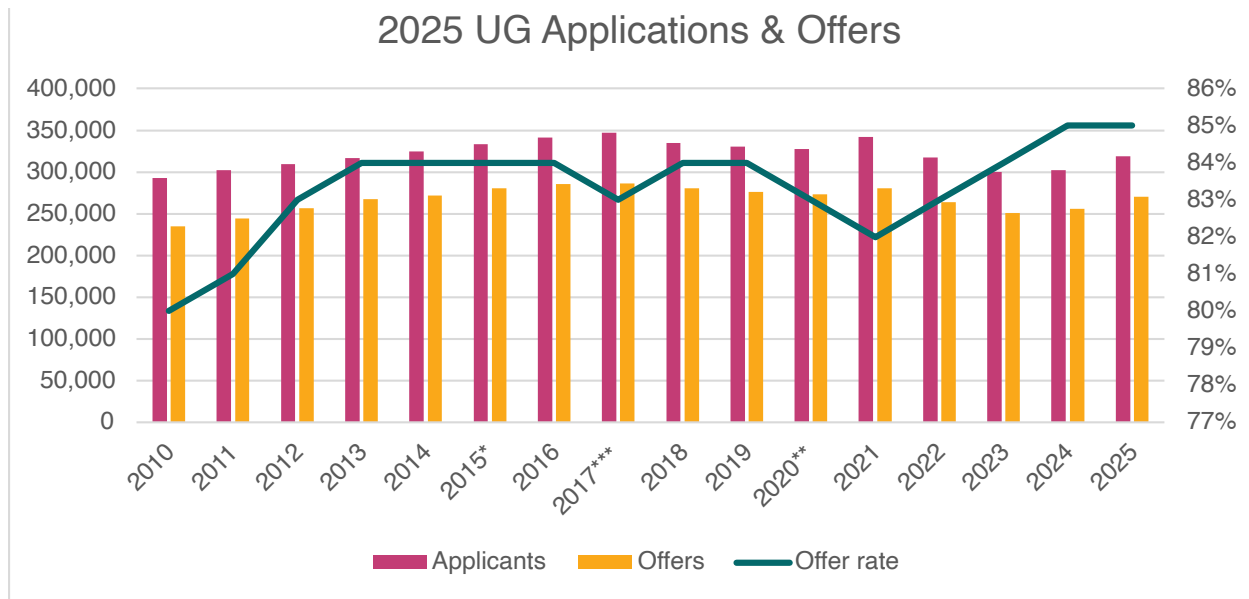
The Managed Growth System aims to ensure that all eligible students receive a fully funded Commonwealth Supported Place (CSP) and that growth is negotiated by the ATEC and individual institutions through Mission-Based Compacts. Ideally, this approach would increase equity participation while minimising competition for equity students as well as further concentration of growth in large metropolitan universities.



Managed Demand-Driven Equity places

The idea of Managed Demand-Driven Equity places assumes that there is significant unmet demand for university places by target group students. While there was excess demand when the fully demand-driven funding system was introduced from 2010, there is little evidence that this is still the case (Norton, 2025a). Looking at the national picture, Andrew Norton showed that demand from school leavers reduced slightly between 2017 and 2024 (by 3%). However, demand from the mature age cohort fell significantly during the same period (by 22% for 20–24-year-olds and 27% for those 25 years and older). In absolute terms, demand fell by more than 50,000 applications with almost 90% of those from non-school leavers. Applications from both groups recovered slightly in 2025 (Department of Education, 2026).

Figure 3: 2025 Undergraduate Applications & Offers



Due to declining demand, offer rates in 2024 and 2025 were at record highs (85%). Offer rates were lower for mature age students (80%) but included greater shares of students from low SES and regional/remote backgrounds (Department of Education, 2026).

The cohort of school-leaver students that applied for a university course but did not receive an offer for the 2025 academic year was 8,507 and represents less than 8% of the applicant cohort (see Table 1). While students from low SES backgrounds are around three times more likely to miss out on an offer compared with high SES applicants, this is still a relatively small group of students (n=1,882). Most students who did not get a place had ATARs of 50 or below.

While not enough is known about the no-offer cohort, regardless of SES, Tertiary Admission Centre (TAC) representatives shared that many of the students in the lowest ATAR band do not meet minimum requirements for Bachelor programs (e.g. an English prerequisite score) and will not receive a place no matter how demand is managed. The TACs were confident that, with additional financial support, their existing processes could be tweaked to provide proactive support to the no-offer cohort of priority students by supporting them to access pathway courses.



