monash graduate association

Graduate Research at Monash:

Student Experiences, Challenges and Opportunities for Enhancement

Acknowledgements

Acknowledgement of Country

The Monash Graduate Association respectfully acknowledges the Traditional Custodians of the lands on which we work and learn. We pay our respects to the Wurundjeri Woi Wurrung and Bunurong peoples of the Kulin Nation, on whose unceded lands our Melbourne campuses are situated.

We also acknowledge and pay our respects to the Traditional Custodians of all lands and waters across Australia from which our graduate students participated in this research. We honour the continuing connection of Aboriginal and Torres Strait Islander peoples to Country, culture, and community and recognise their enduring knowledge systems and contributions to Australian society.

We pay our respects to Elders past and present, and extend that respect to all Aboriginal and Torres Strait Islander peoples.

Report Production

The Monash Graduate Association would like to thank all those who assisted in the production and distribution of this survey. We would also like to thank the graduate students who completed the survey.

This report was produced by the MGA's Research Manager, Dr Ryan Edwards. Should you have any questions in regard to the paper, please contact Ryan.Edwards@monash.edu for further information.

Use of Generative AI

The design, methodology and core content of this report are the work of the author. Generative AI (Claude) supported specific technical tasks including the coding of open-ended survey responses and the automation of repetitive data analysis procedures. AI assistance was also employed for language editing and refinement throughout the document. All applications of AI were supervised and validated by the research team. The analytical insights, conclusions and recommendations presented in this report represent the independent professional judgment of the author. All cited sources were identified, reviewed and verified manually.

How to Cite this Report

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Executive Summary

This report examines how mental health, financial pressures and academic experiences interconnect for Monash graduate research students, uncovering both substantial challenges and clear opportunities for improvement. Importantly, many of these challenges are widespread across the Australian graduate research sector rather than unique to Monash, with Monash students showing somewhat better outcomes in several key areas.

Mental Health and Wellbeing

Monash students show marginally better mental health outcomes than peers at other universities: 51% fall within normal range for depression (versus 44% elsewhere), 46% for anxiety (versus 46%) and 60% for stress (versus 48%). Overall, 45% have accessed mental health support, with services effectively reaching those with severe symptoms.

However, significant demographic disparities exist. International students access support at only 32% compared to 62% for domestic students; men at 31% versus 52% for women. Within both citizenship groups, women are substantially more likely than men to seek support across almost all severity levels and gender differences are more pronounced among domestic students. International men represent the most vulnerable population (26% access), whilst domestic women show the highest rates (68%).

Financial Pressures and Academic Impact

Financial circumstances have deteriorated since 2023 (the last time this survey was run) with only 3% reporting they are “doing great” financially (down from 8%), whilst 20% are “having trouble” (up from 18%). Housing creates acute pressure, with 90% of renters under rental stress and 47% spending half or more of their income on rent alone.

Financial stress directly impacts productivity, with 40% reporting an extreme/big impact on concentration (up from 30% in 2023), 28% on campus attendance (up from 19%) and 56% on the ability to travel for research (up from 49%). These barriers limit both immediate engagement and professional development opportunities.

A clear gradient exists between financial stress severity and completion confidence: students reporting no financial impact show 76% high confidence in timely completion, declining progressively to 45% among those experiencing extreme impact. Current financial circumstances emerge as the strongest predictor of both stress impact and completion confidence, with students “having trouble” financially reporting 44% severe impact compared to just 13% of those “doing great.”

Academic Progression and Retention

Most Monash students (55%) feel confident about timely completion compared to 45% nationally. However, 46% have considered leaving at some point (up from 37% in 2024), though only 6% consider leaving often. Mental health represents the most cited reason (61%), followed by financial issues (57%), imposter syndrome (36%) and work-life balance (36%). Protective factors include satisfaction with university choice ($r = -0.38$) and degree satisfaction ($r = -0.35$).

Imposter syndrome affects 80% of students (up from 69% in 2024), showing moderate positive correlations with consideration of leaving (*Pearson correlation coefficient* r = 0.36), depression (r = 0.35) and stress (r = 0.34).

Connection, Career and Support

Isolation affects 72% of students to some degree (versus 82% nationally), with 22% experiencing high levels (versus 38% nationally).

With 31% reporting insufficient peer contact, connection challenges are substantial – yet Monash performs better than national averages.

Domestic students (26% "often" or "almost always") were more likely to experience high isolation than their international colleagues (19%).

Meanwhile, 80% of graduate research students are current scholarship recipients, but the survey reveals substantial concerns about whether current stipend levels enable students to maintain reasonable living standards.

Career guidance satisfaction stands at only 37%, representing the clearest service gap. Students consistently request discipline-specific guidance, industry connections and support for diverse career trajectories.

Key Opportunities for Enhancement

Mental Health: Develop culturally responsive services for international students and men-specific engagement strategies. Enhance early intervention whilst maintaining crisis response.

Financial Sustainability: Review scholarship indexation, establish an emergency support fund, expand academically relevant employment opportunities, revise conference funding to upfront models, engage in sector-wide advocacy and develop graduate research-specific financial literacy resources.

Career Development: Expand discipline-specific expertise, create industry connection opportunities, embed discipline-specific advisors, encourage alumni mentoring networks, enhance supervisor resources and training and implement proactive outreach.

Peer Connection: Create peer initiatives, enhance options for part-time and off-campus students, develop discipline-specific research communities and develop dedicated graduate research spaces.

Conclusion

Graduate research students demonstrate remarkable resilience, managing complex research projects alongside financial pressures, occasional isolation and career uncertainty. Yet systematic barriers exist that targeted interventions can meaningfully address. The survey identifies clear priorities: developing culturally responsive mental health services for international students and men-specific engagement strategies; reviewing scholarship indexation to keep pace with housing costs that now consume half of many students' incomes; enhancing emergency financial support for acute crises; and expanding career guidance with discipline-specific expertise to move beyond the current 37% satisfaction rate.

These challenges occur within a context of relative institutional strength. Monash students show better mental health outcomes than peers elsewhere (particularly for stress), higher completion confidence (55% versus 45% nationally) and lower rates of severe isolation (22% versus 38% nationally). Strong supervision and effective progress monitoring provide solid foundations. By building on these strengths whilst addressing identified gaps - particularly in mental health access equity, financial sustainability and career development - Monash can establish new sector benchmarks for comprehensive graduate research student support that recognises intersectional needs and enables all students to succeed throughout their candidature and beyond.

Introduction

In May and June 2025, the Monash Graduate Association (MGA) ran the *National Postgraduate Student Survey on Health, Family and Finances* across eight Australian universities. The survey set out to understand graduate research students' experiences across three key areas: wellbeing, finances and academic progress. Rather than looking at these in isolation, it examined how they interconnect and impact each other. By combining survey data with students' own words, this research provides clear evidence for where and how support can be improved.

The survey analysed patterns across different student groups - comparing domestic and international students, full-time and part-time enrolments, different disciplines and various demographic characteristics. This approach reveals not just what challenges exist, but who experiences them most acutely. Importantly, data from other Australian universities allows us to distinguish between challenges facing the entire sector and issues specific to Monash, showing where Monash performs relatively well and where improvement is needed. These findings inform the practical recommendations presented later in this report.

At Monash, 1,014 graduate research students participated (see Appendix 1: Demographics), representing approximately 22% of all enrolled graduate researchers. We promoted the survey through the MGA newsletter, website and social media, as well as through faculty groups and associate deans of graduate research who forwarded it to their students. Participants self-selected to complete the survey, with 100 gift cards worth $50 each offered as incentives to encourage a representative sample.

With support from student associations across Australia, we also offered the survey to graduate researchers at seven other universities: Griffith University, Australian National University, Southern Cross University, University of Sydney, University of New South Wales, University of Technology Sydney and Western Sydney University. A total of 131 graduate research students from these institutions participated.

This research was approved by the Monash University Human Research Ethics Committee (Project ID: 46811).

Limitations

While this report provides valuable insight into the graduate research student experience, it is important to acknowledge certain limitations that may impact the interpretation of results. Two such limitations are outlined below.

Low response rate from comparison universities

The substantially lower response rate from other Australian universities presents a significant limitation for comparative analysis. Whilst 1,014 graduate research students from Monash participated, only 131 students across seven other institutions provided responses. This small sample size limits the statistical power and reliability of comparative analyses.

Additionally, the self-selecting nature of participation, combined with low numbers, increases the likelihood that respondents from other universities may be particularly motivated individuals whose experiences differ systematically from their peers.

Consequently, whilst comparative data provides useful context for understanding whether challenges are sector-wide or institution-specific, these comparisons should be interpreted with appropriate caution. The "Other Universities" data is best understood as indicative of broader sector patterns rather than definitive benchmarks.

Over- and under-representation of demographic groups

When considering results, it is important to acknowledge that the response rate is not consistent across demographic groups.

For example, international enrolments accounted for approximately 51% of total graduate research enrolments at Monash University in 2025. In this survey, international students accounted for 56% of total responses at Monash. As a result, international students are over-represented and domestic students are under-represented. This is true also of full-time (over-represented) and part-time (under-represented) students.

Positive-negative asymmetry (PNA) effect

Across the entire report, the responses of students have been taken at face value. As such, it is important to reflect on the positive-negative asymmetry (PNA) effect. The PNA effect is two-part: firstly, it incorporates the positivity bias, which refers to an individual's inclination towards favourable perceptions of phenomena that are novel or do not directly impact them,[1] and, secondly, it incorporates the negativity bias which, in part, relates to how individuals are more curious about negative than positive stimuli and therefore are more mobilised by negative events.[2] In the context

[1] Maria Lewicka, Janusz Czapinski, and Guido Peeters, "Positive-negative asymmetry or 'When the heart needs a reason'," *European Journal of Social Psychology* 22 (1992): 426, https://doi.org/10.1002/ejsp.2420220502
[2] Reanna M. Poncheri, Jennifer T. Lindberg, Lori Foster Thompson, and Eric A. Surface, "A comment on employee surveys: negativity bias in open-ended responses," *Organizational Research Methods* 11, no. 3 (2008): 615-16, https://doi.org/10.1177/1094428106295504

of this report, this may mean that answers to the quantitative questions in the survey are disproportionately positive, while the responses to the qualitative (open-ended) questions are disproportionately negative, given that students were not required to provide a response.

Understanding Student Experiences: Mental Health, Finances and Academic Journey

This chapter examines the complex interplay between student wellbeing, financial circumstances and academic progression among graduate research students at Monash University. Rather than treating these as separate issues, the data reveals how mental health challenges, financial pressures and academic experiences are deeply interconnected aspects of the graduate research journey.

By analysing the relationships between mental health indicators (including DASS21 depression, anxiety and stress measures), financial wellbeing assessments and self-reported academic confidence measures, we gain insight into the multifaceted nature of the graduate research experience.

The Mental Health and Wellbeing Landscape

Mental health and wellbeing represent fundamental aspects of the graduate research student experience, influencing not only personal quality of life but also academic performance, research productivity and career trajectories. The unique demands of graduate research training - including extended periods of independent work, uncertain timelines, financial constraints and high-stakes academic pressures - create particular psychological challenges that distinguish this population from other student cohorts. Understanding the mental health landscape among graduate research students provides essential insights into the support needs of this community and helps contextualise the broader challenges they face in balancing personal wellbeing with academic achievement.

DASS21 and Mental Health Indicators

The Depression Anxiety Stress Scales-21 (DASS21) is a widely used, validated psychological assessment tool that measures three related emotional states: depression, anxiety and stress. DASS21 was included in the survey to provide standardised, comparable measures of mental health that can be benchmarked against general population norms and other student cohorts. This tool uses empirically derived severity categories ranging from “normal” through “mild”, “moderate”, “severe”, to “extremely severe” levels, moving beyond simple self-reported perceptions to structured, research-based classifications.

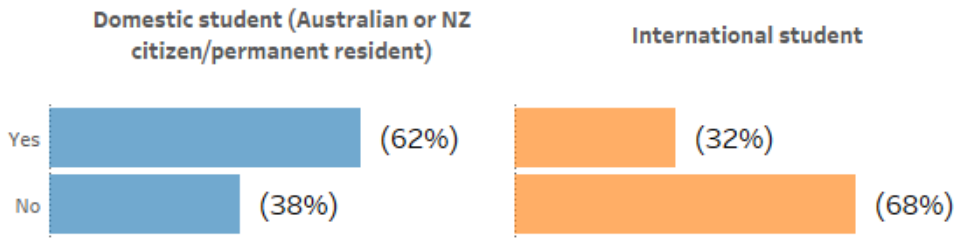
	Depression		Anxiety		Stress	
	Monash	**Other**	**Monash**	**Other**	**Monash**	**Other**
Normal	50.7%	44.2%	46.3%	45.8%	60.3%	47.5%
Mild	16.6%	18.3%	19.0%	20.8%	13.8%	16.7%
Moderate	21.9%	23.3%	16.2%	15.0%	15.1%	18.3%
Severe	6.2%	10.0%	9.0%	11.7%	8.1%	15.8%
Extremely Severe	4.5%	4.2%	9.5%	6.7%	2.6%	1.7%

Monash graduate research student respondents show patterns that reflect broader challenges facing graduate researchers across the sector. When comparing Monash students with graduate research students at other Australian universities, Monash students demonstrate marginally better outcomes across all three domains. For depression, 51% of Monash students fall within the "normal" range compared to 44% at other institutions, with 33% of Monash students experiencing moderate to extremely severe symptoms versus 38% elsewhere. Anxiety levels show similar patterns, with 46% of both Monash and other universities' students in the normal range and 35% of Monash students reporting moderate to extremely severe symptoms compared to 33% elsewhere. Stress levels reveal the most notable difference, with 60% of Monash students in the normal range compared to 48% at other institutions and 26% experiencing moderate to extremely severe stress versus 36% elsewhere.

These findings suggest that mental health challenges are a systemic issue affecting graduate research students nationally, whilst indicating that Monash students experience somewhat better mental health outcomes, particularly regarding stress management.

Accessing Mental Health Support

Mental health support utilisation among graduate research students reveals both encouraging engagement patterns and concerning disparities across different student populations. Overall, 45% of Monash graduate research students have accessed support for mental health issues at some point.



Significant demographic variations in support access reveal important equity considerations. LGBTIQA+ students demonstrate particularly high engagement rates at 80%, suggesting either greater mental health needs within this population or more effective awareness and utilisation of available services. However, disparities emerge across other demographics: international students access support at significantly lower rates than domestic students (32% versus 62%), while men access support at substantially lower rates than women (31% versus 52%). These patterns suggest that whilst mental health services exist, barriers to access may disproportionately affect certain student populations, creating opportunities for targeted outreach and culturally responsive support strategies.

The relationship between mental health severity and support-seeking behaviour demonstrates that students with more severe symptoms are more likely to access services, suggesting that current support systems are reaching those with the greatest need. Students experiencing extremely severe stress access support at a rate of 72%, compared to 37% of those with normal stress levels. Similar patterns emerge for depression (63% for extremely severe versus 40% for normal) and anxiety (57% for extremely severe versus 38% for normal). Meanwhile, 66% of those who reported feeling a sense of isolation "almost always" in the past month had accessed support compared to 35% of those who

said they “never” experienced isolation over that time period, whilst those who “often” experienced imposter syndrome accessed support at a rate of 63%, compared to 33% of those who had never experienced imposter syndrome. These patterns consistently indicate that whilst support services are effectively reaching students with severe symptoms across multiple domains of psychological distress, there may be opportunities to enhance early intervention for those experiencing mild to moderate symptoms.

Intersectional Analysis: Mental Health, Demographics and Support Access

Understanding how different student populations access mental health support at varying levels of psychological distress reveals crucial disparities in help-seeking behaviour and service utilisation. This analysis examines support access rates across DASS21 severity categories for key demographic characteristics, identifying potential barriers that persist even when students experience similar symptom severity and revealing where targeted interventions may be most needed.

Citizenship Disparities: Systematic Access Barriers

The citizenship analysis reveals one of the most persistent and concerning disparities in mental health support access, with international students demonstrating substantially lower utilisation rates across all DASS21 severity categories compared to their domestic counterparts. Overall, only 32% of international students reported accessing mental health support, compared with 62% of domestic students.

Across all severity levels, international students’ access rates range from 24% to 67%, whereas domestic students consistently show higher rates between 52% and 82%. This 8 - 28 percentage point gap remains evident even among those experiencing extremely severe symptoms, suggesting that the barriers faced by international students are systematic rather than severity-dependent.

The consistency of this disparity suggests multiple overlapping obstacles, including potential cultural stigma around mental health help-seeking, unfamiliarity with the Australian mental health system, language barriers in accessing services, financial constraints related to visa conditions and isolation from traditional family and community support networks. These findings indicate that standard mental health services may not be adequately designed for the specific needs of international students, requiring targeted interventions such as culturally appropriate support options, multilingual services, international student-specific mental health navigators and proactive outreach programmes that acknowledge the unique challenges of studying abroad whilst managing mental health concerns.

Gender Patterns: Masculine Norms as Barriers

The gender analysis reveals substantial disparities in mental health support access, with men consistently demonstrating markedly lower utilisation rates than women across all DASS21 severity categories. Overall, 31% of men reported accessing support services compared with 52% of women.

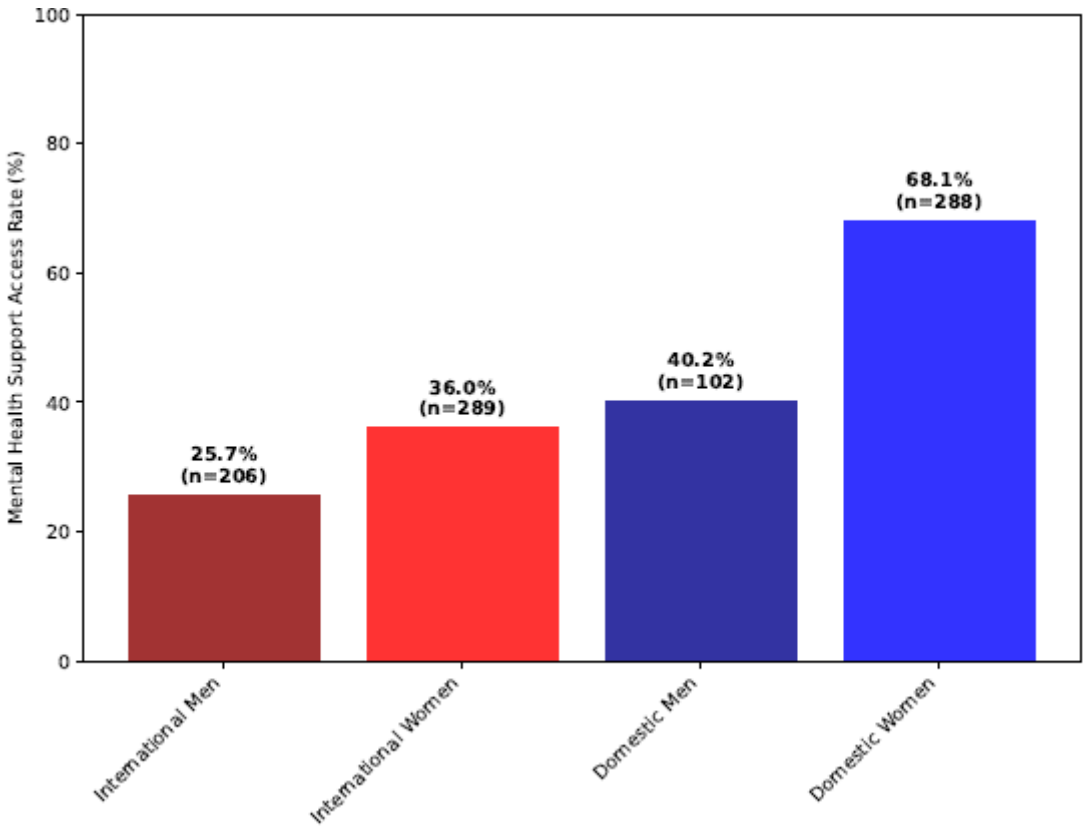
Across severity levels, men's access rates range from 22% to 50%, while women report significantly higher access rates of 43% to 79% for comparable symptom severity. This 25 - 33 percentage point gap persists even among those experiencing severe or extremely severe symptoms, indicating that gender-related barriers to help-seeking are both consistent and pronounced.

The pattern suggests that traditional masculine norms and cultural expectations may create significant barriers to help-seeking behaviour, potentially including stigma around emotional vulnerability, preferences for self-reliance, or discomfort with therapeutic approaches that emphasise emotional expression. Men's underutilisation of mental health services despite experiencing similar symptom severity to women indicates that current support services may not be designed in ways that effectively engage men, suggesting the need for men-specific intervention programmes that address cultural barriers, alternative service delivery models that appeal to the preferences of men and targeted outreach that normalises help-seeking behaviour among men experiencing psychological distress.

Intersectional Effects: Compounding Disadvantages

The interaction between gender and citizenship status reveals the most pronounced disparities in mental health support access, demonstrating how these demographic characteristics compound to create distinct patterns of disadvantage and privilege.

International men emerge as the most vulnerable population with only 26% accessing mental health support, whilst domestic women show the highest access rates at 68% - a striking 42 percentage point difference that represents the largest demographic gap identified in the analysis.



