

MGA Health, Family and
Finances Survey 2023:
HDR Faculty Comparisons



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Preamble

We have collected a plethora of data which can be viewed and analysed in a variety of ways. This report provides some overall results, specifically as they pertain to faculties.; however, it stops short of providing detailed analysis that serves to explain or provide insight into the results.

In order to get the most out of this data, faculties are invited to contact the main researcher (details below) to arrange a faculty-specific report. This will enable us to focus on providing the information and analytical insight in the areas that are of most interest and relevance to each individual faculty and, in turn, serve to improve future surveys.

Kind regards,

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Executive Summary

In 2023, the Monash Graduate Association (MGA) conducted a survey of Monash graduate students in regard to their health, family and finances. The preliminary findings as they relate to the health, wellbeing and stress of Monash HDRs are presented in this report.

Health and Wellbeing

Wellbeing generally deteriorated between degree commencement and the time of the survey (May 2023) with notable increases in those reporting poor mental health and work-life balance.

Almost half of Monash HDRs (46%) reported they did not have enough meaningful contact with family, while 38% said the same in relation to meaningful contact with their fellow students/peers.

Almost half (46%) of Monash HDRs had accessed support for a mental health issue, while 51% had not and 2% preferred not to say.

Family

Of the total HDR respondents, 18% had a child or children living with them, while a further 5% had a child or children not living with them. A further 8% of respondents had carer responsibilities for someone other than a child.

Parents were most likely to have a child in primary school (46%) and/or younger than primary school age (45%).

Two-thirds of respondents (66%) agreed that their studies were adversely impacted by their childcare responsibilities, while most parents also found it difficult to engage socially with their fellow HDRs. Those caring for someone other than a child were also more likely than not to indicate that these responsibilities adversely impacted their studies.

Finances

The Melbourne Institute (MI) Financial Wellbeing Scale was used to determine the financial wellbeing of Monash HDRs.¹

- 18.0% of Monash HDRs had scores in the lowest category of 'having trouble'.
- 42.6% of Monash HDRs had scores in the second lowest category of 'just coping'.
- 31.5% of Monash HDRs had scores in the second highest category of 'getting by'.
- 7.9% of Monash HDRs had scores in the highest category of 'doing great'.

In relation to employment status, Monash HDRs were most likely to be employed casually (43%), while 22% were unemployed and looking for work.

Of those employed, the majority worked at Monash University (69%).

¹ Carole Comerton-Forde, *et al.* "Using Survey and Banking Data to Measure Financial Wellbeing," *Commonwealth Bank of Australia and Melbourne Institute Financial Wellbeing Scale Technical Report No.1 Chapters 1-6*, March 2018.
https://fbe.unimelb.edu.au/_data/assets/pdf_file/0005/2839433/CBA_MI_Tech_Report_No_1_Chapters_1_to_6.pdf

Participants were generally more satisfied than dissatisfied with their employment situation, while they were more likely to be dissatisfied than satisfied with their financial situation.

Accommodation

The overwhelming majority of international HDRs (91%) and almost half of domestic HDRs (49%) lived in rental properties. Meanwhile, 31% of domestic students were homeowners.

With rental stress broadly defined as anybody paying over 30% of their total monthly income on rent, 92% of international HDRs and 74% of domestic HDRs were under rental stress.

The average rent increased by 11.2% for domestic HDRs and by 16.6% for international HDRs between 2022 and 2023.

With mortgage stress broadly defined as anybody paying over 30% of their total household monthly income on rent, 70% of Monash HDRs were under mortgage stress.

Overall faculty comparison

Initial observations, as they relate to individual faculties, have been summarised and reported on in this section.

Introduction

The Monash Graduate Association (MGA) ran a survey of Monash graduate students in April and May of 2023. The aim of the MGA's Survey on Health, Family and Finances was to explore and measure the experiences of graduate students at Monash University, with a specific focus on four key areas: health, family, finances and accommodation. The survey was advertised in the MGA newsletter, on the MGA website, through MGA social media channels, on MGA advertisement screens across campuses, and through contacts with Monash faculty groups and associate deans, many of whom agreed to forward the advertising of the survey to their entire cohorts. Participants were self-selecting, so an incentive scheme (comprising the opportunity to win one of 100 gift cards worth \$50 in value) was used to assist in attracting a representative sample.