Table 1: Current Year 12 applications and offers by SES, 2025

ATAR	Applications			Offers			Difference		
	Low SES	Medium SES	High SES	Low SES	Medium SES	High SES	Low SES	Medium SES	High SES
50.00 or less	2,706	6,159	1,485	1,437	3,339	802	1,269	2,820	683
50.05-60.00	2,111	6,270	2,366	1,800	5,276	1,959	311	994	407
60.05-70.00	2,801	8,938	4,251	2,628	8,403	3,914	173	535	337
70.05-80.00	2,929	11,568	7,108	2,859	11,293	6,917	70	275	191
80.05-90.00	2,844	12,888	10,624	2,797	12,790	10,540	47	98	84
90.05 or more	2,160	12,911	16,103	2,148	12,812	16,001	12	99	102
Total	15,551	58,734	41,937	13,669	53,913	40,133	1,882	4,821	1,804

The other issue evident in these numbers is that the real barrier to increasing participation of the low SES school-leaver cohort lies further upstream, in the comparatively lower ATAR scores and lower application rates to university. Students from low SES backgrounds represent 25% of the school population but only 13.4% of the university applicant cohort, an application ratio of 0.53. At the same time, they represent 26% of all applicants in the lowest ATAR band, of which only 55% receive an offer. The real challenge in significantly increasing participation from low SES backgrounds and other under-represented groups, is in convincing enough young people that university is worth the investment of time, effort, money and foregone earnings. The increasing costs of completing a degree, free or cheaper VET options, a strong jobs market, a declining labour market premium for graduates, and declining academic performance at school (Norton, 2025b), all mean that this is an increasingly difficult proposition.

#### *Needs-based Funding and Outreach Funding*

In its current conception, NBF is attempting to solve two different policy problems: continued under-representation of students from First Nations, low SES and/or regional backgrounds; and the higher costs of delivering higher education in the regions. While related, these are distinct challenges and sit uncomfortably in the same program.

The introduction of NBF has delivered increased funding to universities for both equity and regional components (Norton, 2026). The regional loading has increased to \$119 million (from \$86 million in 2024). The equity component, absorbing \$256 million in funding previously allocated to NPILF under the IRLSAF, has increased to \$424 million. Institutional HEPPP allocations totalled \$164 million in 2025, however that included \$44 million in outreach funding, which has now been separated into a stand-alone Outreach Fund. Charles Sturt University, the University of Tasmania, James Cook University, and Central Queensland University received the most NBF (>\$29 million each).

The split between equity and regional components has also shifted. While the regional loading previously represented over a third of the total funding pool (34.4%), only 22% of NBF is now allocated to the regional component. This is in part due to the NBF formula, in which an external student attracts only half the contribution of an on-campus student in a regional area.



A focus on cumulative disadvantage in the Needs-based funding formula is warranted and welcome. However, it is currently limited to First Nations and low SES students. In the absence of a national indicator of cumulative disadvantage, universities need to proactively identify students who are experiencing multiple disadvantage and provide them with appropriate support to succeed at university.

The current policy approach separates widening participation outreach (the pre-access phase of the student lifecycle) from the rest of the student lifecycle which means that NBF does little to address the challenges associated with declining applications from sufficiently well-prepared students from low SES backgrounds. Outreach Funding will be treated as a stand-alone fixed fund to be administered by the Department. While there may be some flexibility to spend NBF on outreach initiatives in 2026, universities have been advised that “from 2027 onwards pre-access activities must be funded exclusively through the Outreach Funding Program, and providers should consider potential transition arrangements throughout 2026” (Department of Education, 2025).

The structural separation of prospective versus current students under the new policy settings undermines the flexibility of institutions to spend equity money in their weakest lifecycle phase which was a key strength of the HEPPP. For many selective metropolitan universities, their weakest phase is the (very) low application rate of priority group students. In response, many metropolitan universities have previously invested a significant share of their equity funding in outreach to raise aspirations and support academic achievement at school. These universities are now forced to significantly scale back their outreach efforts due to the uncertain funding environment, which is likely to further reduce the pipeline of prospective students from low SES schools and communities.

## TOWARDS A MORE EQUITABLE HIGHER EDUCATION SYSTEM

To increase participation in higher education by students from under-represented cohorts from current levels, the post-Accord policy architecture needs to balance student choice and agency, institutional priorities and viability, costs to the taxpayer, and quality delivery. This is no small feat. Some trade-offs might be unavoidable in establishing a Managed Growth Model while maximising the participation of students from under-represented groups across the sector.

The Government’s responses to date continue, in principle and rhetoric, a long-standing commitment to widening participation and supporting students from under-presented cohorts to succeed at university. We use the five As of accessing and succeeding in higher education as an analytical framework to assess the potential of the emerging policy framework to reverse the trend of declining higher education participation rates of students from under-represented groups, especially for the low SES cohort.

Aspirations for tertiary education are to be addressed by the Outreach Fund. However, the structural separation of Outreach from Needs-based Funding is likely to act as a key barrier to effective widening participation strategy and program design. In terms of prior Attainment, declining applications from sufficiently well-prepared students from low SES backgrounds are a critical challenge to increasing equity participation. Lower school attainment and streaming of students out of ATAR pathways are key drivers behind this trend which point to an important intersection of higher education policy with the school system.