Mental Health Support Access Rate (%) Among Students with Extremely Severe Symptoms

	Depression	Anxiety	Stress
Women	72.0%	70.6%	78.9%
Men	47.1%	37.8%	50.0%
Domestic Women	90.0%	84.6%	76.9%
International Women	60.0%	56.0%	83.3%
Domestic Men	50.0%	40.0%	66.7%
International Men	44.4%	37.0%	33.3%

When the data are further disaggregated, domestic students, particularly domestic women, record the highest rates of mental health support access across almost all severity levels. Among students experiencing extremely severe symptoms, 90% of domestic women accessed support for depression, 85% for anxiety and 77% for stress. In contrast, international men consistently report the lowest access rates. Within both citizenship groups, women are substantially more likely than men to seek support. The data further indicate that gender differences are more pronounced among domestic students.

Citizenship status creates larger barriers for women than for men. This intersectional analysis indicates that cultural, linguistic and systemic barriers combine with gender socialisation patterns in complex ways, requiring targeted interventions that address the specific combination of challenges faced by each demographic group rather than treating gender and citizenship as independent factors.

Study Load Considerations

Analysis of study load patterns reveals that part-time students demonstrate higher access rates than full-time students across the mental health severity categories. However, this difference is largely explained by citizenship demographics, as the overwhelming majority of part-time students are domestic residents. When examining domestic students specifically, part-time students (67%) show modestly higher access rates than full-time students (61%), but this difference is substantially smaller than the citizenship and gender disparities observed elsewhere in the analysis.

Collective Implications for Support Services

These findings collectively reveal that demographic characteristics create systematic barriers to mental health support that operate independently of symptom severity, challenging assumptions that help-seeking behaviour is primarily driven by clinical need. International students face persistent access challenges regardless of their level of psychological distress, whilst masculine cultural norms create barriers that prevent men from seeking help even when experiencing severe symptoms. The intersection of these factors creates compounding disadvantages, with international men representing the most underserved population.

The patterns suggest that standard mental health services, whilst reaching students with the most severe symptoms, may be inadequately designed to address the specific cultural, linguistic and social

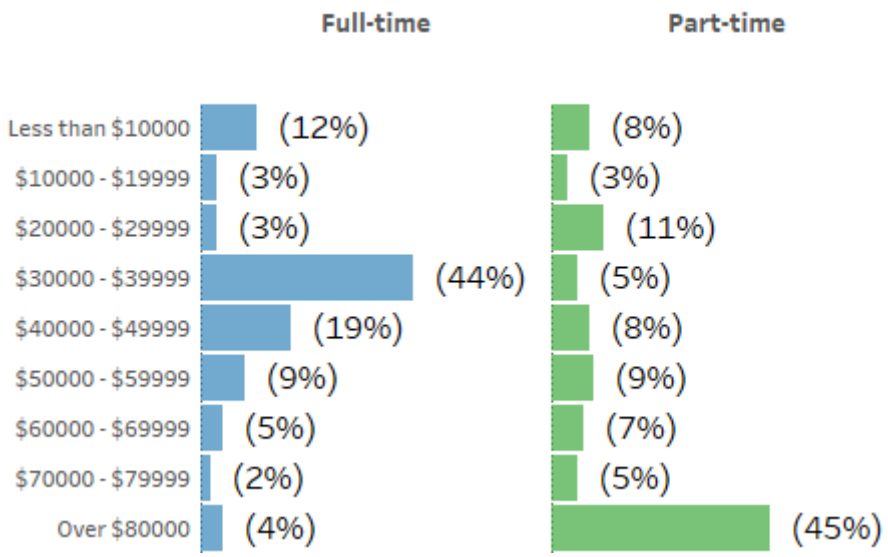
barriers faced by different demographic groups. This indicates a need for differentiated service delivery models that go beyond traditional clinical approaches to incorporate cultural competency, alternative engagement strategies and targeted outreach. The data underscores the importance of intersectional approaches that recognise how multiple demographic factors combine to influence access patterns, rather than addressing each barrier in isolation.

Financial Circumstances and Study Impact

Financial circumstances play a pivotal role in shaping the graduate research student experience, extending far beyond basic living expenses to directly influence academic opportunities, research quality and career development. The extended duration of graduate research training, combined with limited and increasingly inadequate financial support mechanisms, creates unique economic pressures. Understanding how financial circumstances affect students' ability to engage fully with their research and academic development is essential for comprehending the broader challenges facing the graduate research community and identifying areas where enhanced support could meaningfully improve both student wellbeing and academic outcomes.

Estimated Income

Graduate research students report varying income levels that reflect their diverse circumstances and study arrangements. Full-time Monash graduate research students report a median income between $30,000 and $39,999, whilst part-time students report significantly higher median incomes between $70,000 and $79,999 (see table below). These patterns align closely with graduate research students at other Australian universities, who report identical median income ranges, suggesting somewhat consistent financial circumstances across the sector.



The substantial difference between full-time and part-time student incomes reflects the different pathways through graduate research training. Full-time students typically rely more heavily on

scholarships, casual academic work and limited external employment, resulting in lower overall incomes but greater focus on research activities. Part-time students generally maintain more substantial employment alongside their studies, leading to higher incomes but different challenges in balancing work and research commitments (see *Employment and Academic Integration*).

These income patterns provide important context for understanding financial wellbeing, though as the following analysis demonstrates, income alone does not fully capture the complexity of students' financial experiences.

Melbourne Institute's Financial Wellbeing Scale

Whilst reported income provides important baseline information about graduate research students' financial circumstances, the Melbourne Institute's Financial Wellbeing Scale offers a more nuanced understanding of how financial situations actually affect students' lives and wellbeing. Income figures alone cannot capture the complexity of financial stress - two students with identical incomes may experience vastly different levels of financial pressure depending on their expenses, debt levels, family responsibilities and psychological relationship with money. The MI Financial Wellbeing Scale addresses this limitation by measuring not just what students earn, but how secure, free, safe and in control they feel regarding their finances.

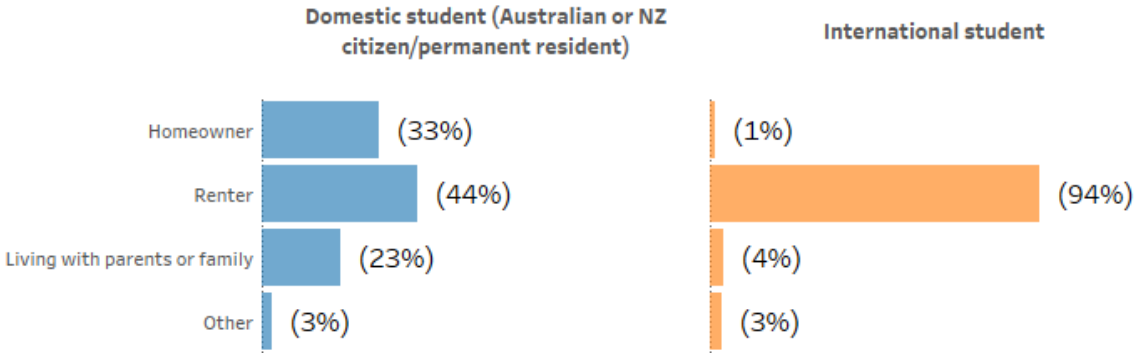
The MI Financial Wellbeing Scale offers a comprehensive and validated measure of individuals' financial circumstances and their psychological relationship with money. This scale was incorporated to move beyond simple income reporting and capture the multifaceted nature of financial wellbeing, including financial security, financial freedom, financial safety and financial control. Respondents are categorised into four groups: "doing great," getting by," "just coping," and "having trouble," providing nuanced insights into how financial circumstances affect daily life and decision-making.

	Monash 2023	Monash 2025	Other 2025
Doing great	7.9%	3.4%	3.2%
Getting by	31.5%	36.0%	41.3%
Just coping	42.6%	40.3%	42.1%
Having trouble	18.0%	20.3%	13.5%

The financial wellbeing results reveal significant pressures facing graduate research students nationally, with Monash students experiencing similar challenges to their peers elsewhere. Only 3% of Monash graduate research students reported *"doing great"* financially, consistent with the 3% observed at other institutions, indicating that very few graduate researchers feel financially secure regardless of their university. The majority of students find themselves in the middle categories: 36% of Monash students are "getting by" compared to 41% elsewhere, whilst 40% are "just coping" versus 42% at other universities. Perhaps most concerning, 20% of Monash students report "having trouble" financially, compared to 14% at other institutions. These findings demonstrate that financial stress is a widespread challenge across the graduate research sector, with the vast majority of students experiencing some level of financial pressure. Notably, when compared to 2023 Monash data, there has been a decline in those "doing great" (from 8% to 3%) and an increase in those "having trouble" (from 18% to 20%), suggesting intensifying financial pressures over recent years.

Housing Costs

Financial stress extends beyond personal wellbeing to directly impact students' ability to engage with their academic work effectively.



Among Monash graduate research students who rent, 90% are under rental stress (spending more than 30% of their total monthly income on rent), while 47% spend half or more of their monthly income on rent alone, indicating severe housing affordability stress. Among homeowners, 74% are under mortgage stress (spending more than 30% of their total household income on their mortgage every month), while 23% spend more than half of their total household income on their mortgage.

These high proportions place considerable strain on students' ability to cover other essential expenses such as food, transport, healthcare and research-related costs. The high proportion of income devoted to housing helps explain why many students experience financial pressure despite receiving scholarships or maintaining employment. When nearly half of all income is consumed by rent before considering any other living expenses, students have limited financial flexibility to manage unexpected costs, invest in their research, or maintain a reasonable standard of living during their candidature.

How Financial Pressures Affect Academic Activities

Financial stress extends beyond personal wellbeing to directly impact students' ability to engage with their academic work effectively.

	No impact	Minor impact	Some impact	Big impact	Extreme impact
Attend classes/study/research on campus	22%	23%	27%	19%	9%
Complete your course/research to the best of your ability	11%	20%	30%	25%	14%
Concentrate on your course/research	13%	20%	27%	25%	15%
Travel for study purposes e.g. fieldwork or conferences	8%	13%	23%	30%	26%

The survey reveals that 40% of Monash graduate research students report that financial stress has an extreme or big impact on their ability to concentrate on their research. This represents a notable increase from 30% in 2023. Additionally, 28% indicate that financial pressures severely affect their

ability to attend classes, study, or conduct research on campus, compared to just 19% two years ago. Perhaps most significantly for research progression, 56% of students report that financial stress has an extreme or major impact on their ability to travel for study purposes such as fieldwork, conferences, or research collaborations (up from 49% in 2023). These findings demonstrate that financial pressures create tangible barriers to academic success, limiting not only students' day-to-day focus and campus engagement but also their opportunities for professional development and research advancement that are crucial for career progression.

A clear gradient exists between financial stress impact and completion confidence: students reporting no financial impact show 76% high confidence ("completely" or "mostly confident" they will finish their degree on time), declining progressively to 64% with minor impact, 51% with some impact, 49% with big impact and 45% with extreme impact.

Demographic analysis reveals variation in how financial stress impacts degree completion ability across student populations. International students experience higher rates of severe financial impact (39% reporting "big" or "extreme" effects versus 31% of domestic students) yet express slightly higher confidence in timely completion (50% "completely" or "mostly" confident vs. 45%). For international students, timely completion carries additional implications related to visa conditions.

Men report substantially higher rates of severe financial stress than women (43% vs. 32%), though confidence levels remain comparable (49% vs. 46%). Mental health severity shows a clear gradient, with students experiencing moderate depression reporting 55% severe financial impact compared to 36% among those with normal mental health, whilst those with severe anxiety reach 77% impact rates.

The financial wellbeing category demonstrates the strongest relationship with both financial stress impact and completion confidence. Students "having trouble" report severe financial impact at 44% compared to 38% for those "just coping", 25% for those "getting by" and 13% for those "doing great." Among those experiencing severe financial stress, a clear gradient emerges in completion confidence: 40% of students "having trouble" express high confidence, rising to 48% among those "just coping" and 61% among those "getting by."[3]

STEM and HASS students show similar financial stress rates (39% versus 38%), but HASS students maintain notably higher confidence levels (56% versus 45%).

These patterns collectively demonstrate that financial stress operates along multiple intersecting dimensions, with the relationship between stress and completion confidence varying by demographic group and context. Whilst the overall gradient shows declining confidence as financial impact intensifies, this relationship is mediated by factors including citizenship status, gender, current financial wellbeing and academic discipline. Structural factors such as visa requirements for international students and differing disciplinary cultures in HASS versus STEM fields create distinct patterns in how students experience and respond to financial pressure. Current financial circumstances emerge as the strongest predictor of both stress impact and completion confidence, suggesting that immediate financial wellbeing shapes students' capacity to navigate their academic journey more than demographic characteristics alone.

[3] Students "doing great" were excluded from this confidence analysis due to a small sample size, n=4.

Student Testimonies: Financial Realities

To complement the quantitative findings on financial wellbeing and housing costs, this section examines students' own reflections on their financial circumstances through their responses to an open-ended question about their financial situation. These qualitative insights provide depth and context to the statistical patterns observed earlier, revealing the lived experiences behind the data and the specific ways financial pressures manifest in students' daily lives.

From the 324 students who provided open-ended responses about their financial situation, thematic analysis identified recurring patterns and concerns. The responses were coded according to common themes, with the ten most frequently mentioned themes presented below, including both the number of comments addressing each theme and the percentage of total responses this represents.

Theme	Count	Percentage
Income/Stipend Issues	167	51.5%
Employment Challenges	119	36.7%
Living Costs	97	29.9%
Suggestions/Support Requests	95	29.3%
Debt/Financial Burden	73	22.5%
Family/Dependent Costs	64	19.8%
Other/General Comments	50	15.4%
Financial Stress/Mental Health	44	13.6%
Positive/Satisfied	40	12.3%
Emergency/Unexpected Expenses	33	10.2%

The following selection of student comments illustrates the diversity of financial experiences across different demographics:

> *"The current stipend rate is abysmal and does not sufficiently meet the cost of living. On top of that, the University instructs us that we are not allowed to take on more than 1 day of additional work outside of our PhD. Any more and we face consequences from the University ... To add to this, the university tells us that we need to travel and present our research at conferences to disseminate our research, but does not give us the support to do so. We are expected to pay out of pocket for $4,000 flights plus accommodation, without a sustainable salary. Beyond our PhDs, we have rental payments, mortgages, children to support, healthcare needs, vet bills, transportation costs and a need to eat. Every day I am forced to make a decision: "Do I take the train to campus today? Do I buy my medication? Do I take my dog to the vet? Or do I eat dinner?". At the worst moments of my PhD, I have been left with no choice but to eat cereal for dinner ... Please, we are begging the University to increase our stipends before we suffer too much."*

"I am an international student in receipt of annual stipend which is my sole means of income at the moment … It is getting very difficult for me to make ends meet because the cost of living is so high here. Accommodation and bills are taking up 92% of my stipend every month and I am unable to manage food, transport, groceries and any unexpected expense in the rest of the 8% income. I am getting help from savings back home. This is affecting my mental health and performance in university. I am also searching for a job these days so that I can be able to make ends meet and save some money for rainy days."

"Due to the demanding time requirements of my PhD, it is extremely challenging to take on additional work to supplement my income. I am limited to flexible roles, such as teaching assistant positions at the university. However, recent budget restrictions have led to reduced hours and fewer available positions, making it increasingly difficult to earn enough to support myself. For students like me who have moved interstate – or for international students – who are financially independent, it is particularly difficult to sustain ourselves on the current level of support."

"My rent is 105% of my monthly income (it's gone up by over 50% since I moved in). I'd move, but nowhere is less expensive that I can bring my family to. If I get evicted, I can be deported for it. I am unable to look for good positions that will help my career, because I may need to take the first job that comes around just so I can afford rent."

"I am grateful to receive a stipend; however, it is difficult to live on a part time stipend, especially since it is also taxed if you are unable to regularly partake in any other paid work due to a chronic illness. This impacted on the ability to make medical appointments over the last 6 months which then impacts on your health and ability to work on the PhD and complete paid work to earn enough to help improve your health. Centrelink also does not recognise PhD students to be able to get assistance or a healthcare card to help with expenses."

"Yes, the scholarship we receive is unfortunately not sufficient. My fiancé is currently stuck in another country and cannot join me due to the high costs of insurance and visa fees. Moreover, the stipend does not allow us to rent a house and live together. This situation has placed me under enormous stress and is affecting my studies. I am confident that I could produce higher-quality research, but the ongoing financial strain has been deeply unsettling and has made it difficult for me to fully concentrate on my academic work."

"With the current cost of living, the stipend is really not enough to get by. I sometimes take up additional work to cover life expenses, which impacts the hours I should be spending on studies. Unfortunately, it becomes a vicious cycle which can be psychologically and physically taxing, resulting in burn out."

"I am a domestic student who lives at home. If I didn't have the opportunity to live at home while completing my PhD, I would not have enrolled. The stipend, while it has been raised over my candidature, is not liveable in Melbourne, particularly as the cost of living continues to rise. I empathise with students who are working on top of their studies to support themselves - a PhD is difficult enough without additional work. I'd also like to note that the reimbursement model for conference expenses is limiting for students - while I have the opportunity to save for these events, I would not be able to afford the upfront cost if my living expenses were higher."

“Having to pay for out of pocket for my PhD related travels is a big demand. I have managed to do that with the help of my relatives only.”

"The RTP stipend is not even close to enough of an income in the current cost of living crisis and with the large amount of work required for a PhD there is no realistic opportunity to get another job in order to be able to be financially secure."

“The scholarship is of course too low, leaving little to no money over once housing, groceries, and bills are paid. This means that the only way for me to attend conferences, travel for research and field work, and spend any money on other things is by taking on additional paid work, which always means spending less time working on the thesis.”

Many students offered specific suggestions for institutional support or policy changes that could alleviate their financial pressures, reflecting both immediate needs and systemic concerns about graduate research funding structures. These included:

“The current scholarship rate should be increased and travel grant for attending conferences should be up to the current market standard. Moreover, the sudden closure of postgrad publication award by the university put a huge uncertainty on those who were significantly relying on this after submitting their thesis. Alternative arrangement of the PPA should be considered.”

“It would be nice if there was some financial support (even just a little bit) for online/interstate students to travel to uni for meetings occasionally.”

“PhD should be considered a job like in European countries. The work load is more than 40 hours per week, but the scholarship is too low for this amount of work.”

“I hope Monash University can increase the value of scholarships available to students, as well as reinstate the Publishing Award. These initiatives serve as vital encouragement for academic excellence and significantly enhance students' future career prospects.”

“Monash needs to recognise that we are not 19 year old students who are fresh out of high school. We are 30, 40, 50, 60 year olds, and many of us have mortgages and families we need to provide for. We are operating at a postdoc level, and work just as hard, if not harder, than some senior academic staff. We are supposed to be the future of academia, but the burnout and financial insecurity we experience during our PhDs encourages us to leave academia and never look back. Denmark's PhD stipend rates is an example of a country where PhD students receive appropriate pay and recognition for their work and the cost of living.”

Student Parents and Carers

Graduate research students who are parents or carers face distinct challenges that compound the typical pressures of academic study, requiring targeted support approaches that acknowledge their dual responsibilities. This survey reveals that 20% of Monash graduate research students are parents, with 85% of parents living with their child/children and 15% not living with their

child/children. Meanwhile, 8% of respondents have carer responsibilities for someone other than a child.

The survey findings indicate that whilst parents and carers constitute a noteworthy portion of the graduate research population, their experiences across most measured outcomes closely mirror those of students without such responsibilities. Apart from family responsibilities being substantially more likely to feature as a consideration for leaving amongst parents and carers, the quantitative analysis reveals minimal differences between these groups in terms of mental health indicators, financial stress levels, timely completion confidence and other key metrics examined. This similarity in outcomes may suggest that existing university support services and supervisor understanding are effectively helping parents and carers navigate their dual responsibilities and/or that these students have developed particularly effective personal coping strategies. However, this does not diminish the reality that parents and carers face distinctive logistical and emotional challenges in balancing their academic and family commitments, but rather indicates that they appear to be resilient and managing these additional responsibilities without significantly different measurable impacts on their psychological wellbeing, financial stress, or academic confidence compared to their peers without caring responsibilities.

Student Testimonies: Parents and Carers on the Distinct Challenges they Face

Despite the quantitative similarities, parent and carer voices reveal the specific practical and emotional challenges they navigate in pursuing graduate research whilst managing family responsibilities, providing important context for understanding their experiences beyond what statistical measures can capture. These included:

> *"As a primary/shared carer of two kids, financial issues sometimes become the main challenge during PhD."*
>
> *"Doing a PhD as a mature-aged student has its own unique challenges due to added responsibilities of having a family."*
>
> *"I am incredibly grateful for the stipend and tuition assistance from both the University and the Australian Government; however, this makes survival [possible] not necessarily [the ability to] thrive."*
>
> *"Stipend is not enough to be able to support a family but studying part-time will mean my scholarship is taxed which makes it even more difficult to be able to support myself and family."*
>
> *"My childcare costs are very high but fortunately I am supported by my husband who is working full time."*
>
> *"[My financial issues are] mainly related to the childcare expenses. Since it is too much for an international student like me I cannot send my child to the childcare centre. As I result I have to struggle with my study being a full-time mum and a night time PhD student."*
>
> *"I have baby with me so in my limited scholarship I need to take care of the baby and my expenses which make things a little hard for us."*

"I have a son of 11 months and expenses are so hard to be managed with. TA opportunities are cut. I'm so buried in financial hardships and uncertainty with PhD experiments and … I had to switch to a new supervisor but the deadlines for submission don't extend automatically. This is too much pressure … and I cannot work in a job because of supervisor change. Around 2,600 is not enough to live for a family with a child (even when the family is in my country with very little expenses like 300 dollars per month; impossible to live here)."