Participants were asked to respond to a series of multiple choice, *LIKERT*-scale and open-ended questions.

A total of 894 Monash HDR students completed the survey.

This report presents preliminary findings from the quantitative and qualitative data collected from Monash University HDR students. In particular, it presents a comparative analysis of the results as they relate to the faculties of Monash. Faculties are encouraged to contact the main researcher to arrange a faculty-specific report.

The table below outlines the response count from each faculty.

Faculty/Institute	Respondents	% of Faculty HDRs
MADA	25	18%
Arts	100	24%
BusEco	42	16%
Education	57	19%
Engineering	97	11%
IT	35	10%
Law	5	10%
MNHS	381	25%
Pharmacy	19	7%
Science	120	21%
MSDI	6	-
MUARC	6	-

Given the insufficient sample sizes from the Faculty of Law, Monash Sustainable Development Institute (MSDI) and Monash University Accident Research Centre (MUARC), these units have been excluded from faculty comparisons within this report.

This research has been approved by the Monash University Human Research Ethics Committee.

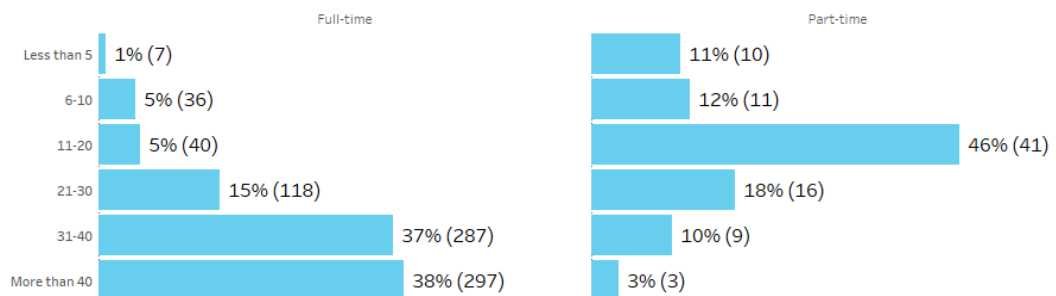
Health & Wellbeing

This chapter presents both qualitative and quantitative data from Monash University HDRs as it relates to their health, wellbeing and levels of stress.

Where appropriate, the results of faculties have been analysed and ranked. It is important to note that these are purely “on the surface” rankings.

Study commitments

Participants were asked how many hours per week, on average, they spent working on their PhD or Masters by Research.

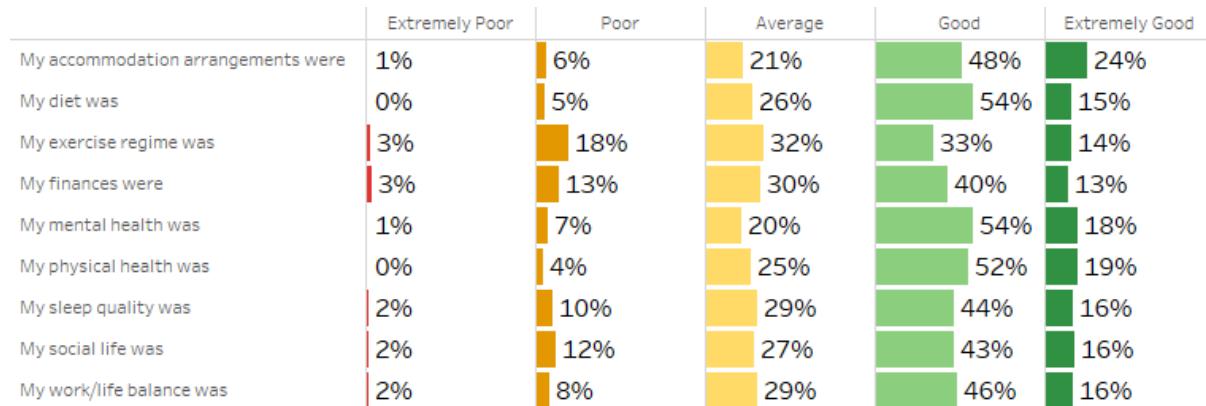


When only those enrolled full-time are considered, Engineering (58%), Pharmacy (50%) and MNHS (46%) had the greatest proportion of respondents consistently working more than 40 hours per week, while Arts (5%), Education (15%) and MADA (19%) had the least.