The Managed Growth System and Managed Demand-Driven Equity places are meant to ensure the Availability of places for all eligible students. Fee-Free Uni Ready courses and VET pathways are important components of ensuring affordable Access to tertiary education for students from under-represented backgrounds. In Australia, Accessibility is also significantly influenced by geography. Regional and suburban campuses as well as high-quality online options, ideally supported by local study hubs, are critically important in making university a viable option for students outside of the major cities. Both CSP and NBF are required to ensure financial viability of these campuses and the provision of inclusive learning environments both on campus and online.



Affordability of higher education has not been sufficiently addressed in the Government's response to date. This is with regard to the cost of completing a university degree as well as cost-of-living pressures experienced by current students which both negatively impact access and participation rates of low-income students disproportionately. The Accord panel made recommendations to reduce student contributions to address the most significant impacts of the JRG package and to urgently improve student income support. Both are prerequisites for increasing participation.

Based on this assessment, we offer the following considerations to inform the draft *Universities Accord (Opening the Doors of Opportunity) Bill*:

1. Accessing a place in the student's desired course, provided they meet eligibility requirements, should be as frictionless as possible, to maximise the numbers of enrolments from target group students already interested in pursuing higher education:
  - The allocation of additional equity places for students from low SES backgrounds and regional and remote areas should be managed through the Mission-Based Compacts as recommended by the Accord panel, with universities negotiating contextualised institutional growth targets for equity cohorts with the ATEC.
  - The consequences for not meeting equity targets should be significant and clearly spelt out in the Compacts.
  - The timing of asking for any equity places over and above the allocated target could also be negotiated during the compact process in light of the university's intake cycles. For many universities, increased demand would be evident by December and requests to, and decisions by, the ATEC for additional equity places could be based on data received from Tertiary Admission Centres (TAC) and/or universities ahead of the main offer round. Close collaboration between universities, TACs, and the ATEC and Department of Education will be required to ensure that information about additional places to meet equity cohort demand is available in time for offer rounds.
  - The process of allocating additional equity places should be managed through established processes, e.g. the TACs and direct application processes. For example, TACs, working with tertiary institutions, could be funded to proactively work with students who apply but do not receive an offer (no-offer cohort) to find an available place in a course and institution for which the student is eligible. This could include assisting students to identify alternative course options for which they do meet requirements and pathway options which can enable students to meet future study and career goals.
2. Increasing demand for university places from target group students is urgently required, if participation targets are to be achieved:
  - Universities need to offer academic programs that are accessible to a diverse student cohort, sufficiently flexible for students to engage in, and lead to tangible labour market opportunities upon graduation.
  - Universities should receive sufficient and ongoing funding to undertake widening participation outreach to grow the pool of people who are interested in higher education. Given the declining demand by students from under-represented backgrounds, the current allocation of \$40m per year (indexed) does not seem sufficient. Universities should retain the flexibility to spend part of their NBF allocation on widening participation outreach.
  - Greater collaboration between universities in the same geographic area and co-design of programs by community organisations, universities, study hubs, vocational education institutions, and/or schools should be incentivised with funding that is additional to the institutional allocations provided by the Outreach Fund.
  - Better data on outreach provision in schools and communities is required to optimise targeting by identifying 'cold' spots and over-servicing.



3. The design and funding formula of NBF should be regularly reviewed and updated to ensure that funding is targeted to where it is most needed. This includes the allocation of the regional component as a share of total funding (ensuring a balance of about one third of the total) and recognising the importance of outreach funding – particularly for under-served regions – as a critical part of increasing participation in higher education.
4. Urgently actioning Accord Recommendation 15 to comprehensively improve student income support and Recommendation 16c to reduce student contributions would reposition university as a more viable option for low-income students. We recognise that both policies would have significant implications for the federal budget.

## APPENDIX

### *A note on the low SES definition*

The low SES definition has attracted sustained criticism. Low SES is currently defined to include the households in the bottom 25% of Statistical Areas 1 (SA1), which is a unit of analysis in the Census. In their Review of the Equity Groups, Tomaszewski et al. (2018) recommended that the current low SES measure be complemented by a set of area-level indicators corresponding to the 10 SEIFA (Socio-Economic Indexes for Areas) IEO (Index of Education and Occupation) deciles, and individual-level indicators of educational disadvantage, especially maternal education levels. The Department is yet to act on these recommendations.

Because they are updated every 5 years, low SES areas change regularly and, sometimes, quite drastically. The last SEIFA redistribution, following the 2021 Census, was unfavourable in relation to higher education participation in that socio-economic disadvantage shifted out of gentrifying city areas, especially Western Sydney, into outer urban and regional areas where universities are less visible and barriers to higher education participation more severe. These ‘jumps’ in low SES participation rates can be clearly seen in a longitudinal graph (Figure 1 in text; Department of Education, 2025). While participation rates had already been sliding, following the effective re-capping of higher education places in 2017, the 2021 SEIFA redistribution took 0.5 percentage points off the low SES participation rate (from 16.62% to 16.11%) and more than 4000 students were no longer considered as low SES. Since then, low SES enrolments and participation rates have continued their decline to arrive at 15.93% (118,215 students) for the academic year 2024.

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