"It is mainly related to the childcare expenses. Since it is too much for an international student like me, I cannot send my child to the child care centre. As I result, I have to struggle with my study, being a full time mum and a night time PhD student."

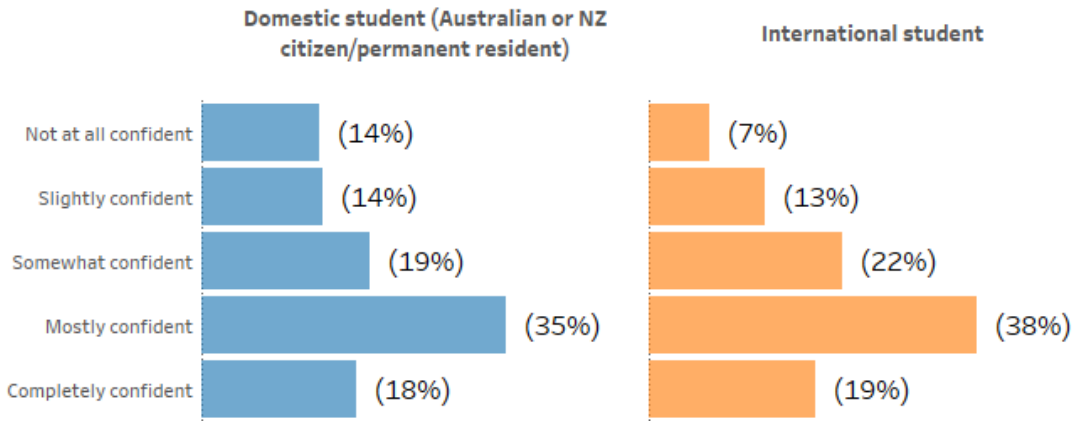
"I have two minor children and my spouse and we are all on my student visa. We were told my husband would have full working rights on this visa. While he has no restrictions on hours he has not been able to get professional work even though he is highly qualified in his field because of the visa type. Casual work does not cover the cost of childcare we would have to pay if he were to work as he currently looks after our 4-year old daughter."

Academic Experience, Progression and Attrition

The academic journey for graduate research students involves navigating complex psychological and practical challenges that significantly influence both their immediate wellbeing and long-term success. Beyond the technical demands of conducting original research, students must manage feelings of self-doubt, maintain motivation over extended periods and make critical decisions about their academic future. The survey reveals that these challenges are widespread across the graduate research community, with many students questioning their capabilities, their progress and even their decision to continue their studies. Understanding these experiences is crucial for supporting student success, as academic confidence, progression concerns and retention decisions are closely interconnected with the mental health and financial pressures explored earlier in the chapter.

Estimating Timely Completion

The ability to complete graduate research within expected timeframes represents a fundamental concern for students, supervisors and the university. The differences in the confidence of timely completion among domestic and international students at Monash are explored in the graph below:



Most Monash graduate research students (55%) feel completely or mostly confident that they will finish their degree on time, compared to 45% of respondents from other Australian universities; however, just under half of all Monash students harbour some level of doubt about meeting their anticipated completion timeline. This confidence level reflects the complex realities of graduate research, where project scope can evolve, methodological challenges may emerge and external factors such as funding limitations or personal circumstances can affect progress.

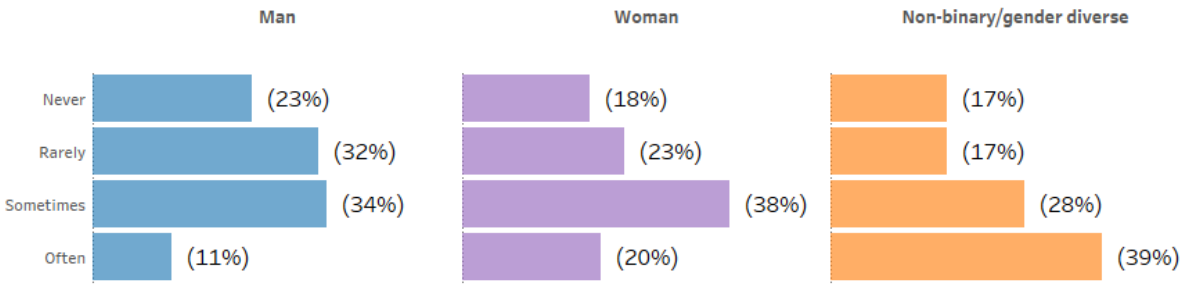
Pearson correlation analysis reveals that timely completion confidence is interconnected with multiple dimensions of the graduate research experience, serving as both an indicator and predictor of broader academic wellbeing. The strongest negative correlation exists between completion confidence and consideration of leaving one's degree (r = -0.32), demonstrating that students who doubt their ability to finish on time are more likely to contemplate withdrawal.

Mental health factors show particularly meaningful associations with completion confidence. Depression scores (r = -0.29), stress levels (r = -0.26) and lack of initiative (r = -0.30) - a depression symptom involving difficulty initiating activities - all undermine students' confidence in timely completion. The negative association with imposter syndrome (r = -0.25) further illustrates how psychological factors can compound practical challenges, potentially creating cycles where doubt about completion undermines the focus and persistence necessary for timely progress.

Conversely, positive factors that bolster completion confidence include degree satisfaction (r = 0.27) and satisfaction with university choice (r = 0.25), indicating that academic engagement and institutional fit play somewhat protective roles.

Imposter Syndrome

Imposter syndrome represents one of the most pervasive psychological challenges facing graduate research students, with 80% of Monash students reporting having experienced it at some point during their studies, representing an increase from 69% in 2024. This phenomenon, characterised by self-doubt and feeling like you don't belong in your field despite your accomplishments, appears to be deeply interconnected with broader academic and personal wellbeing challenges. The largest demographic effect on imposter syndrome was financial wellbeing; however, gender categorisation was also meaningful and may speak to systemic belonging barriers (see below).



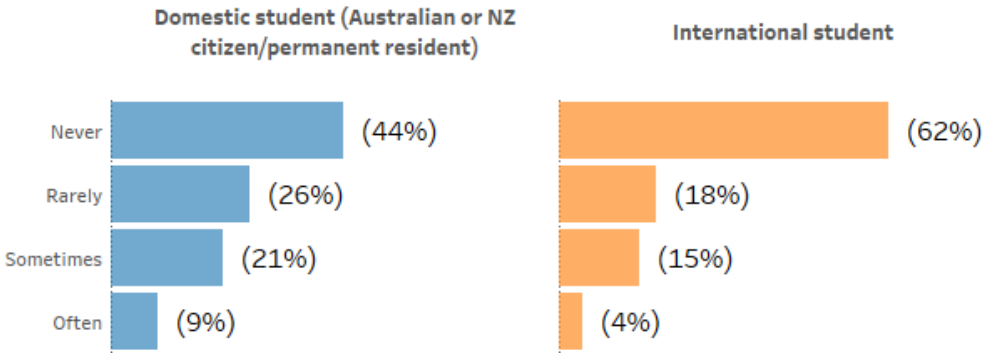
Pearson correlation analysis reveals that imposter syndrome is not an isolated experience but forms part of a complex web of factors affecting student success and retention.

The strongest correlations demonstrate that imposter syndrome serves as a significant predictor of academic disengagement, with the highest correlation found between imposter syndrome and students' consideration of leaving their degree (r = 0.36). This connection underscores imposter syndrome as a critical risk factor for student attrition. Equally concerning are the strong associations with mental health challenges, including depression (r = 0.35) and stress levels (r = 0.34), suggesting that imposter syndrome both contributes to and results from broader psychological distress. The experience of imposter syndrome also correlates with social isolation, with students reporting higher frequencies of feeling isolated or lacking a sense of belonging in their academic environment (r = 0.31). Additionally, various DASS-21 indicators show meaningful associations, including lack of initiative, difficulty relaxing and feelings of worthlessness, painting a comprehensive picture of how imposter syndrome intersects with multiple dimensions of mental health and academic engagement.

Considering Leaving

Thoughts of leaving graduate research are a common experience among students, with 46% of Monash students reporting they have contemplated withdrawal from their degree at some point, representing an increase from 37% in 2024. However, only 6% of Monash students report considering leaving often, suggesting that whilst withdrawal thoughts are widespread, they are typically occasional rather than persistent for most students. This pattern aligns closely with national trends, as 45% of graduate research students at other Australian universities have also considered leaving (8% often consider leaving), indicating that contemplating withdrawal is a normal part of the graduate research experience across the sector rather than an institution-specific issue. The prevalence of these thoughts reflects the substantial challenges inherent in graduate research training, where students navigate extended periods of uncertainty, financial pressure and the psychological demands of producing original academic work.

Correlation analysis confirms that considering leaving serves as a central predictor of other negative outcomes, with the strongest associations found with depression scores (r = 0.43), feelings of having nothing to look forward to (r = 0.37), isolation frequency (r = 0.36) and imposter syndrome (r = 0.36). These strong correlations suggest that thoughts of leaving function as both a symptom of broader distress and a potential catalyst for further academic disengagement.



Demographic patterns reveal important variations in withdrawal considerations that can inform targeted support strategies. Part-time students show notably higher consideration of leaving compared to full-time students, whilst domestic students report higher rates than international students (shown above). The decision to leave carries fundamentally different implications for

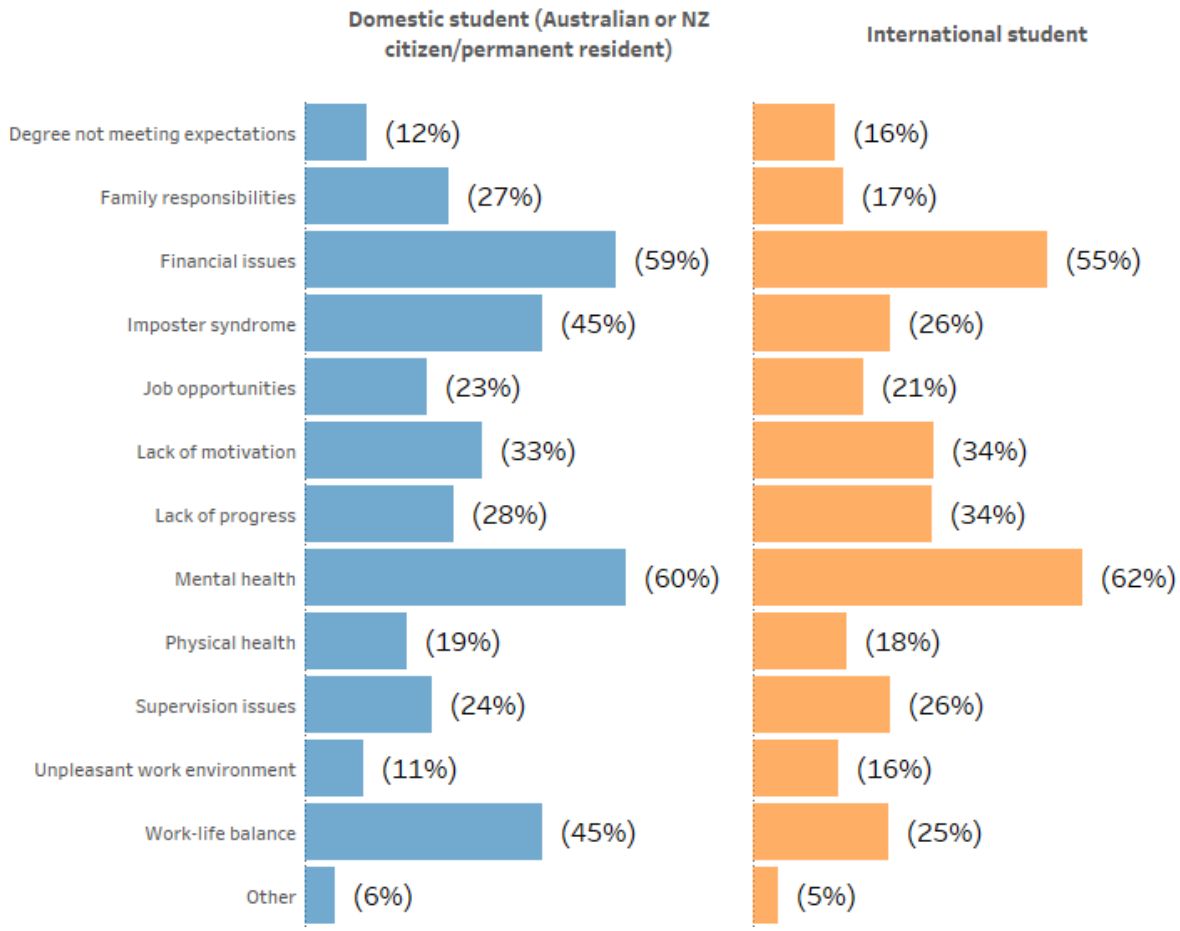
domestic versus international students, with international students facing potential visa complications and significant financial losses from relocating. These higher stakes may explain why international students report lower rates of considering leaving despite facing similar academic and financial pressures as their domestic counterparts (see above).

Protective factors emerge clearly from the analysis, with the strongest being satisfaction with university choice (r = -0.38), willingness to recommend the university (r = -0.38) and degree satisfaction (r = -0.35). These negative correlations indicate that positive academic experiences and institutional connection serve as powerful buffers against withdrawal thoughts, highlighting the importance of early intervention when students begin questioning their commitment to their studies and the value of fostering strong institutional belonging and academic engagement as retention strategies.

Interestingly, traditional demographic risk markers (e.g., gender, citizenship, study load) do not distinguish between moderate ("rarely" and "sometimes" considering leaving) and high-risk ("often" considering leaving) students. Risk assessment is better focused on psychological, academic and social factors over demographic characteristics.

Factors Influencing Withdrawal Considerations

The reasons students cite for considering leaving reveal the interconnected nature of the challenges they face. Here they are split by citizenship status:



Mental health concerns represent the most frequently cited factor, with 61% of those considering leaving identifying this as a reason. Financial issues follow closely at 57%, whilst imposter syndrome affects 36% and work-life balance concerns influence 36% of students contemplating withdrawal. These overlapping factors demonstrate that the decision to leave rarely stems from a single cause but rather emerges from the cumulative impact of multiple stressors. Only 14% of respondents selected a sole reason for considering leaving.

Financial concerns represent the second most common factor. Beyond the expected differences across financial wellbeing categories, age and parental status show relatively modest differences in financial concerns, with older students and parents reporting slightly higher but not dramatically different rates than their counterparts. This pattern suggests that financial circumstances, rather than demographic category, most strongly predict whether students will consider leaving due to financial pressures.

Life stages and family circumstances create distinct patterns of withdrawal considerations that reflect the complex balance graduate research students must maintain between academic and

personal responsibilities. Parents show dramatically higher rates of citing family responsibilities as a leaving factor (60%) compared to those without children (13%) - a 48-percentage point difference representing the largest demographic gap in any single factor.

Work-life balance concerns vary significantly by study arrangement, with part-time students reporting this as a factor at 56% compared to 37% for full-time students, indicating that juggling employment with research creates substantial stress.

Age-related patterns show older students (40 and over) selecting work-life balance (50%) and family responsibilities (44%), whilst younger students more frequently cite imposter syndrome (42% for those 24 and under) and lack of motivation (38% for the 25-29 age group), suggesting that career stage influences the primary stressors affecting persistence in graduate research.

Mental Health as a Widespread Factor

Mental health emerges as a primary withdrawal consideration across all demographic groups, though intensity varies. Students with moderate depression cite mental health concerns at 86%, whilst those with normal DASS21 scores still report this factor at 55%. Similarly, students experiencing imposter syndrome almost universally cite this as a leaving factor, demonstrating how psychological distress intensifies withdrawal considerations with compounding effects for those facing multiple challenges.

The prevalence of mental health concerns even amongst students with normal DASS21 scores suggests that graduate research creates unique psychological pressures - isolation, uncertainty, financial stress - that may be situational rather than reflecting broader emotional wellbeing. This indicates that mental health in graduate research exists on a continuum rather than a binary of “having problems” versus “being fine,” with the research environment itself being psychologically challenging enough to affect even those scoring within normal ranges.

These findings highlight that mental health support needs span the entire graduate research population, not just those with elevated symptoms. This suggests that preventive and supportive approaches may be as crucial as crisis intervention, recognising that the academic environment itself contributes to mental health challenges across the spectrum of student experiences.

Building Connection and Enhancing Support Systems

This chapter examines the support networks and connection opportunities available to graduate research students at Monash, identifying areas where strategic enhancements could strengthen the overall student experience and address key challenges identified in the previous section. The graduate research journey presents unique demands that differ significantly from undergraduate study, requiring extended periods of independent work, sustained motivation over multiple years and navigation of complex academic, personal and professional pathways. These characteristics create particular challenges for maintaining social connections and accessing appropriate support, yet also present opportunities for institutions to develop innovative approaches that recognise the specific needs of this population.

The survey findings reveal substantial gaps between student needs and current support provision. The connection deficits, characterised by feelings of isolation and insufficient peer connection, occur alongside varying levels of satisfaction with institutional support services. This suggests that whilst formal support structures exist, there may be significant opportunities to enhance their accessibility, relevance and effectiveness. Understanding how students experience connection - both with their peer communities and with institutional support systems - provides crucial insights into where targeted improvements could meaningfully enhance the graduate research experience, address some of the mental health and academic challenges identified in previous sections and potentially establish new standards for comprehensive graduate research student support.

Peer Connection and Community Building

Social connections and peer relationships form fundamental components of the graduate research experience. Yet, the survey data reveal challenges in fostering meaningful community amongst this population. The graduate research environment appears to present unique obstacles to social connection that extend beyond typical university experiences. The often solitary nature of research work, combined with varying schedules, diverse backgrounds and the extended duration of graduate programmes, creates particular challenges for building and maintaining peer relationships that are essential for both academic success and personal wellbeing.

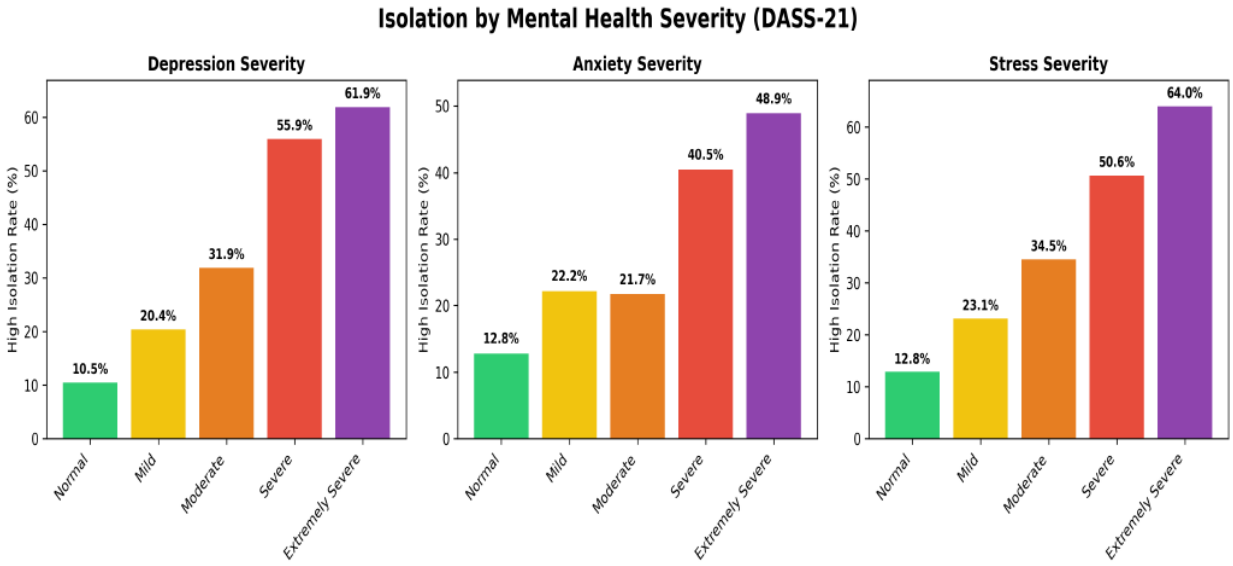
Understanding these connection challenges is crucial given the meaningful correlations identified between isolation and mental health outcomes, academic confidence and retention decisions. The following sections examine the specific factors contributing to isolation amongst graduate research students, explore their lived experiences of disconnection through their own voices and analyse patterns of meaningful contact across different relationship types. By investigating both the barriers to connection and the types of contact that students find most valuable, this analysis aims to identify opportunities for enhancing peer networks and community-building initiatives that could address the widespread sense of isolation within the graduate research community at Monash.

Isolation and Belonging

Feelings of isolation and lack of belonging represent a widespread challenge across the graduate research sector, affecting the vast majority of students regardless of institution. At Monash, 72% of

graduate research students have experienced some degree of isolation or lack of belonging in their academic or social environment in the past month, with 22% reporting high levels of isolation (feeling isolated “often” or “almost always”). This pattern is consistent with national trends, where 82% of graduate research students at other Australian universities experience some degree of isolation, though with notably higher rates of frequent isolation (38% “often” or “almost always” nationally compared to 22% at Monash). These findings indicate that whilst isolation is a systemic challenge within graduate research training, Monash students experience somewhat better outcomes in terms of severe isolation frequency, suggesting that institutional factors may influence the intensity of these experiences.