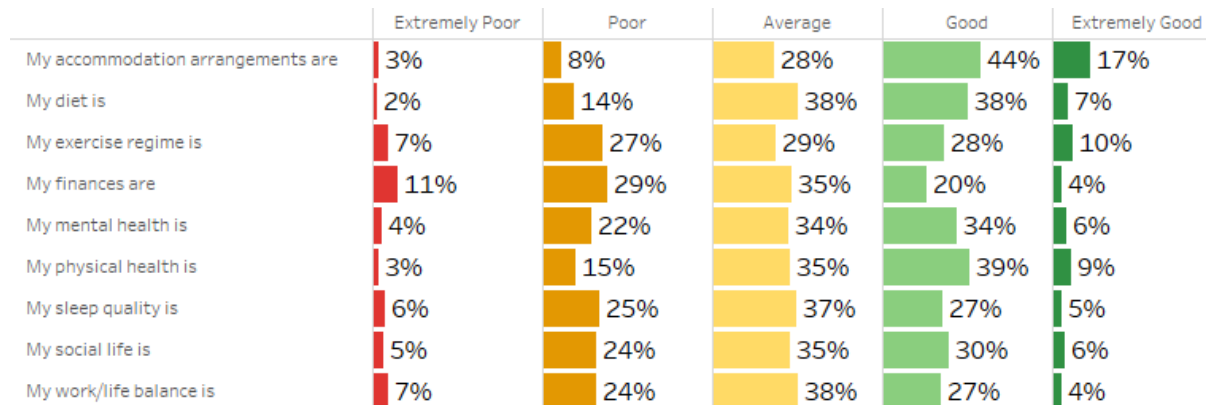
Student wellbeing

Using a five-point *LIKERT*-scale, participants were asked to reflect on and rate aspects of their general wellbeing upon commencement of their degree and “at this point in time” (May 2023).

Commencement



Now

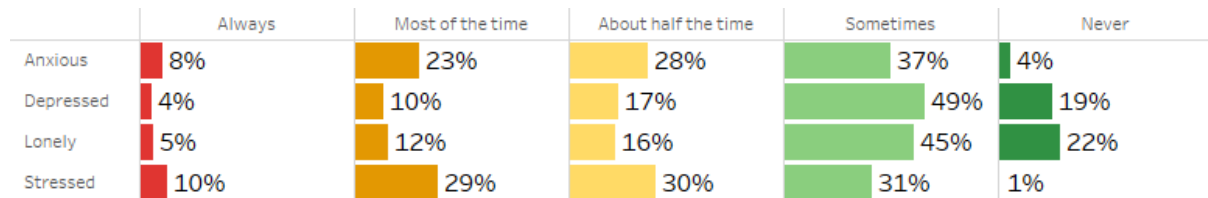


The Faculty of IT experienced some of the biggest declines (i.e. those selecting “extremely poor” or “poor”) in regard to wellbeing at commencement and wellbeing now. This was particularly true in relation to work-life balance, mental health and finances. On the other hand, wellbeing in MADA remained relatively stable with mental health and physical health, on average, actually improving.

Doing well:	MADA BusEco Science	Room for improvement:	IT Pharmacy Education
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Frequency of Negative Emotions among Monash HDRs

On a five-point *LIKERT* scale, participants were asked to indicate the frequency with which they felt anxious, depressed, lonely and stressed.