Isolation patterns across key demographics revealed that domestic students (26% “often” or “almost always”) were more likely to experience high isolation than their international colleagues (19%). This may largely be due to the higher likelihood of part-time and off-campus study limiting campus presence. Men (22%) and women (21%) were similar, but those who identified as non-binary or gender diverse (39%) were more likely to experience high isolation.



The relationship between isolation and mental health severity (shown above) demonstrates one of the strongest correlations observed in the survey data, suggesting that isolation functions as both a symptom and potential contributor to psychological distress. Students experiencing extremely severe depression report high isolation at rates nearly six times higher than those with normal mental health (62% versus 11%), whilst those with extremely severe stress show isolation rates five times higher than their peers with normal stress levels (64% versus 13%). Similarly, anxiety severity correlates strongly with isolation, with extremely severe cases reporting high isolation at rates 3.8 times higher than normal cases (49% versus 13%). These patterns suggest that isolation and mental health challenges exist in a reinforcing cycle, where social disconnection may exacerbate psychological distress, whilst mental health symptoms simultaneously make it more difficult to maintain meaningful connections.

The relationship between mental health support access and isolation reveals important insights about help-seeking behaviour and service needs. Students who have accessed mental health support report higher rates of isolation (31%) compared to those who have not sought help (15%). This finding likely reflects several factors: students experiencing isolation may be more likely to seek professional support when distress becomes unmanageable, while those accessing services may

have more complex mental health needs that include social disconnection. This pattern suggests opportunities to enhance existing support frameworks with interventions specifically designed to address social connection and belonging, recognising that traditional individual therapy approaches may need to be supplemented with community-building and peer connection initiatives to effectively support the full spectrum of graduate research student needs.

Student Testimonies: Isolation

To complement the quantitative findings on isolation frequency, this section examines students' own reflections on the factors that contribute to their feelings of disconnection through their responses to an open-ended question about isolation experiences. These qualitative insights provide depth and context to the statistical patterns observed earlier, revealing the lived experiences behind the data and the specific circumstances that foster feelings of isolation and lack of belonging in the graduate research environment.

From the 652 Monash graduate research students who provided open-ended responses about their isolation experiences, thematic analysis identified recurring factors and situations that contribute to these feelings. The responses were coded according to common themes, with the most frequently mentioned factors presented below, including both the number of comments addressing each theme and the percentage of total responses this represents.

Theme	Count	Percentage
Social Isolation/Loneliness	252	38.7%
Work-Life Balance	241	37.0%
Academic Pressure/Workload	197	30.2%
Other/Unspecified	136	20.9%
Location/Distance Issues	99	15.2%
Language/Cultural Barriers	78	12.0%
Family/Caring Responsibilities	68	10.4%
Financial Stress	55	8.4%
Mental Health Concerns	43	6.6%
Physical Health/Disability	28	4.3%

The following selection of student comments illustrates the deeply personal nature of isolation experiences, highlighting the varied circumstances and emotions that underlie the statistical patterns and providing insight into how disconnection manifests in the daily lives of graduate research students. These comments also highlight how a number of the themes identified can intersect at any one time, as illustrated below:

> *"Not many students studying my discipline in my unit and minimal contact with research supervisors. Also, physical separation (overseas) from family and friends exacerbated by lack of finances to be able to plan to visit them."*

“The fact that I was new in the setting (new student) and others communicated with one another more than they did with me which is understandable. The fact that English is not my first language and I wear a hijab. I have seen people avoiding talking to me at times. I also felt isolated because I do not have spare money to spend on friends and parties.”

“Doing a PhD and not being able to afford groceries.”

“I feel people want to guide you rather than listen to you and your problem.”

“Moments where I make a fool out of myself. Such as being asked a question and not being able to answer it well. It makes me feel below everyone else and undeserving of where I am.”

“I was not feeling well mentally and did not have the energy or capacity to socialise.”

“People didn't seem interested in talking to me and when they did talk it was about topics I felt I could not engage with given my inexperience as a new student. I had to initiate contact with others not the other way around.”

“Lack of support discussion with others. Project not going well.”

“Everyone is very busy so I don't want to interrupt them.”

“My friends are all too busy and no one is there to listen to my problems.”

“Nobody comes to campus spaces [which] are open plan rather than specific to the needs of research students. The university doesn’t help and refuses to provide assistance. There is no PhD community at all in general.”

“No sense of culture. Nobody comes into the office so no point going in. Even when people do attend the office culture is closed door or not a particularly nice one.”

“No one around me to speak with. No one around me to tell what type of mental stress I have. I was doing a lot but nothing has worked in my favour. Loneliness less emotional support are the key contributors.”

“Not being able to bounce ideas with anyone.”

“Not having enough peers to talk to, getting stuck at problems and not knowing who to reach and how”

“I am new to this country and the university culture is different here.”

“Typically, when I feel like social opportunities are rarely viable. I want to benefit from HDR social events and build supportive connections but have been unable to attend events because I work alongside study and rarely have time in my schedule.”

“Feeling like my work was not as good as others or I was contributing to interactions in the wrong way.”

“Too high expectations from people (other than my supervisor) e.g. staff on units I teach into, meaning to complete all the requirements of me I had to work 70 hours per week. Hard to be connected when you're always in the lab, teaching, or marking”

“Usually when I am working from home for more than two days in a row I tend to feel more isolated. I need to have contact with other people throughout the week to feel connected.”

"Working independently not receiving adequate support from supervisors/subject co-ordinators and my friends and family not understanding my stressors."

"Doing a PhD can be isolating sometimes because you are only person who works on your project. But when you do bachelors or masters you get to meet other students chat with them collaborate with them and have fun with them. It was really easy for me to do this during my honours degree as you meet a lot of students on daily basis. But when I started PhD the things are not the same. Sometimes I am the only person present in my research group. Because others feel more productive at home. And when you come across some blockers there's no one available to get some quick tips because no one is around. You have to email them and wait for their answers. I guess it's the nature of this degree program."

"That I'm an imposter in the domain and others are better at what they do than me."

"Overwhelmed with work, feeling like what I doing is worthless. I always have the urge to work more and any break or relaxation time only makes me feel guilty."

"I have very little money to engage with campus life and activities. I was just granted Disability Support Pension after years of juggling sessional work research contracts and other jobs to cover cost of living."

"Overwhelmed and unable to socialise due to work and financial constraints."

"Being significantly older from my peers and feeling overwhelmed by all that I need to accomplish."

"Juggling clinical work as a senior medic across private and public; plus PhD and motherhood. Am definitely less socially connected than other (younger, non-medical) PhD peers. Work from home a lot, and often do not have time (with child and clinical commitments) to attend workshops, meetings, conferences, mentoring events, social events etc."

"Solo parenting work from home due to high childcare costs."

"There aren't many opportunities to talk with others."

"Time constraints/schedule mismatches meaning minimal socialisation with friends outside of academia."

"Being unable to balance studying with work and caring commitments, not having enough support from supervisors, difficult to meet peers when I cannot attend on campus events"

"Feeling pressure to use the HDR office space or it would be repurposed. Feeling like there's no online community or social options. My Illnesses have made it difficult to attend campus with any regularity in the last year."

Meaningful Contact

To assess students' access to support networks, respondents were asked to evaluate the frequency of their meaningful connections across five key relationship categories: academic staff, administrative staff, family, friends and peers. This analysis examines how students perceive their level of connection within each sphere and identifies where gaps in meaningful contact may be contributing to feelings of isolation or insufficient support.

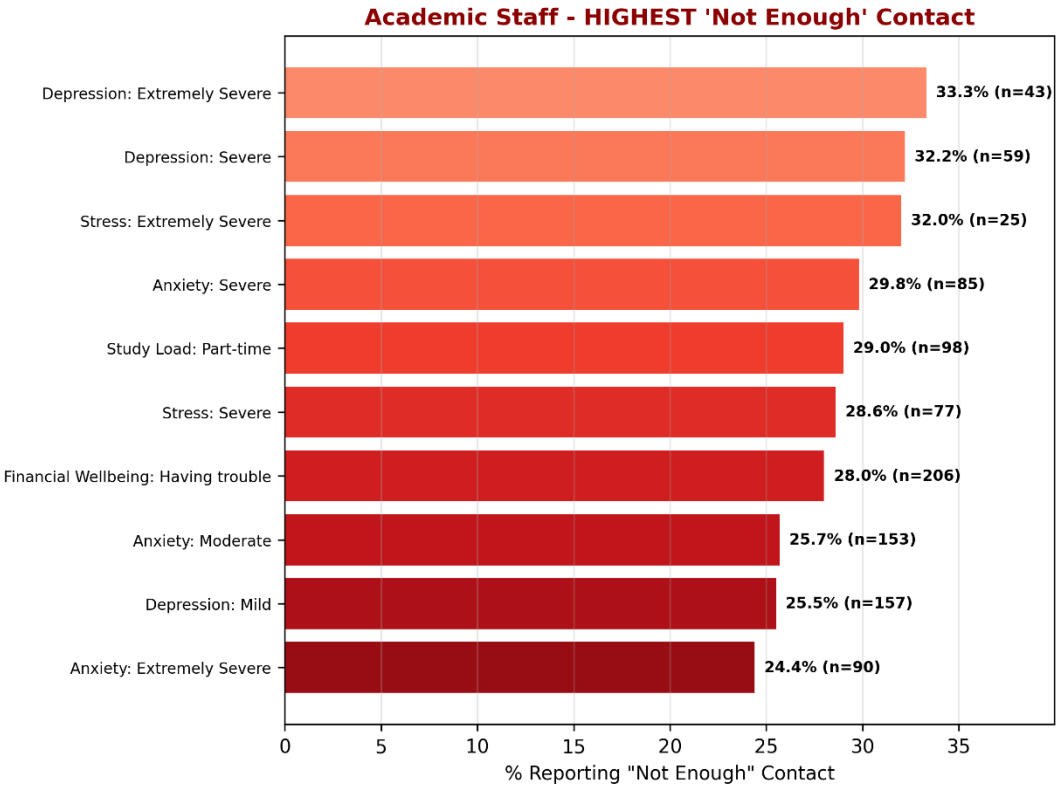
		Not enough	The right amount	Too much
International student	Academic staff	19%	78%	3%
	Administrative staff	30%	69%	1%
	Family	24%	66%	10%
	Friends	30%	65%	6%
	Other students/peers	26%	67%	6%
Domestic student (Australian or NZ citizen/permanent resident)	Academic staff	22%	77%	1%
	Administrative staff	24%	74%	1%
	Family	24%	72%	5%
	Friends	42%	56%	2%
	Other students/peers	37%	61%	1%

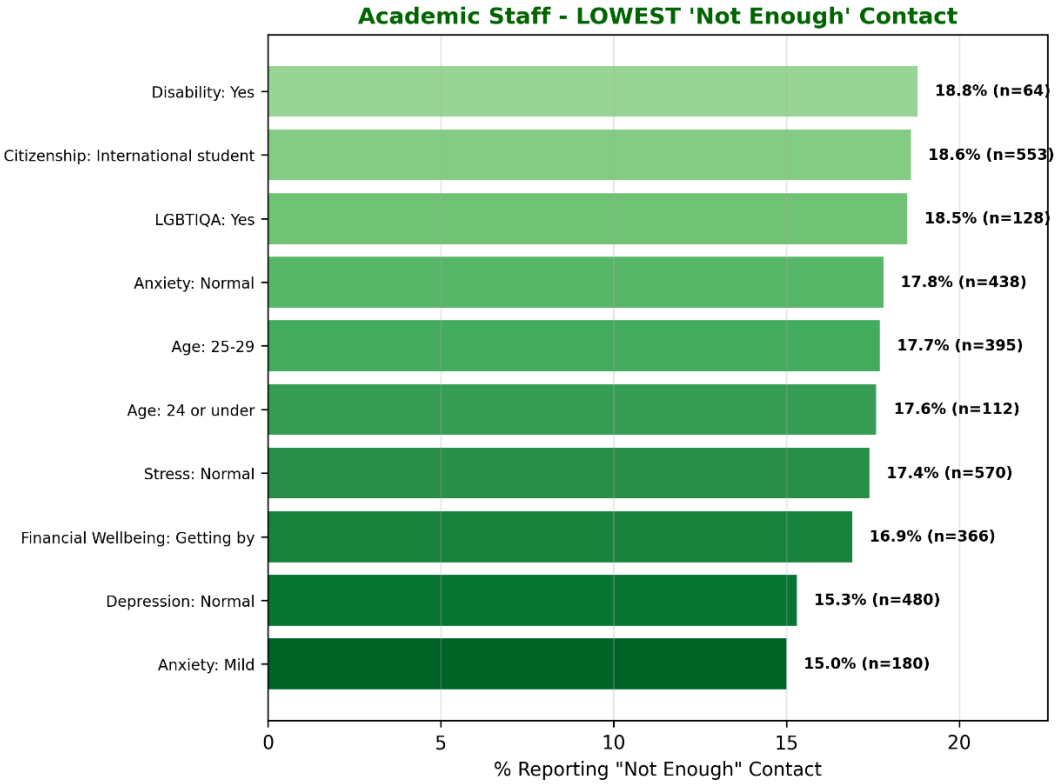
The data reveals notable differences between domestic and international students in their satisfaction with meaningful contact across several categories. Domestic students report substantially higher rates of insufficient contact with friends (42%) and peers (37%) compared to international students (30% and 26% respectively), whilst international students show slightly higher dissatisfaction with administrative staff contact (30% versus 24%).

To explore these patterns in greater detail, the following sections examine each relationship category individually, identifying the demographic groups that report the highest and lowest rates of insufficient meaningful contact. This breakdown reveals which student populations may be most vulnerable to disconnection within specific support networks and highlights where targeted interventions might be most beneficial for enhancing connection and reducing isolation.

Academic Staff

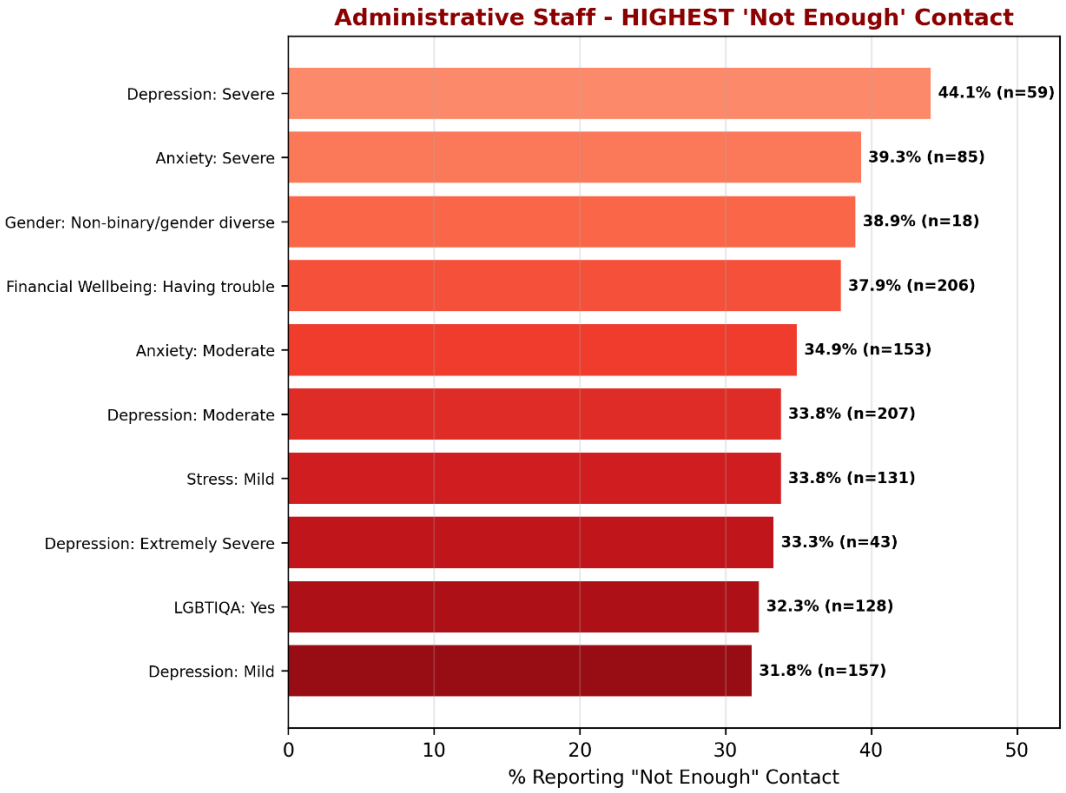
The following groups show the highest and lowest rates of reporting insufficient meaningful contact with academic staff.

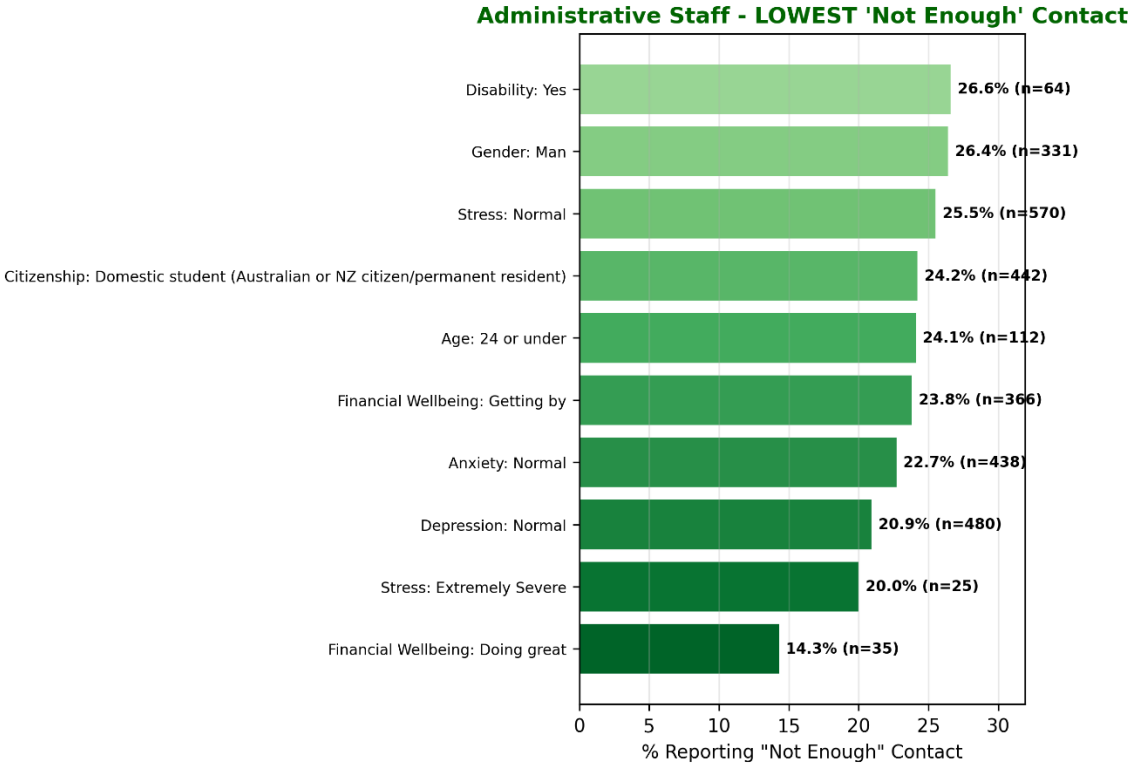




Administrative Staff

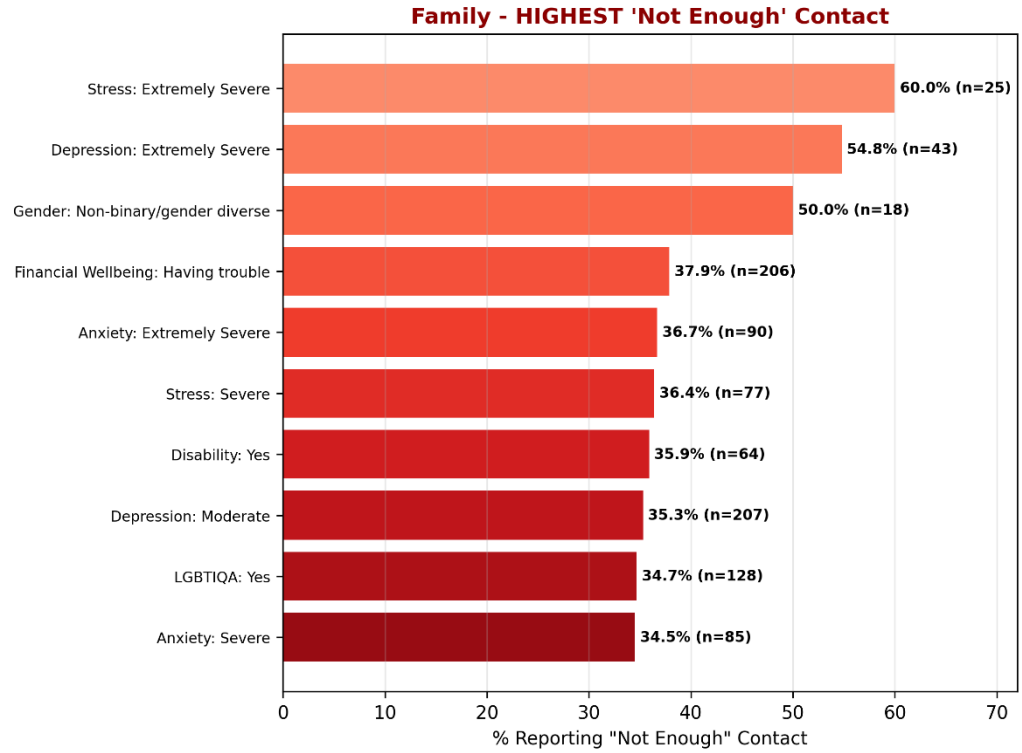
Satisfaction with administrative staff contact varies across different student populations, with the following groups representing the extremes of reported contact adequacy.

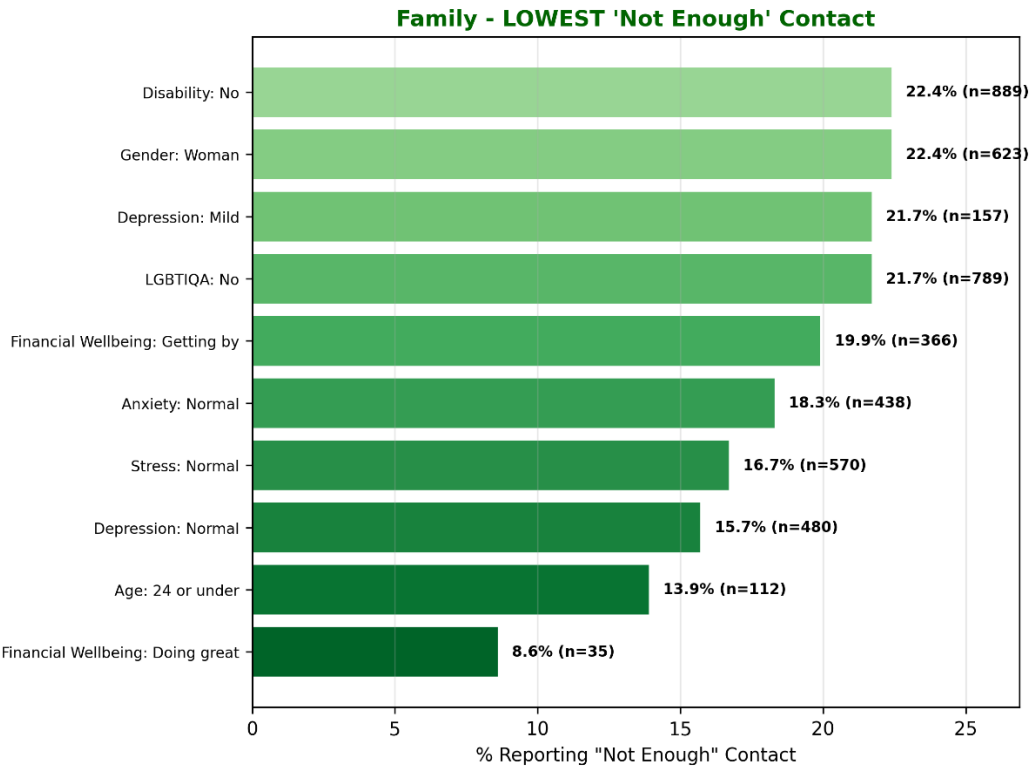




Family

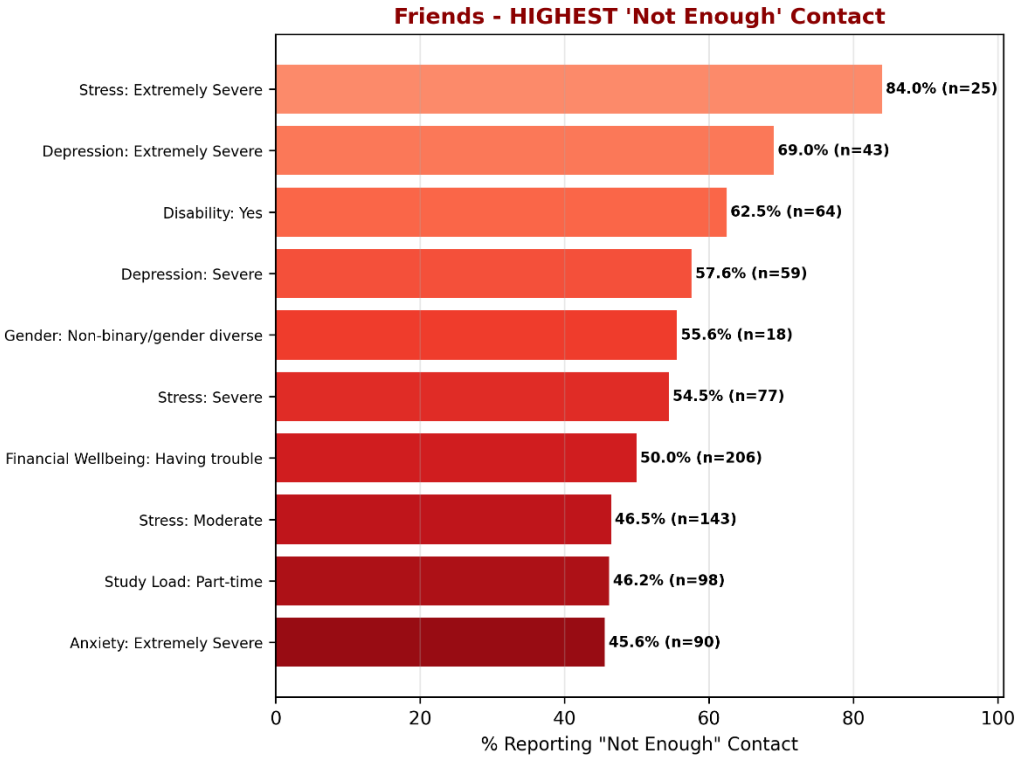
Family contact satisfaction shows distinct patterns across demographic groups, with the following populations reporting the highest and lowest rates of insufficient meaningful connection.

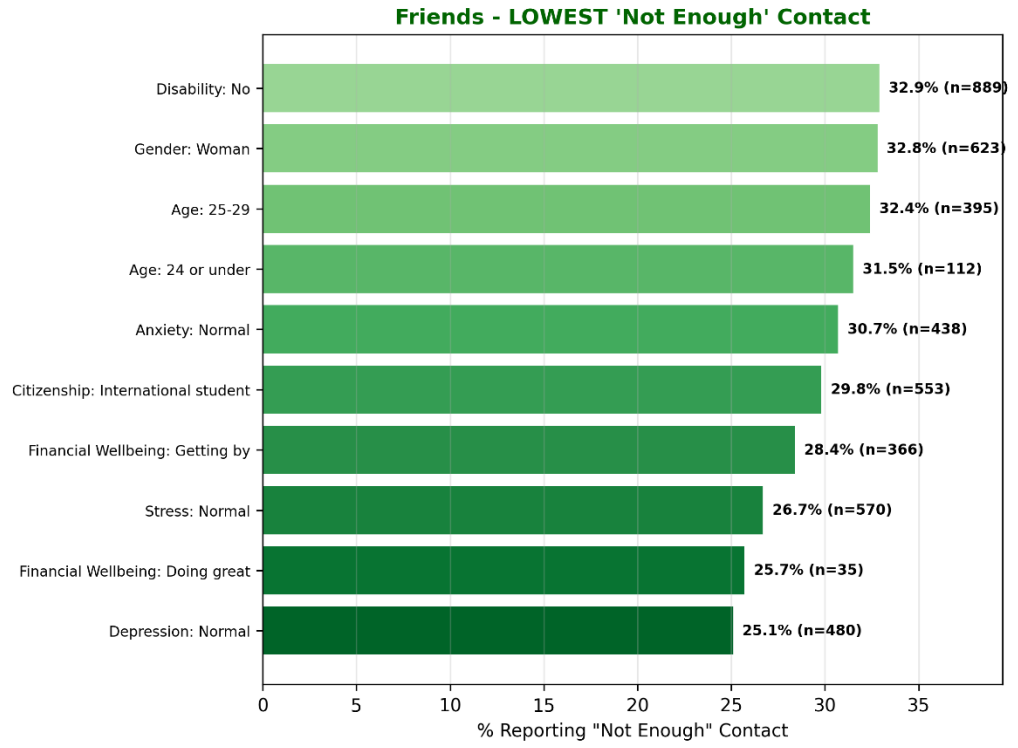




Friends

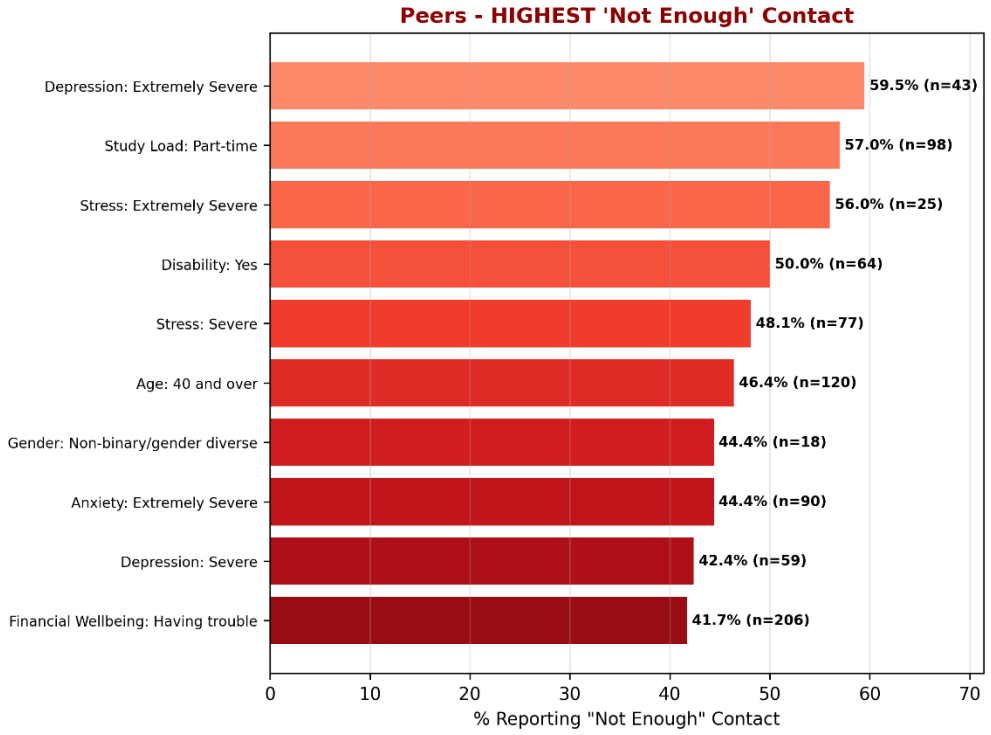
Friend contact satisfaction varies among different student populations, with certain groups experiencing notably higher rates of social disconnection than others.

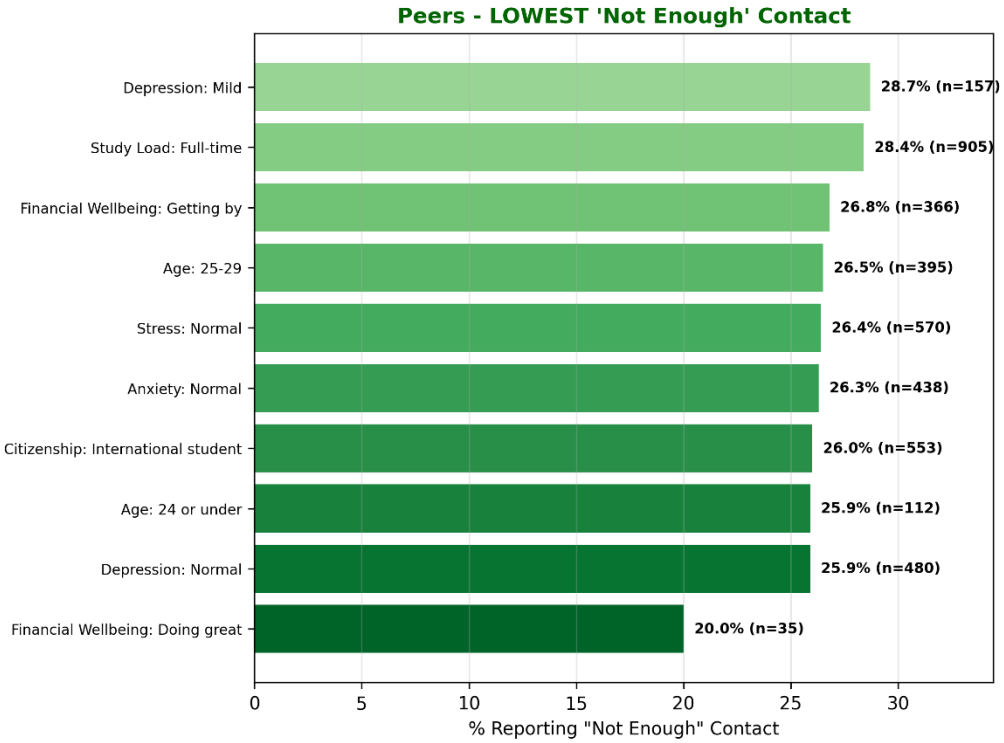




Peers

Peer contact satisfaction demonstrates variation across student demographics and circumstances, with the following groups showing the greatest disparities in reported connection levels.





Expanding Institutional Support

Beyond mental health services and peer connections, graduate research students require comprehensive institutional support that addresses the practical and professional challenges inherent in their extended academic journey. The survey data reveal significant gaps in key support areas, with only 37% of students satisfied with career guidance and substantial concerns about financial sustainability, employment relevance and professional development opportunities. These findings suggest that whilst universities have developed robust frameworks for academic supervision and research training - with Monash supervision consistently rating highly in student feedback surveys - the broader ecosystem of support services may not adequately address the diverse needs of a student population that often spans multiple years, life stages and career (and post-career) trajectories.

The interconnected nature of financial pressures, employment decisions and career uncertainty create cascading effects that influence both academic progress and personal wellbeing. With 80% of students relying on scholarships and many juggling employment alongside their studies, the challenge lies not only in providing adequate financial support but in creating integrated systems that help students navigate the complex relationships between funding, work experience and career development. The following sections examine how current institutional support structures address these multifaceted needs, exploring the adequacy of financial support mechanisms, the integration of employment with academic goals and the effectiveness of career guidance services in preparing students for diverse post-graduation pathways.

Scholarship and Financial Support Landscape

Financial support through scholarships represents a cornerstone of graduate research training, enabling students to dedicate focused time to their research without the necessity of full-time employment. At Monash, 80% of graduate research students are current scholarship recipients, whilst 5% previously held scholarships, indicating that scholarships successfully reach the vast majority of students. However, high uptake rates do not necessarily translate to adequate support and the survey reveals substantial concerns about whether current stipend levels enable students to maintain reasonable living standards whilst completing their degrees.

The Adequacy Challenge: Stipends Versus Living Costs

The critical issue facing scholarship recipients is not access to funding but the adequacy of that funding relative to actual living costs. Between 2023 and 2025, the proportion of students reporting they are “doing great” financially declined from 8% to 3%, whilst those “having trouble” increased from 18% to 20%. This deterioration occurred despite modest stipend increases during this period, indicating that the cost-of-living increase, particularly in housing, has outpaced scholarship adjustments.

The gap between stipend rates and actual living costs creates a fundamental tension in the graduate research experience. Full-time students report median incomes of $30,000-$39,999, yet 90% of

renters experience rental stress and 47% spend half or more of their income on rent alone. This leaves minimal funds for other essential expenses including food, transport, healthcare and research-related costs. The situation is particularly acute in Melbourne, where housing costs have increased substantially in recent years whilst scholarship rates have not kept pace.

Student testimonies powerfully illustrate the trade-offs scholarship recipients must make:

> *"I would truly love not to work whilst undertaking my PhD, but the stipend just isn't enough to survive on. There is also an extra layer of isolation that comes with seeing my PhD peers who don't have to work and get to focus entirely on their research, whilst I am unable to do so. The class divide is quite severe and will undeniably mean that I either have to sacrifice work-life balance, financial stability, or the quality of my thesis in ways that other students do not."*
>
> *"With only the basic scholarship, I can't even afford to rent a place. The burden of transportation costs is so high that I can't visit campus frequently*."
>
> *"The stipend doesn't reflect the actual cost of living in Melbourne. You're expected to complete full-time hours on your PhD, but the stipend is so low that you have to choose between forgoing basic expenses (being able to live by yourself or with limited housemates/a partner, being able to afford sufficient groceries, being able to participant in social activities) or you additional hours work on top of your full-time PhD. It's a Catch-22 and, nearing the end of my PhD, the overwhelming outcome is one of burnout and trauma. The value of the PhD is less than the sacrifices I have had to make to do it, and many of those are directly impacted by the low stipend and expected PhD hours."*

Beyond immediate pressures faced by students, many highlighted the broader concerns they hold about staying in graduate research at the detriment of their long-term financial wellbeing. For example:

> *"I am managing okay and able to save money due to living at home, but it is difficult as the PhD stipend is below national minimum wage and hence I will need to look for part time or casual work to increase my income. I feel that doing a PhD is putting me behind for my age due to the income and not setting me up well financially for the future."*
>
> *"I am paid significantly less than when I first got a job out of uni in 2008 and its impossible to live in Melbourne on it."*
>
> *"It is extremely difficult to live on the current stipend and additional paid work is need to survive - pay mortgage, food, gas/electricity, healthcare etc . There is no extras - this puts huge stress on me and really impacts doing research as well as the uncertainty of going backwards - highly qualified but poor with little to no opportunity ."*
>
> *"I am fine in the short-term, but in no way am preparing for retirement e.g. through investing"*
>
> *"It's tough. As an older student I have had to take a significant pay reduction, in my early 30's this hits pretty hard on life's plans; housing, starting a family etc. In honesty it is the one factor that I worry may prevent my completion of the PhD."*

These experiences are not isolated cases but reflect systematic inadequacy in stipend levels relative to actual living costs.

Impact on Research Activities and Academic Development

The inadequacy of scholarship funding creates barriers that extend beyond basic living expenses to directly impact research quality and professional development. With 56% of students reporting that financial stress has an extreme or major impact on their ability to travel for research purposes, many students face impossible choices between participating in essential academic activities and meeting basic needs.

Conference attendance, fieldwork, research collaborations and other travel represent crucial components of graduate research training, yet current funding models often rely on reimbursement rather than upfront support. Students describe being unable to afford the initial outlay for flights and accommodation, effectively excluding them from opportunities that could significantly advance their research and career prospects:

> *"So after paying for necessary costs such as rent, utilities, food, etc., we do not have extra money to consider whether we can go to other places to attend academic conferences. Although the faculty has funding, our funding is only enough for us to attend individual meetings, and is not enough to support our freedom of academic travel."*
>
> *"Having to pay for out of pocket for my PhD related travels is a big demand. I have managed to do that with the help of my relatives only."*
>
> *"Currently feel very under-supported by the school of psychology as they have decided to stop allowing us to use our own Monash PhD funds to reimburse our mandatory costs (e.g., annual police checks) even though this has been done for other students in previous years."*
>
> *" We only get 5000 Aus dollars for academic conference among whole PhD. It's not enough, especially when you go to European/USA conference."*
>
> *"Having to spend extra to support international conference attendance."*

These barriers compound over time, with students from less financially secure backgrounds missing opportunities that their more privileged peers can access, creating inequities in academic development and career preparation.

Employment as Necessary Supplement

The inadequacy of scholarship funding forces many students to engage in employment to meet basic living costs, creating additional time pressures and competing demands. Students describe looking for and taking on casual work that detracts from their research progress, yet feeling they have no choice given the insufficiency of stipends:

“The stipend barely covers rent. Without extra work, it is not possible to get through; but there is a requirement to do this course fulltime and limited number of workable hours."

“I have a scholarship, but still, I am looking for a job to cover my expenses. The scholarship does pay for rent and groceries, and I am thankful for it, but it is unfortunately barely enough to cover expenses. For example, I am always stressed about having a dental health issue because I know I will not be able to cover the expenses."

“The current funding for full-time PhD scholarships feels like a joke. The only way to fully support myself is to teach classes as a TA, but I need to do this for so many hours that I have little time left for my own PhD research.”

“While my financial situation is manageable - in an ideal world I would be able to focus almost exclusively on my research without needing to worry about taking on additional jobs (i.e., if the stipend was sufficient to cover cost of living).”

This pattern creates a paradox where students must work to afford to study, yet working reduces the time available for research that is already time constrained.

International Students and Additional Constraints

International students face particular financial pressures due to visa conditions, higher costs for overseas students and isolation from family support networks. The requirement to demonstrate financial capacity for visa purposes does not necessarily translate to comfortable living conditions once in Australia:

“Many [students] want to apply for graduate visa or PR visa and will be out of money until finding a job not being able to save that much puts an extreme stress during their candidature. Not to mention how hard it is to find a job on student visa with not so clear and known workings rights for employers. Also considering the age, this is the age when people get married or other family situations. That is also another issue relating to financial situation.”

“I live so poorly in Australia.”

"The National RTP is enough, I'd say but puts a strain on international students, despite having access to our money back home since the cost of living here is high. Not to mention that we have to work part-time to keep our finances afloat, in case we have emergency expenses."

“I am quite stressed about unexpected expenses. Specially flight tickets back home when needed.”

"I easily spent $5000 to move here, which I pay until today and my debt back in my country only increases due to bank fees. Additionally, my family doesn't have enough money, so I have to keep sending money to help them in very often occasions. Obviously, I knew that wouldn't be easy moving countries without much family resources, but the way my supervisor sold this PhD position always make me feel that Monash would care about these cases, which obviously doesn’t it.”

These pressures are compounded by limited employment options under visa conditions and the inability to access government support systems available to domestic students.

The Need for Systemic Response

The financial support landscape requires systematic rather than incremental adjustment. Student feedback consistently calls for stipend increases that genuinely reflect living costs, particularly in high-cost areas like Melbourne:

> *"PhD should be considered a job like in European countries. The work load is more than 40 hours per week, but the scholarship is too low for this amount of work."*
>
> *"I hope the university increases stipend to 4000 to 5000 per year as the house accommodation are really expensive here in Melbourne. My 50-60% of the stipend goes on the living rent and that is problematic. It is not that I have living in a great big house. Even a shared house costs more than 1200 per month excluding bills and with this how can a student survive. I am not complaining on the stipend but still it takes toll on the mental health of a full time PhD student who is unemployed. My intention is to study and work hard without any financial strain but it seems this financial strain is making me think to work multiple times."*
>
> *"The stipend rates should be at least increased by 10-15% every year as other major expenses such as rents almost increases by 15-20% every year."*
>
> *"Increase stipend, also more travel grants (now they cut the inter-campus travel grant!) as I always pay from my own pocket to avoid using all the research funding."*
>
> *"I think the stipend should consider the current living and travel cost in Melbourne (e.g. $45000)"*
>
> *"The current scholarship rate should be increased and travel grant for attending conferences should be up to the current market standard."*
>
> *"I suggest more time/opportunity/somewhat mandatory for students to be able to conduct an industry internship/part time job."*

Whilst some financial pressures reflect broader societal challenges around housing affordability and the cost of living, the gap between scholarship rates and actual expenses represents a systemic issue requiring coordinated responses. Without adequate financial support, universities risk excluding talented students from less privileged backgrounds, undermining the quality and diversity of the graduate research community and creating conditions where financial stress directly impedes research quality and student wellbeing.

Employment and Academic Integration

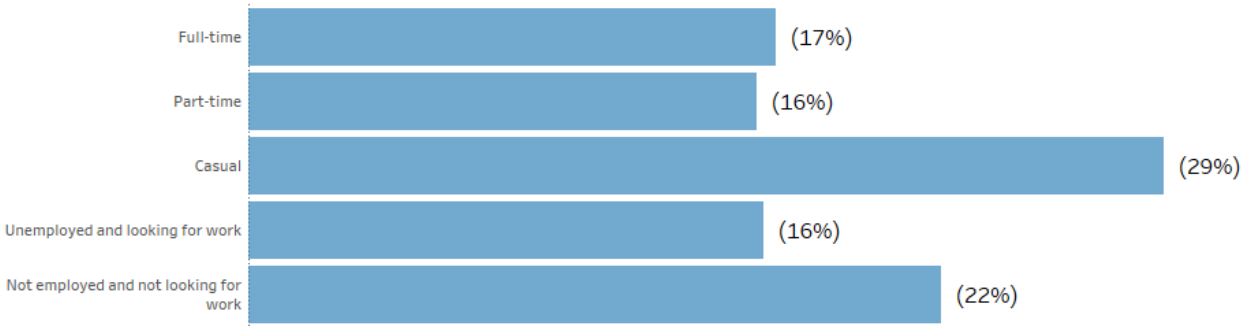
The relationship between employment and academic progress represents a critical balancing act for graduate research students, with employment decisions carrying implications for both immediate

financial wellbeing and long-term career development. The survey reveals that graduate research students engage with employment in diverse ways, ranging from casual academic work that directly supports their research skills to external employment that may be financially necessary but academically unrelated. Understanding how students navigate these employment choices and the extent to which their work experiences complement or compete with their academic goals, provides important insights into the support structures needed to optimise both financial sustainability and academic success.

Employment patterns among graduate research students reflect the complex realities of extended study periods, limited scholarship coverage and the need to develop professional skills alongside academic credentials. The challenge lies not simply in whether students work, but in how effectively their employment experiences can be integrated with their academic development to create mutually reinforcing pathways toward career readiness. But first, this section also examines the cumulative impact of work and study hours on student wellbeing and academic performance, exploring how the total time commitment affects students' ability to maintain a sustainable work-life balance and progress effectively through their research programmes.

Work-Study Balance Among Full-Time Students

The following table outlines the employment status of Monash graduate research students with a full-time study load.



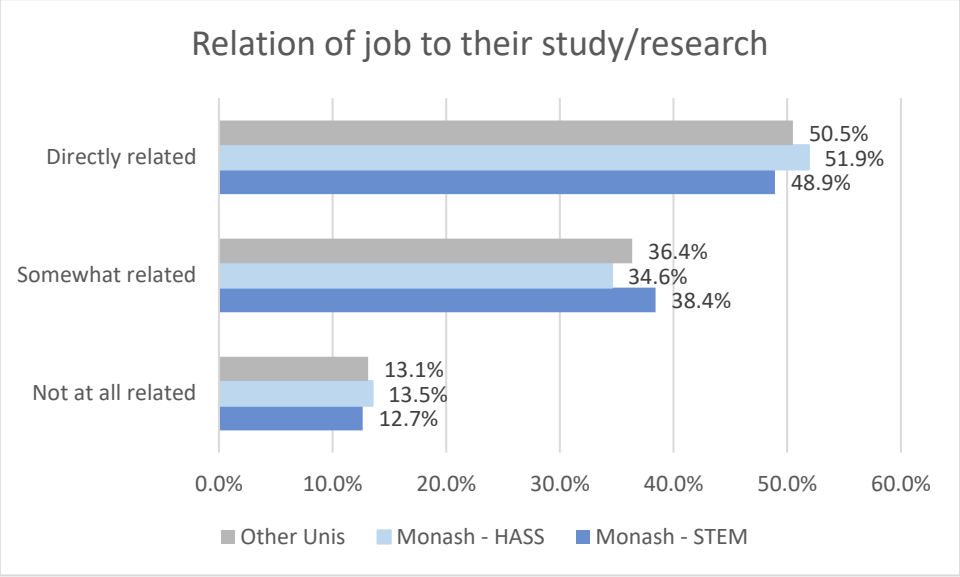
To better understand the cumulative demands placed on graduate research students, the following table presents the distribution of total weekly hours full-time students dedicate to the combination of their academic work and paid employment. This analysis reveals the extent to which students are managing multiple commitments.

Total Hours Range	Number of Students	Percentage
≤40 hours/week	195	32.7%
41-50 hours/week	187	31.4%
51-60 hours/week	125	21.0%
>60 hours/week	89	14.9%

Analysis of total weekly work and study hours reveals that workload intensity does not significantly impact key student outcomes among employed graduate research students. Despite 15% of students working more than 60 hours per week when combining employment and study commitments, no statistically significant differences were found across mental health indicators, timely completion confidence, university satisfaction, or financial wellbeing between different workload groups. This suggests that graduate research students may develop effective coping strategies or that those choosing higher workloads possess inherent resilience that enables them to manage these demands without measurable detriment to their wellbeing or academic progress.

Work-Study Relevance

Beyond the number of hours students dedicate to employment, the relevance of their work to their academic studies significantly influences both professional development and academic integration outcomes. Understanding how closely students' employment aligns with their research interests and career goals provides insights into whether work experiences serve as complementary skill-building opportunities or represent necessary but potentially competing demands on their time and energy.



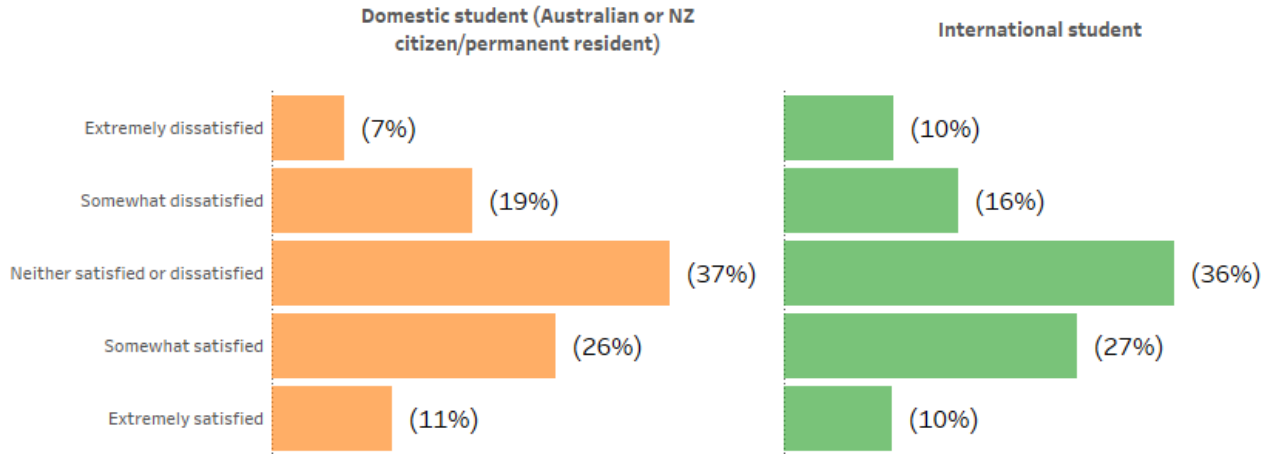
The analysis of employment status and job-field relatedness among graduate research students reveals modest variations in outcomes across five groups: those employed in jobs directly,

somewhat or not at all related to their studies, those not employed and not looking for work and those unemployed but seeking work. Students in directly related employment show marginally better outcomes across several measures, including higher financial wellbeing scores, lower depression scores and reduced imposter syndrome levels. However, these differences are relatively modest in practical terms and many outcomes show considerable overlap across groups.

Career support satisfaction presents an unexpected pattern, with students in jobs not at all related to their studies reporting the highest satisfaction levels, whilst those in somewhat related positions report the lowest. Timely completion expectations remain remarkably consistent across all groups, suggesting that employment and employment relevance do not substantially affect academic confidence. The patterns suggest that whilst job relevance may provide some benefits, particularly for financial wellbeing and mental health, the differences are not pronounced enough to indicate that students in unrelated employment face substantially worse outcomes, supporting the broader finding that graduate research students at Monash demonstrate considerable adaptability and resilience.

Career Guidance Experiences

Career guidance and support represent critical components of graduate research training, yet the survey reveals significant gaps in student satisfaction with these services. With only 37% of graduate research students expressing satisfaction with the career guidance and support they have received from Monash, there appears to be substantial room for improvement in how the institution prepares students for diverse post-graduation pathways.



This low satisfaction rate is particularly concerning given the extended duration of graduate research programmes and the complex career decisions students must navigate, including choices between academic and industry pathways, the timing of career transitions and the development of transferable skills that extend beyond their specific research expertise.

Student Testimonies – Suggestions for Improvements to Career Guidance

To identify specific areas for improvement, respondents who expressed dissatisfaction with career guidance services were asked to suggest enhancements. The 113 comments from Monash graduate research students were analysed thematically, with the ten most frequently mentioned improvement areas and their prevalence within the feedback presented here:

Theme	Count	Percentage
Career Counseling/Guidance	43	38.1%
Research Career Paths	39	34.5%
Industry-Specific Guidance	30	26.5%
Other/General Suggestions	23	20.4%
Networking Opportunities	21	18.6%
Skills Development/Training	20	17.7%
Service Quality Improvement	18	15.9%
Industry Connections/Partnerships	18	15.9%
Timing/Accessibility	13	11.5%
Online Resources/Digital	12	10.6%

Students described the need for tailored career support for graduate researchers and more accessible opportunities for career planning:

> *"Career guidance service should be brought to the department level; otherwise, it becomes difficult to get proper suggestions from a general perspective. Engineering, social science and law all vary significantly, so getting the right guidance is very scarce."*
>
> *"I know the career service available for students, but it is more directed to graduating bachelor's students. It is not geared toward helping PhD students navigate academia."*
>
> *"Every single career session for my department is academic-only, as if that's the only career option after a postgraduate degree."*
>
> *"Actually have career guidance services at Parkville."*
>
> *"Providing more area specific and relevant support … I feel cornered into working in academia as I have not developed skills on connecting with industry that is relevant to my field. The only opportunity we have is an unpaid internship - which we cannot afford and should not be expected to do this far into our career or this late in life."*
>
> *"The only guidance I've received is from my supervisor. While I know I need to think about what I want to do, I have no idea what is in the range of possibility post-PhD. I don't know what is a reasonable or unreasonable expectation, and I don't know what fields I can get into, especially roles that make it worth completing a PhD."*

“Clearer options on timelines. The gap between submitting a thesis and needing a job is too short. The scholarship should cover the examination period too.”

“PhD students have no guidance on the spectrum of work after our studies - all we have is student organisations running panels. I’d like to see more faculty involvement.”

“Where’s the advice/support for mature aged, mid-career HDRs? I have been massively put off transitioning to academia from my profession and there’s really no incentive to do that.”

“Currently, the sole focus of careers for PhD students in research seems to be becoming a post-doc/research fellow. Many people follow this linear path even though they are dissatisfied because they don't know what other options are out there. It would be great if career panels were broadened beyond research fellows to government, industry, freelance jobs, writing, education, and even ways to pivot to different fields with the soft skills learned through a PhD.”

“PhD students should teach as TAs but university doesn't even provide enough opportunity for that. No interviews even for new TA applicants. Opportunities go to previously known people by the lecturers. It's not right. TA is what provides some experience towards academic career while earning some money.”

“I have found that the career guidance I have been provided has been more in line with what my supervisor envisions for my career, rather than supporting my own career goals.”

Some students suggested ways to strengthen career support and preparedness at the graduate research level, including:

“Provide more paid internships to encourage students to seek internship opportunities while also providing a range of incentives to encourage students to focus on academic research”

“Provide more opportunities for internships and attending difference academic conferences/forums.”

“Career team reaching out to contact graduates whose work does not bring them to campus.”

“May be have a hot desk or a career guidance unit where we can go and discuss our problems as HDR students.”

“I would also appreciate more structured opportunities provided by the university to access academic and career development programs, such as research assistantships, networking events, or publication workshops.”

“Make a 1-on-1 consultation. Special consultation spot for impostor syndrome and mental burden as a PhD student.”

“I'd like some events focusing on PhD students to connect with Monash alumni and facilitate getting a prominent job in the industry.”

“Human led and facilitated resume and career development and guidance advice instead of automated AI, opportunities for career planning with experienced academics, more networking sessions with industry partners... It would be useful to have a jobs channel for job

opportunities for PhD students (many post-doctoral opportunities are not even advertised or have a preferred person so it seems). Guidance to prepare post-doc applications etc would be helpful also."

"PhD to job track, as you finish, you're on track to get a job. It's part of the curriculum."

"Insight into how to succeed as an academic - career paths and dependence on securing own grant money, and avenues to access this."

"It would be good to have some career guidance or networking events with industry professionals. At present, everything is geared towards academics."

Implications for Equity, Diversity and Inclusion

The survey data presented in this report has not only highlighted the many challenges all graduate research students face, but has also shown how some factors, including financial circumstances, residency status, health and wellbeing, and family and carer responsibilities, intersect and compound in ways that result in graduate research becoming a driver of inequity and exclusion. Without addressing these barriers, the future of graduate research may become one where only those with greater financial privilege can both be fully present in their research and access opportunities throughout their graduate research journeys (e.g., conferences, travel). In particular, this survey found single parents, students living with disability or ill-health, or students from lower socio-economic backgrounds report high levels of stress and less opportunities to progress in their research and career development.

For some, like single parents, insufficient stipend support can result in forced prioritisation of child care and work over time to research. Without addressing financial support concerns, this may lock single parents out of graduate research participation, resulting in greater inequities.

Similarly, students living with ill-health or disabilities face greater out-of-pocket medical expenses, while potentially being forced to study at a taxed part-time rate. Financial barriers compound when medical leave extends candidature without funding, and when transport costs and illness make campus attendance difficult. This can increase isolation and reduce access to peer community and support:

> *"It is easier to stay home."*

Many students reported financial strain due to cost of living pressures, high rents and insufficient stipend support. Multiple domestic students reported living at home as their only option:

> *"I am living at home during my PhD as financially I would not be able to live elsewhere."*

> *"I have to live at home with my parents as a 31 year old because I am unable to afford living somewhere that is safe and doesn't have serious problems (i.e. mould, no aircon/heating, rot, etc)."*

Several students face multiple equity barriers simultaneously:

International Student + Parent + Financial Insecurity

> *"I cannot believe the scholarships in Australia are below average wages of the nation's standards. I am unable to afford any childcare related costs. If I choose to work, then my research gets affected. Yet, here I am working towards my research in poverty."*

Disability + Financial Insecurity + No Family Support

> *"I live alone and I rent and I am a 'disabled pensioner' struggling with cost of living and medical issues/costs... The bursary post confirmation was nice and helped a lot... My landlord puts the rent up 25% each year... I am barely keeping my head above water but my passion for my project is the one thing which keeps me going."*

Mature-Age + Single Parent + Career Sacrifice

> *"I work more than 40 hrs per week F/T in order to earn enough money to pay my bills and help my young adult children. I am a single mother and have very little in my pension due to poor earnings whilst bringing up my children... However, trying to apply for a scholarship in order to work P/T would strain my ability to pay for day-to-day life and bills and would mean no super payments."*

Carer + Financial Pressure + Time Poverty

> *"I sometimes regret doing my PhD because it's not enough money to live on. This is especially so since dad got ill - I can't just do relief teaching work on short notice anymore because it might be a day I need to look after dad. So that reliable extra $400 a week is now gone... I spend hours of my life every month deferring paying bills. It's a huge cognitive load on top of managing my dads recent illness."*

Students repeatedly note that they can only continue due to advantages others may lack:

Parental Support

> *"The only reason the current scholarship is barely sustainable is because I have the privilege of knowing my family would support me financially if I fail to make ends meet."*
>
> *"I am lucky to be in the position I am, living at home with my parents"*

Partner Income

> *"My partner … is working full time... I am a very bad example for the typical financial situation of a PhD student."*
>
> *"I am very thankful to be living with my partner who works full-time, I would be at a huge financial disadvantage otherwise."*

Pre-PhD Savings

> *"I worked full-time for two years prior to undertaking this course so as to build greater financial security... I planned financially before choosing to undertake the course"*

Students without financial safety nets in the form of parents, spousal support or higher socio-economic status may face impossible choices and are potentially at higher risk of withdrawal.

Key Insights

1. Compounding Effects are Severe

Financial challenges are not experienced singularly, but can multiply for students facing equity barriers. A single parent with a disability faces not just doubled challenges, but exponentially increased difficulty.

2. Part-Time Study Penalties

Students forced to study part-time due to caring responsibilities or health conditions face taxation on already-insufficient stipends, creating a poverty trap.

3. Invisible Labour

Caring responsibilities, health management and financial juggling represent substantial time and cognitive burdens that compound the already demanding load of graduate research.

4. Class Divide in Academia

A two-tier system where students with family financial support can focus on research, while those without must work multiple jobs, compromising research quality, completion and career progression.

5. Withdrawal Risk is Real

Multiple students explicitly state they are considering or at risk of withdrawal, with financial pressure as the primary factor, particularly among those with compounding equity barriers.

6. System Design and Differential Impact

The PhD funding model follows a one-size-fits-all structure rather than responding to the diverse personal circumstances of individual students. In practice, the current system works more effectively for students who:

- Have no dependents
- Have family financial support
- Have partners with full-time income
- Have pre-existing savings
- Have no health conditions requiring expensive management

Students without these circumstances face systematic disadvantage that threatens their ability to fully participate and thrive in graduate research.

Alignment with Monash Equity, Diversity and Inclusion Framework 2022-2030

Monash University's Equity, Diversity and Inclusion Framework 2022-2030 commits to dismantling barriers and ensuring equal access to educational opportunities for all students. This survey identifies areas where current graduate research student funding and support structures present challenges to achieving these goals. Students from less financially secure backgrounds or who have multiple responsibilities outside of study, including family and/or caring roles, face systemic barriers that limit their ability to access the same educational opportunities as their peers. These students often:

- Work multiple jobs while studying full-time
- Sacrifice research quality
- Face higher withdrawal risk
- Experience systematic disadvantage compared to peers with family wealth

Failing to address these barriers risks locking out students from less privileged backgrounds from participating in the Monash research community.

Importantly, while there are opportunities identified in this report for enhancing graduate research for the benefit of all students, both the insights from and the recommendations proposed by this

report may secure progress in achieving the following goals of the university's Equity, Diversity and Inclusion Framework 2022-2030:

Goal 3. A diverse community at all levels of the organisation

Aim: The EDI Framework calls for Monash communities to be representative of broader society, and that the university takes actions to ensure the community is comprised of "talented students" of "different marginalised identities."

Alignment: Recommendations 2, 4, 6, 7, 10, 13, 14, and 15

Goal 4. Dismantle barriers through structural change

Aim: The EDI Framework calls for Monash to address and removed barriers through creating structural change in the university ecosystem, with a commitment to harnessing the university's institutional power to "advocate for change alongside marginalised identities."

Alignment: Recommendations 6, 7, 8, 10, 12, 13, 14, 15, and 17

Key Findings and Opportunities for Enhancement

This survey of over 1,000 Monash graduate research students reveals both significant challenges and clear opportunities for strategic intervention. While many issues reflect sector-wide patterns affecting graduate researchers across Australia, the evidence identifies specific areas where targeted enhancements could meaningfully improve student experiences and outcomes. Importantly, Monash demonstrates relative strengths in several domains, providing solid foundations upon which to build towards greater quality of graduate student experiences.

Monash's Relative Strengths: Building from Solid Foundations

Comparative analysis with other Australian universities reveals areas where Monash outperforms national averages:

- **Mental health outcomes**: Monash students show better outcomes across all DASS21 domains—51% in normal range for depression (versus 44% elsewhere), 46% for anxiety (versus 46%) and notably 60% for stress (versus 48% elsewhere).
- **Completion confidence**: 55% of Monash students feel confident about timely completion compared to 45% nationally, suggesting effective supervision and progress monitoring systems.
- **Isolation**: While 72% experience some isolation, only 22% report high levels compared to 38% nationally, indicating that existing community-building efforts (MGA events, faculty initiatives) provide some protective effect.
- **Retention**: Only 6% frequently consider leaving their degree versus 8% nationally, with strong protective factors including supervision quality and institutional satisfaction.

These relative strengths demonstrate that Monash's existing structures - particularly supervision quality, progress monitoring and community initiatives - create positive conditions for graduate research. Enhancement strategies should build on these successes while addressing the identified gaps.

Four Priority Areas for Intervention

Despite these strengths, the evidence reveals four clear priorities where systematic enhancement could significantly improve student wellbeing and academic outcomes:

1. Mental Health Support: Addressing Access Inequities and Enhancing Prevention

The Challenge: While mental health services effectively reach students with severe symptoms (72% of those with extremely severe stress access support), substantial demographic disparities persist. International students access support at only 32% versus 62% for domestic students; men at 31%

versus 52% for women. International men represent the most vulnerable population at 26% access, while domestic women show the highest rates at 68% - a striking 42-percentage point gap.

Critically, **55% of students with normal DASS21 scores cite mental health as a reason for considering leaving**, suggesting that the graduate research environment itself creates psychological pressures requiring preventative rather than purely crisis-focused responses. The prevalence of imposter syndrome (80%, up from 69% in 2024) further underscores the need for early intervention targeting common research-related psychological challenges.

The Opportunity: Current services reach those in crisis; enhancement should focus on:

- **Culturally responsive outreach** addressing international student barriers (visa concerns, cultural stigma, unfamiliarity with systems).
- **Men-specific engagement strategies** that reframe mental health as performance optimisation rather than crisis intervention.
- **Preventative programming** (workshops on imposter syndrome, research resilience and managing uncertainty) targeting students with mild-moderate symptoms.
- **Integration of wellbeing into academic processes** (milestone reviews, supervision) to normalise mental health discussions.

2. Financial Sustainability: Responding to Intensifying Pressures

The Challenge: Financial wellbeing has deteriorated markedly since 2023, with only 3% of students "doing great" financially (down from 8%) while 20% are "having trouble" (up from 18%). This decline occurred despite modest stipend increases, indicating that cost-of-living, particularly housing, has outpaced scholarship adjustments.

The consequences are severe and widespread:

- **90% of renters are under rental stress**; 47% spend half or more of their income on rent alone.
- **40% report extreme/big financial stress impact on concentration** (up from 30% in 2023).
- **56% report extreme/major impact on research travel** (conferences, fieldwork).
- **28% report severe impact on campus attendance** (up from 19% in 2023).

Current financial circumstances emerge as **the strongest predictor** of both stress impact and completion confidence across all variables examined. Students "having trouble" financially show 44% severe stress impact compared to just 13% of those "doing great."

The Opportunity: While Monash cannot unilaterally solve housing affordability, evidence-based interventions can meaningfully alleviate pressure:

- **Establish an emergency support fund** for acute crises to prevent academic derailment.
- **Provide upfront conference funding,** replacing the reimbursement model that currently excludes financially constrained students.
- **Expand academically relevant employment opportunities**, such as teaching and research assistant positions.

- **Develop graduate research-specific financial literacy resources** addressing unique challenges, including stipend management, research travel planning, and understanding tax and Centrelink implications.
- **Engage in sector-wide advocacy** using this evidence to lobby for systematic stipend reform that reflects actual living costs.

3. Career Development: Closing the Service Gap

The Challenge: At 37% satisfaction, career guidance represents the single lowest-rated support area in the survey. Student feedback consistently identifies specific unmet needs:

- **Discipline-specific guidance** ("Engineering, social science and law all vary significantly, so getting the right guidance is very scarce").
- **Industry connections and networking** opportunities relevant to their field.
- **Support for diverse trajectories** (academic vs. non-academic pathways, portfolio careers, mid-career transitions).
- **Proactive outreach** rather than student-initiated drop-in services.
- **Graduate research-specific services** ("career services available for students...are more directed at graduating bachelor's students").

While some supervisors provide excellent career mentorship, relying on individual supervisor capacity creates inequitable access to this critical support.

The Opportunity: Targeted enhancements to address this clear service gap:

- **Discipline-embedded career advisors** with expertise in specific fields and established industry networks.
- **Alumni mentoring networks** that connect students with recent graduates across diverse career paths.
- **Supervisor resources and training** to support career conversations without requiring supervisors to be career experts.
- **Proactive touchpoints** at key decision points (milestones) to ensure all students receive timely guidance.

4. Peer Connection: Reaching Dispersed Populations

The Challenge: While Monash performs better than national averages on isolation (22% high isolation vs. 38% nationally), 31% still report insufficient peer contact and 72% experience some degree of isolation. Connection challenges particularly affect:

- **Domestic students** (26% "often" or "almost always" experience high isolation vs. 19% of international students, largely due to higher rates of part-time and off-campus study)
- **Part-time students**, who balance employment and study commitments.
- **Off-campus students**, including those working from home due to financial constraints that limit their ability to cover transport costs.

- **Financially constrained students** are unable to participate in social activities requiring discretionary spending.

Student testimonies reveal the deeply personal nature of these challenges: “Everyone is very busy, so I don’t want to interrupt them,” “Nobody comes to campus...there is no PhD community at all,” “I want to benefit from HDR social events...but have been unable to attend because I work alongside studying.”

The Opportunity: Existing MGA events and faculty initiatives provide foundations to build upon:

- **Expand and diversify MGA programming** with attention to accessibility through varied timing, hybrid delivery options and genuinely free events.
- **Establish dedicated graduate research spaces** on major campuses to foster a sense of community and belonging.
- **Develop discipline-specific research communities** (e.g., seminars, writing groups and methods workshops) to address academic isolation while building research skills.

Cross-Cutting Insights: Implications for Enhancement

Several patterns emerge across these priority areas with important implications for how interventions should be designed:

Intersectionality Requires Coordinated Responses: The most pronounced disparities occur at demographic intersections. International men accessing mental health support at 26% versus domestic women at 68% represents a 42-percentage point gap that no single intervention can address. Students experiencing mental health challenges while facing financial stress show compounding effects requiring integrated rather than siloed support.

Prevention Equals Crisis Response in Importance: The finding that 55% of students with normal DASS21 scores cite mental health as a leaving consideration reveals the complex relationship between graduate research and psychological wellbeing. This could reflect students who previously experienced challenges and have since recovered (potentially through support), or situational stressors inherent to research - isolation, uncertainty and imposter syndrome - that undermine confidence without manifesting as clinical symptoms.

Regardless of interpretation, this pattern indicates that mental health concerns permeate the graduate research experience beyond those currently experiencing elevated levels of poor mental health. This suggests that environmental and community interventions addressing research culture, peer connection and normalisation of challenges may be as important as individual counselling and that preventative programming (workshops on imposter syndrome, managing uncertainty, research resilience) could help students navigate research-specific psychological challenges before they escalate.

Structural Barriers Require Systemic Solutions: While individual resilience is remarkable (48% experiencing severe financial stress maintain high completion confidence), this should not obscure systematic barriers. Reimbursement-based conference funding excludes those lacking upfront capital; generic career advice fails diverse disciplinary pathways; campus-based community building

misses off-campus students. Effective enhancement addresses structural issues, not just individual coping.

Integration Amplifies Impact: Mental health, financial stress, career uncertainty and peer isolation are deeply interconnected. Students need coordinated support navigating these challenges together rather than separate services treating them in isolation. Enhancement strategies creating pathways between existing services (CAPS, Career Services, MGRO, MGA) may prove more effective than entirely new standalone programs.

Building on Strengths Enables Sustainable Change: Monash's relative success in supervision quality, completion confidence and moderate isolation rates demonstrates that effective support is achievable. Understanding what drives these successes - possibly supervision training, progress monitoring, MGA initiatives and institutional culture - can inform how to extend them to areas needing development.

Conclusion: From Evidence to Action

This survey provides a clear, evidence-based direction for enhancing graduate research support at Monash. The priorities are well-defined:

> **Mental health:** Develop culturally responsive services for international students and men-specific engagement strategies while enhancing preventative programming for mild-moderate symptoms.
>
> **Financial sustainability:** Establish emergency support, revise conference funding models and advocate for sector-wide stipend reform.
>
> **Career development:** Create discipline-specific expertise, industry connections and proactive outreach, moving beyond the current 37% satisfaction.
>
> **Peer connection:** Expand and diversify community-building infrastructure reaching part-time, off-campus and financially constrained students.

Importantly, **high-impact changes need not require high investment**. Some of the most promising interventions - integration of wellbeing into milestone reviews, redesigned communications for underserved populations and cultural shifts toward preventative support - require minimal financial resources but significant commitments to cultural transformation.

The following chapter translates these findings into specific, actionable recommendations organised by investment level. This structure enables strategic prioritisation within resource constraints while ensuring that evidence drives decision-making. By building on Monash's existing strengths whilst addressing the identified gaps, these recommendations chart a path toward comprehensive graduate research support that enables all students - regardless of citizenship, gender, financial circumstances, or study pattern - to thrive throughout their candidature and beyond.

A Path Forward: Evidence-Based, Strategic Enhancement

The evidence presented across the preceding chapters paints a detailed picture of graduate research student experiences at Monash - their challenges with mental health access equity, financial sustainability, peer connection and career guidance. This chapter synthesises key findings to identify priority areas for intervention, building on Monash's existing support infrastructure while addressing clear gaps revealed by student voices and quantitative evidence.

These recommendations are organised by the level of investment required - from cultural shifts and procedural changes requiring minimal financial outlay, to moderate-cost service enhancements, through to major investments requiring institutional prioritisation and resource allocation. This structure acknowledges that administrators operate within constrained budgets and recognises that some of the most impactful changes may require minimal funding but significant commitment to cultural transformation.

Guiding Principles for Enhancement

Effective enhancement of graduate research support requires moving beyond generic university-wide approaches to recognise the unique demands of the graduate research journey. The following principles should guide implementation:

Effective enhancement of graduate research support requires moving beyond generic university-wide approaches to recognise the unique demands of the graduate research journey. The following principles should guide implementation:

Build on Monash's Relative Strengths: The survey reveals that Monash outperforms national averages in several key areas - mental health outcomes (particularly stress management), completion confidence and isolation rates. These successes suggest that existing structures (supervision quality, progress monitoring, Monash/MGA initiatives) provide solid foundations. Enhancement should extend these strengths to areas needing development rather than starting from scratch.

Evidence-Based and Iterative: Recommendations are grounded in specific patterns revealed by student data - the 42-percentage point gap in mental health support access between international men (26%) and domestic women (68%); the deterioration in financial wellbeing despite modest stipend increases; the 37% satisfaction rate with career guidance. Regular assessment ensures interventions remain responsive and effective.

Intersectional and Preventative: Demographic characteristics combine to create distinct experiences requiring coordinated responses. International men in STEM fields face compounding barriers that no single intervention can address. Moreover, the evidence that 55% of students with normal DASS21 scores cite mental health as a reason for considering leaving suggests that prevention and early intervention are as crucial as crisis response.

Integration Over Silos: Mental health, financial stress, career uncertainty and peer isolation are deeply interconnected. Students experiencing multiple challenges need coordinated support rather than having to navigate separate, disconnected services. Enhancement should create pathways between existing services rather than adding entirely new structures.

Level 1: Cultural Shifts and Procedural Changes (Minimal Financial Investment)

These initiatives primarily require shifts in approach, awareness, coordination and policy rather than significant new funding. They leverage existing resources, staff and structures more effectively.

1. Integrate Wellbeing Check-ins into Existing Academic Milestones

Current State: The University conducts regular milestone reviews and annual progress assessments focused on academic progress. Mental health services wait for students to self-refer, creating gaps for those with mild-moderate symptoms or barriers to help-seeking.

Enhancement:

- Embed brief wellbeing conversations into existing milestone review processes, including the establishment of a mental health plan to be submitted at Confirmation and reviewed at each subsequent milestone.
- Train academic and administrative staff conducting reviews to:
    - Ask simple wellbeing questions (e.g., "How are you managing the demands of your research?").
    - Recognise early signs of distress.
    - Facilitate referrals to Monash Counselling and Psychological Services (CAPS) and the Employment Assistance Program (EAP) when needed.
- Normalises wellbeing discussions as part of academic progress rather than separate "mental health" interventions

Resource Requirements: Training development and delivery for staff conducting milestone reviews (could be integrated into existing MGRO professional development). No significant ongoing costs.

Success Metrics: Proportion of milestone reviews including wellbeing discussions; early referrals to support services before crises develop; student feedback on feeling "checked in on."

2. Redesign Mental Health Service Communications for Underserved Populations

Current State: International students access support at 32% versus 62% for domestic students; men at 31% versus 52% for women. Current communications may not address cultural barriers, masculine norms around help-seeking, or international student-specific concerns (visa implications, unfamiliarity with Australian systems).

Enhancement:

For International Students:

- Partner with MGRO and international student services to embed mental health information in the orientation and visa processes.
- Develop culturally responsive messaging that:
    - Explicitly states accessing mental health support does NOT affect visa status.

    - Acknowledges cultural differences in understanding mental health.
    - Uses peer testimonials from international students who successfully accessed services.
    - Available in key languages (Mandarin, Hindi, Bahasa, etc.).

For Men:

- Reframe mental health services to emphasise prevention and performance optimisation rather than crisis intervention.
- Use language that resonates with men: "Managing Research Stress," "Productivity Under Pressure," "Building Mental Resilience."
- Highlight that high achievers proactively manage wellbeing as part of their success strategy.
- Explore alternative entry points (workshops, psychoeducation) that normalise help-seeking without requiring self-identification as "having problems."

Resource Requirements: Communication redesign and translation costs (modest). Primarily requires coordination between CAPS, MGRO, MGA and international student services.

Success Metrics: Reduction in demographic disparities in support access; tracking of how students heard about services; student feedback on messaging resonance.

3. Enhance Supervisor Capacity: Resources and Prompts for Career Conversations

Current State: Monash excels at supervision quality (student feedback is consistently positive). However, supervisors vary in their capacity to support career development, with some providing excellent mentorship and others focusing solely on research outputs. Students request more discipline-specific career guidance.

Enhancement:

- Provide supervisors with resources and prompts to facilitate career discussions without requiring them to become career experts:
    - Annual "career planning conversation" template with suggested questions.
    - Discipline-specific information sheets on diverse career pathways (academic, industry, government, non-profit, etc.).
    - Guidance on helping students' networks (e.g., suggesting they present at conferences, introducing them to colleagues in different sectors).
    - Information on when to refer students to Career Services for specialised support.
- Emphasise that this is about facilitating conversations, not providing all the answers.
- Builds on existing strength (supervision quality) while addressing the gap some students experience.

Resource Requirements: Resource development by Career Services in collaboration with the faculties. Distribution through existing MGRO supervisor communication channels. Minimal ongoing costs.

Success Metrics: Supervisor uptake of resources; student feedback on career discussions with supervisors; tracking of career-focused conversations in supervision records.

4. Develop Graduate Research-Specific Financial Literacy Resources and Workshops

Current State: Generic university financial advice doesn't address graduate research-specific challenges: managing variable stipend income, balancing work with full-time research expectations, navigating Centrelink non-recognition of PhD students (domestic), tax implications of part-time scholarships, planning for research travel on limited budgets.

Enhancement:

- Create graduate research-tailored financial planning workshops delivered through MGRO covering:
    - Budgeting on stipends in high-cost cities like Melbourne.
    - Understanding scholarship tax implications (full-time vs. part-time).
    - Accessing student concessions and support programs.
    - Planning and saving for research travel/conferences.
    - Managing career transitions (finishing stipend, casual work, post-PhD employment).
    - Understanding Centrelink eligibility (or lack thereof) for PhD students.
- Could be delivered in-person and/or as online modules.
- Guest speakers from Financial Counselling services, successful graduate research students/alumni who navigated financial challenges.

Resource Requirements: Workshop development and delivery through existing MGRO education infrastructure. Guest speaker coordination. Can use existing Financial Counselling services at Monash. Minimal ongoing costs once materials developed.

Success Metrics: Workshop attendance; student feedback on practical usefulness; self-reported improvement in financial confidence; reduction in financial stress impact on academic activities.

5. Facilitate Discipline-Specific Graduate Research Communities

Current State: Students note isolation when “I’m the only person working on my project” and that “it was easier during honours/masters when you met students daily.” STEM and HASS students have different work patterns and connection preferences. Generic university-wide social events may not address academic isolation.

Enhancement:

- Support faculty-level graduate research communities centred on shared research interests, not just socialising:
    - Regular research seminars/colloquia where graduate research students present works-in-progress.
    - “Writing groups” where students co-work and provide peer feedback.
    - “Methods workshops” where students share technical skills.
    - Journal clubs discussing recent publications in the field.
- Addresses isolation while building research skills - students connect around academics, creating both intellectual communities and social bonds.
- Leverages existing faculty structures and staff; doesn’t require central coordination.

Resource Requirements: Faculty-level coordination and promotion. Room bookings. Modest catering budget. Primarily requires a cultural shift toward valuing peer intellectual communities.

Success Metrics: Frequency and attendance of faculty graduate research events; student feedback on sense of disciplinary community; tracking of peer collaborations/co-authorships that emerge from these connections.

6. Strengthen Communication and Awareness of Existing Services

Current State: Many students may not know what support exists. Services are distributed across multiple units (CAPS, Career Services, MGRO, MGA, Financial Counselling, etc.), making it difficult for students to navigate.

Enhancement:

- Proactive communication model rather than waiting for students to seek out information:
    - Regular touchpoint emails at key stages (start of candidature, mid-year, final year).
    - Integration of support information into existing communications (MGRO newsletters, faculty updates, MGA channels).
    - "Graduate Research Support Roadmap" visual guide showing what services exist, when to access them and how different services connect.
    - Normalisation of help-seeking in communications: "Most graduate research students access support at some point—here's what's available".
- Centralised graduate research support webpage that brings together currently scattered information across CAPS, Career Services, MGRO, MGA, Financial Support, etc.

Resource Requirements: Communications coordination and webpage development. Ongoing maintenance is minimal. Primarily requires inter-departmental collaboration.

Success Metrics: Student awareness of services (measured in future surveys); website traffic; tracking of how students heard about services; reduction in students reporting they "didn't know where to go" for help.

Level 2: Low-to-Moderate Cost Service Enhancements

These initiatives require modest financial investment but can significantly improve student experiences by expanding or enhancing existing services.

7. Establish Emergency Financial Support Fund

Current State: Students face acute crises (unexpected medical bills, family emergencies, sudden rent increases, research equipment emergencies) that existing stipends cannot absorb. Without emergency support, students may need to suspend studies, take on excessive work hours, or experience severe distress. The MGA offers limited emergency grants (up to $500); however, it must consider expanding the availability/scope.

Enhancement:

- Create Emergency Financial Support Fund administered by the MGA, providing:
    - Small grants ($500-$2000) for genuine and unexpected crises.
    - Quick application and approval process (within 1-2 business days).
    - Non-repayable grants, not loans.
    - Clear criteria focusing on acute, unexpected needs.
    - Available to all graduate research students regardless of scholarship status.
    - Addresses immediate hardship while advocating for systemic stipend increases.
- Serves as a safety net preventing crises from derailing academic progress.

Resource Requirements: Seed funding of $50-100k annually (could start modestly and adjust based on uptake). Administrative oversight through existing MGA structures. Application and decision-making processes.

Success Metrics: Number of students assisted; types of crises addressed; feedback on impact (e.g., "I would have had to suspend/leave without this support"); tracking of academic continuity for recipients.

8. Expand and Diversify MGA graduate research-Specific Events

Current State: MGA offers graduate research social events (yoga, badminton, social gatherings) that work well for students who can attend, but may not reach part-time, off-campus, or financially constrained students. With 72% experiencing some isolation, there's room to expand reach.

Enhancement:

- Expand MGA graduate research events with attention to accessibility and diversity:
    - Varied timing: Evenings and weekends for part-time students; weekday options for full-time students.
    - Hybrid/online options: Virtual coffee chats, online game nights, Zoom co-working sessions for off-campus students.
    - Genuinely free: No "BYO" requirements or expectation of purchasing food/drinks; include transport assistance if needed.
    - Diverse activity types: Mix of active (sports), relaxed (crafts, board games), professional (writing groups) and social (dinners, picnics).
    - Regular schedule: Predictable rhythm so students can plan to attend (e.g., "First Friday of every month").
- Cross-campus connections: Facilitate connections between students at different campuses (particularly Malaysian and Indonesian students with Australian students).

Resource Requirements: Modest increase in MGA events budget for more frequent/diverse offerings. Hybrid infrastructure for online components. Marketing and coordination.

Success Metrics: Event attendance tracking across demographics (international/domestic, full-time/part-time, on-campus/off-campus); student feedback on accessibility and variety; reduction in isolation rates for previously underserved groups.

9. Develop Preventative Mental Health Workshops Delivered by CAPS for Graduate Research Students

Current State: CAPS and EAP effectively reach students with severe symptoms. However, 55% of students with normal DASS21 scores cite mental health as a reason for considering leaving, suggesting that the research environment itself creates psychological challenges requiring preventative approaches. Current MGRO resources are primarily self-help information.

Enhancement:

- CAPS-delivered group workshops specifically designed for graduate research students on topics like:
    - "Managing Imposter Syndrome in Research" (experienced by 80% of students).
    - "Building Resilience During Your PhD."
    - "Navigating Uncertainty in Graduate Research."
    - "Managing Perfectionism and Productivity Anxiety."
    - "Work-Life Balance in Academia."
    - "Coping with Research Setbacks and Negative Results."
- Target students with mild-to-moderate symptoms who may not seek one-on-one counselling but would benefit from skill-building in supportive group settings.
- Normalise psychological challenges as inherent to the research journey, not personal failing.
- Create peer connections with others experiencing similar struggles.

Resource Requirements: CAPS staff time for workshop development and delivery (could be 2- to 3-hour workshops, offered quarterly). Room bookings. Marketing through MGRO and faculty channels. Modest cost given CAPS infrastructure already exists.

Success Metrics: Workshop attendance and demographics; student feedback on skill acquisition and normalisation of challenges; tracking of whether workshop attendees subsequently access individual counselling if needed; reduction in distress levels for participants.

10. Establish MGA PhD Support Hub

Current State: PhD students across the higher education sector face well-documented isolation and wellbeing challenges due to the solitary nature of doctoral research. This survey confirmed these systemic issues at Monash, identifying elevated mental health concerns (depression, anxiety, stress), imposter syndrome, social disconnection across the diverse cohort and limited peer support networks exacerbated by remote and hybrid work arrangements. Current resources encourage students to "connect with your peers" but lack a structured mechanism or dedicated space for meaningful peer interaction. Students report wanting both social connections and practical academic support but not knowing how to find either.

Enhancement:

- Dedicated online community platform (MGA PhD Peer Support Hub) serving as a "third space" for Monash's 4,800 PhD students where:
    - Social connections: Cross-faculty interest groups (hobbies, sports, cultural activities), campus location groups for local meetups, general PhD life discussion areas and event coordination for social gatherings.

    - Research skills help exchange: Skills marketplace, help request board with anonymous posting, study buddy matching and practice opportunities (mock presentations, milestone prep).
    - Resource sharing: Template library (thesis, presentations), experience guides ("How to prepare for confirmation"), institutional knowledge base ("Navigating Monash systems"), collaborative document spaces.
    - Future development: Academic collaboration workspaces as the community matures.

Resource Requirements: Platform costs depend on the build vs. buy decision: commercial platforms costs are anticipated to be approximately $75-100K in Year 1 and $60-80K annually ongoing (licensing, configuration, community management staff), while custom development costs are anticipated at $150-250K in Year 1 and $80-110K annually ongoing (development, hosting, community management, technical support).

Success Metrics: Active user rates (monthly/weekly users, session duration, return frequency); engagement metrics (posts created, help requests fulfilled, events organized, resources shared); surveys on sense of belonging, isolation reduction, imposter syndrome, peer support quality; success stories (connections formed, academic problems resolved); retention rates for hub users vs. non-users; participation rates across faculties and demographics.

Level 3: Moderate-to-High Cost Service Expansion

These initiatives require significant investment and planning but address systemic gaps that cannot be resolved through low-cost interventions alone.

11. Establish Discipline-Embedded Career Advisors

Current State: Only 37% of graduate research students report satisfaction with career guidance, making it the lowest-rated area of support. Existing Career Services primarily cater to undergraduate and coursework students, offering largely generic advice. Students consistently request discipline-specific guidance, industry connections and clearer insights into both academic and non-academic career pathways.

Enhancement:

- Create dedicated career advisors assigned to work directly with faculties (pilot in 2-3 largest faculties, then expand):
    - Discipline expertise: Understand specific career landscapes (e.g., Engineering PhDs → industry R&D vs. Education PhDs → academia/policy/practice).
    - Industry relationships: Build networks with employers relevant to that field (government departments, industry labs, NGOs, etc.).
    - Tailored workshops: Deliver discipline-specific sessions on networking, translating PhD skills, navigating the academic job market and exploring alternative careers.
    - Proactive outreach: Don't wait for students to seek help; conduct outreach at key decision points (milestones).

    - Integration with faculties: Attend graduate research events, build relationships with supervisors and understand disciplinary culture.
- Addresses the fundamental problem that generic career advice fails to serve diverse disciplinary career pathways.

Resource Requirements: New positions (2-3 FTE for pilot). Salary, office space and professional development. Moderate-high investment but addresses a clear service gap affecting a large proportion of the graduate research population.

Success Metrics: Career guidance satisfaction increase (target 60%+ from 37%); student feedback on discipline relevance; tracking career outcomes for students engaged with advisors; supervisor feedback on value.

12. Develop graduate research Alumni Mentoring Network

Current State: Students request connections with recent graduates who can provide realistic insights into career transitions, job search strategies and how PhD skills translate to different sectors. Current supervisor networks may be limited to academic contacts.

Enhancement:

- Establish a structured alumni mentoring program connecting current graduate research students with recent graduates (1-5 years post-PhD) across diverse career paths:
    - Recruitment: MGRO and Alumni Office recruit mentors from various sectors (academia, industry, government, non-profit, entrepreneurship).
    - Matching: Consider discipline, career interests, demographics where relevant.
    - Structure: Provide framework for meaningful mentoring (suggested meeting frequency, conversation prompts, boundaries).
    - Recognition: Mentors receive formal recognition for service to Monash.
    - Events: Host alumni panels, networking sessions, “career pathway” showcases.
- Provides career guidance from those with recent, relevant experience.
- Expands students’ networks beyond their immediate supervisory team.

Resource Requirements: Coordination through MGRO and the Alumni Office. Platform for matching and communication. Event costs. Recognition/appreciation for mentors. Moderate cost given the leverage of volunteer alumni time.

Success Metrics: Number of mentoring matches; satisfaction of both mentors and mentees; career outcome tracking for mentored students; qualitative feedback on value; alumni engagement metrics.

13. Implement Culturally Responsive Mental Health Service Delivery

Current State: International students access support at 32% versus 62% for domestic students. Women are substantially more likely than men to seek support. International men represent the most vulnerable population (26% access), whilst domestic women show the highest rates (68%).

Current services may not adequately address cultural stigma, language barriers, visa concerns, or unfamiliarity with Australian mental health systems.

Enhancement:

- Develop international student-specific mental health supports:
  - Multilingual counselling: Offer CAPS appointments in key languages (Mandarin, Hindi, Bahasa, etc.) either through hiring multilingual counsellors or partnering with external providers.
  - Cultural competency training: Ensure all CAPS staff understand specific pressures facing international students (visa stress, family expectations, isolation from home support networks, cultural differences in mental health understanding).
  - International student-specific workshops: "Navigating Mental Health in Australia," "Managing Visa Stress and Academic Pressure," delivered with cultural sensitivity.
  - Peer support models: Train international students who have successfully accessed mental health support to provide informal peer support and demystify services for newcomers.
  - Explicit communication: Clearly state that accessing mental health support does NOT affect visa status, in multiple languages.
- Require more than just translation - needs culturally adapted service delivery.

Resource Requirements: Multilingual counselling staff or external provider contracts. Training for existing staff. Peer support program coordination. Moderate-high investment depending on the scope.

Success Metrics: Increase in international student support access rates; reduction in citizenship disparity gap; student feedback on cultural appropriateness; tracking of international student referral patterns.

14. Establish Graduate Research Student Success Coordinators (Integrated Case Management)

Current State: Support services exist in silos - MGRO handles administration, CAPS handles mental health, Career Services handles employment, MGA handles community. Students experiencing interconnected challenges (financial stress + isolation + career uncertainty) must navigate these separately. The survey shows these issues are deeply interrelated.

Enhancement:

- Create graduate research Student Success Coordinator positions to provide:
  - Consistent point of contact throughout the candidature - someone who knows the student's situation and can provide continuity.
  - Proactive check-ins at key transition points (milestones, significant life changes).
  - Coordinated support when students face multiple challenges - facilitate connections across services rather than requiring students to self-navigate.
  - Early intervention by tracking students at risk based on multiple indicators (declining engagement, financial stress reports, isolation, academic difficulties).
  - Warm handoffs to specialised services (CAPS, Career Services, Financial Counselling) rather than just providing web links.

- Think of this as “case management” for graduate research students, recognising their journey is long, complex and requires ongoing integrated support.
- Doesn’t replace existing services—creates connective tissue between them.

Resource Requirements: New positions (could start with 3-4 FTE to pilot across major faculties). Salary, training and professional development. High investment but addresses systemic integration gap.

Success Metrics: Student satisfaction with support coordination; early intervention metrics (support before crises); retention rates; completion rates; qualitative feedback on “someone knows my situation and cares about my success.”

Level 4: High-Cost Strategic Investments and Sector-Wide Initiatives

These represent long-term, transformational changes requiring sustained institutional commitment and, in some cases, extending beyond Monash to sector-wide advocacy.

15. Advocate for Sector-Wide Stipend Reform

Current State: Financial wellbeing has deteriorated (3% “doing great” down from 8% in 2023; 20% “having trouble” up from 18%). Housing creates acute pressure, with 90% of renters under rental stress and 47% spending half or more of their income on rent alone. Current financial circumstances emerge as the strongest predictor of stress impact and completion confidence. Monash cannot unilaterally solve housing affordability, but stipends lag far behind the cost-of-living.

Enhancement:

- Lead sector advocacy for stipend increases that genuinely reflect living costs:
    - Partner with other Group of Eight universities, the Council of Australian Postgraduate Associations and student organisations.
    - Use this survey’s evidence to demonstrate the widening gap between stipends and actual expenses.
    - Lobby government for:
        - Indexed stipend increases tied to CPI or actual living costs in major cities.
        - Regular review mechanisms ensuring stipends keep pace with housing/cost-of-living.
        - Recognition that current stipends create barriers to diverse participation without external or family financial support.
- Publish reports, media engagement and parliamentary submissions.
- Beyond Monash’s direct control but requires essential long-term solutions.
- Position Monash as a sector leader using evidence to drive change.

Resource Requirements: Staff time for advocacy coordination, research/report writing and stakeholder engagement. Travel for meetings. Modest direct cost but requires sustained commitment over years. Impact depends on the success of government lobbying.

Success Metrics: Evidence of sector-wide advocacy efforts; media coverage; government engagement; policy changes at the national level; actual stipend increases; and reduction in financial stress among graduate research students nationally.

16. Develop Comprehensive graduate research Experience Research Program

Current State: This survey provides valuable baseline evidence. However, understanding graduate research student experiences requires ongoing investigation, tracking of intervention effectiveness and contribution to sector-wide knowledge.

Enhancement:

- Establish ongoing research program including:
    - Intervention research: Rigorously evaluate new initiatives (what works, what doesn't, for whom, under what conditions).
    - Qualitative studies: Focus groups, interviews, case studies providing depth to complement quantitative data.
    - Sector collaboration: Partner with other universities on comparative research.
    - Dissemination: Publish findings in higher education journals, present at conferences, share with sector partners.
- Positions Monash as evidence-based leader in graduate research support.
- Contributes to sector-wide improvement, not just Monash.

Resource Requirements: Research staff time (could be shared with other institutional research functions). Survey platforms and incentives. Dissemination costs. Moderate ongoing investment.

Success Metrics: Regular data collection and reporting; publications and presentations; uptake of Monash-developed practices by other institutions; sector recognition of Monash as leader in this area.

17. Create Holistic Graduate Research Experience Framework (Long-Term Cultural Transformation)

Current State: Graduate research support is conceptualised as a collection of separate services addressing distinct needs (academic progress vs. wellbeing vs. career vs. finance). This survey shows that these are deeply interconnected, requiring an integrated approach.

Enhancement:

- Reimagine graduate research support as an integrated ecosystem rather than siloed services:
    - Lifecycle approach: Recognise different needs at different stages (early: integration and community; mid: maintaining motivation and managing setbacks; late: career transition and completion).
    - Embedded wellbeing: Rather than treating wellbeing as separate from academic work, integrate it into supervision practices, milestone reviews and research culture.
    - Preventative infrastructure: Shift from crisis intervention to normalised, ongoing support where seeking help is expected rather than stigmatised.

    - Diverse pathways: Recognise and support multiple career trajectories (academic, industry, government, non-profit, portfolio careers).
- This is not a single program but cultural transformation affecting:
    - How supervisors understand their role.
    - How services collaborate.
    - How students experience their journey.
    - How success is defined and measured.
- Requires sustained leadership commitment, not just policy changes.

Resource Requirements: Primarily cultural change requires leadership commitment, coordinated messaging and training across multiple stakeholder groups. Some resources are needed for coordination and training, but transformation happens through shifting practices rather than major new spending.

Success Metrics: Difficult to measure directly, but indicators include: student sense of holistic support; supervisor understanding of integrated roles; service collaboration effectiveness; normalisation of help-seeking; and student success and wellbeing outcomes over time.

Implementation Considerations

Prioritisation: Given resource constraints, focus initial efforts on:

Highest impact, lowest cost: Conference funding procedural change; communication redesign; wellbeing integration into milestones.

Addressing the largest gaps: Career guidance (37% satisfaction); international student mental health access (32%); financial stress (affecting 40% concentration, 56% research travel).

Building on strengths: Leverage Monash's success in supervision, completion confidence and relatively lower isolation to address remaining gaps.

Phased Implementation:

- Year 1: Implement all Level 1 (cultural/procedural changes) plus selected Level 2 initiatives (emergency fund, expanded MGA events, preventative workshops).
- Years 2-3: Pilot Level 3 initiatives (discipline-embedded career advisors in 2-3 faculties, integrated student success coordinators).
- Years 3-5: Scale successful pilots, implement long-term cultural transformation.

Stakeholder Engagement:

- Students (through MGA): Input on program design, ongoing feedback, co-creation of initiatives.
- Supervisors: Training, resource provision, feedback on what supports they need to support students better.

- Faculties: Discipline-specific tailoring, TA position advocacy, career advisor integration.
- Service providers (CAPS, Career Services, MGRO): Collaboration on integrated approaches, shared metrics.

Evaluation Framework:

- Quantitative metrics*:*
    - Mental health support access rates by demographics.
    - Career guidance satisfaction.
    - Financial wellbeing measures.
    - Isolation and peer connection rates.
    - Completion rates and confidence.
    - Consideration of leaving frequencies.
- Qualitative measures:
    - Student testimonies about support experiences.
    - Focus groups exploring the impact of interventions.
    - Case studies of successful support.
    - Supervisor and staff feedback.
- Comparative benchmarking:
    - Continue national survey participation.
    - Track Monash relative to the sector.
    - Monitor whether gaps close and strengths maintain.
- Adaptive Management:
    - Not all interventions will work as intended.
    - Build in regular review points (6 months, 1 year, 2 years).
    - Be willing to adjust, discontinue ineffective initiatives and scale successful ones.
    - Learning culture: celebrate successes AND learn from failures.

Conclusion

The evidence from over 1,000 Monash graduate research students reveals both significant challenges and clear opportunities for enhancement. Students demonstrate remarkable resilience in navigating complex research whilst managing financial pressure, isolation and career uncertainty. However, this resilience should not obscure the systematic barriers that evidence-based interventions can meaningfully address.

The recommendations presented here are organised by cost to enable strategic decision-making within budget constraints. Importantly, some of the highest-impact changes require minimal financial investment - procedural changes to conference funding, integration of wellbeing into existing milestone reviews, redesigned communications for underserved populations and cultural shifts toward preventative rather than reactive support.

Moderate investments in emergency financial support, expanded peer connection infrastructure and preventative mental health programming can significantly improve student experiences. Larger strategic investments in discipline-embedded career advisors and integrated student success coordinators address systemic service gaps affecting large populations.

The path forward builds on Monash's existing strengths - strong supervision, effective progress monitoring, better mental health and isolation outcomes than national averages - whilst addressing clear gaps in mental health access equity, financial sustainability, career guidance and support for diverse study patterns. By implementing these evidence-based recommendations with attention to evaluation and iteration, Monash can enhance the graduate research experience for all students and potentially establish new sector benchmarks for comprehensive, integrated graduate research support.

The goal is not merely to address deficits but to create conditions where all graduate research students - regardless of citizenship, gender, financial circumstances, or study pattern - can thrive academically, professionally and personally throughout their candidature and beyond.

Appendix 1: Demographics

Faculty	Respondents
Art, Design and Architecture	49 (4.9%)
Arts	118 (11.7%)
Business and Economics	72 (7.1%)
Education	68 (6.8%)
Engineering	109 (10.8%)
Information Technology	75 (7.4%)
Law	9 (0.9%)
Medicine, Nursing and Health Sciences	334 (33.2%)
Pharmacy	77 (7.6%)
Science	79 (7.8%)
MSDI	8 (0.8%)
MUARC	6 (0.6%)
other	3 (0.3%)

Campus	Respondents
I do not regularly attend campus	85 (8.6%)
Clayton	600 (61.0%)
Caulfield	176 (17.9%)
Peninsula	28 (2.8%)
Parkville	81 (8.2%)
Malaysia	13 (1.3%)
Hospital or Medical Centre	108 (11.0%)
Indonesia	3 (0.3%)
Suzhou	4 (0.4%)
other	36 (3.7%)

Domestic/International	Respondents
Local student (Australian or New Zealand citizen/permanent resident)	442 (44.4%)
International student	553 (55.6%)

Study load	Respondents
Full-time	905 (89.9%)
Part-time	98 (9.7%)
On leave from study	4 (0.4%)

Study location	Respondents
Entirely on-campus	425 (42.6%)
Multi-modal	442 (44.3%)
Entirely off-campus	126 (12.6%)
Other	4 (0.4%)

Time since last degree	Respondents
Less than 1 year	305 (30.9%)
1-5 years	510 (51.7%)
6-10 years	115 (11.7%)
11+ years	57 (5.8%)

Degree progress	Respondents
First year	349 (34.7%)
Second year	271 (26.9%)
Third year and beyond	387 (38.4%)

Study hours	Respondents
Less than 5	17 (1.7%)
6-10	71 (7.1%)
11-20	100 (10.0%)
21-30	216 (21.7%)
31-40	315 (31.6%)
Over 40 hours	278 (27.9%)

English proficiency	Respondents
Fluent	602 (60.9%)
Advanced	238 (24.1%)
Intermediate	130 (13.2%)
Elementary	17 (1.7%)
Beginner	1 (0.1%)

Gender	Respondents
Woman	623 (63.1%)
Man	331 (33.5%)
Non-binary/gender diverse	18 (1.8%)
Prefer to self-describe	1 (0.1%)
Prefer not to say	15 (1.5%)

LGBTIQA+	Respondents
Yes	128 (13.0%)
No	789 (79.9%)
Prefer not to disclose	71 (7.2%)

Indigenous (domestic students only)	Respondents
Yes	2 (0.5%)
No	432 (98.0%)
Prefer not to disclose	7 (1.6%)

Disability	Respondents
Yes	64 (6.5%)
No	889 (90.0%)
Prefer not to disclose	35 (3.5%)

Registered disability with DSS	Respondents
Yes	32 (50.0%)
No	32 (50.0%)

Age	Respondents
24 or under	112 (11.3%)
25-29	395 (39.7%)
30-39	368 (37.0%)
40 and over	120 (12.1%)

Employment status	Respondents
Full-time	170 (18.2%)
Part-time	171 (18.3%)
Casual	259 (27.7%)
Unemployed and looking for work	144 (15.4%)
Not employed and not looking for work	191 (20.4%)

Work hours	Respondents
Less than 5	148 (24.8%)
6-10	181 (30.4%)
11-20	124 (20.8%)
21-30	52 (8.7%)
31-40	61 (10.2%)
More than 40	30 (5.0%)

Scholarship recipients	Respondents
Yes	739 (79.5%)
No, but I previously held a scholarship	45 (4.8%)
No	145 (15.6%)

Value of scholarship	Respondents
Less than $33,511	64 (8.7%)
$33,511 (National full-time RTP stipend minimum)	116 (15.7%
$33,512 - $36,062	51 (6.9%)
$36,063 (Monash full-time RTP stipend)	415 (56.2%)
$36,064 - $47,626	58 (7.8%)
More than $47,627 (National minimum wage)	35 (4.7%)