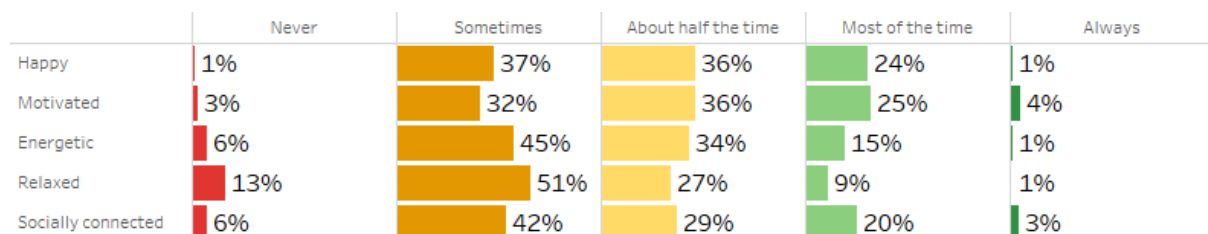


MADA had the lowest proportion of respondents selecting “always” or “most of the time” for all four categories, while Pharmacy had the highest proportion for all four categories.

Doing well:	MADA Arts	Room for improvement:	Pharmacy BusEco
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Frequency of Positive Emotions among Monash HDRs

On a five-point *LIKERT* scale, participants were asked to indicate the frequency with which they felt happy, motivated, energetic, relaxed and socially connected.



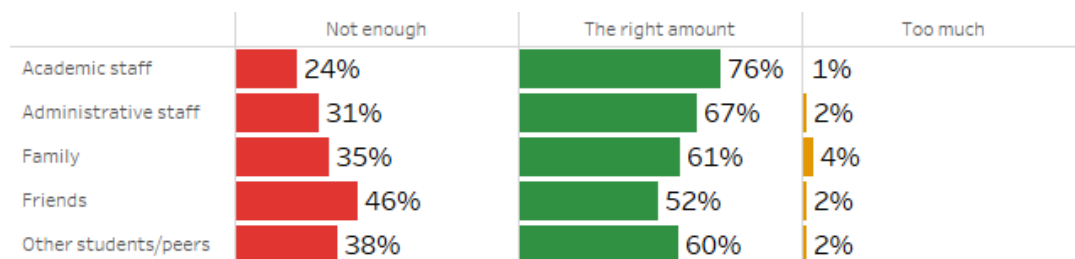
IT had the highest proportion of respondents selecting “never” or “sometimes” for all five categories.

In relation to feeling socially connected, IT, Engineering and Pharmacy performed poorly, while MADA and Science performed relatively well.

Doing well:	MADA Science MNHS	Room for improvement:	IT Engineering Pharmacy
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Meaningful contact

Participants were asked to reflect on the amount of contact they had with different groups of people and whether it was “not enough”, “the right amount” or “too much”.

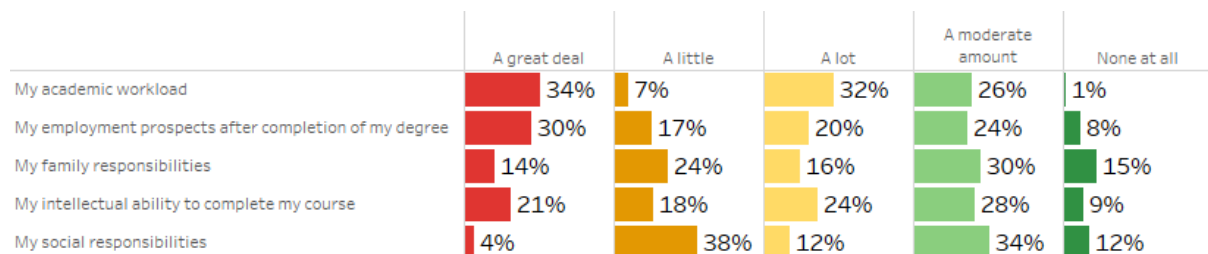


Results from the faculties were mixed across the five groups; however, Arts consistently ranked negatively, while BusEco and MADA consistently ranked positively.

Doing well:	BusEco MADA	Room for improvement:	Arts IT
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Stress levels

Participants were asked to rate their level of stress for five key areas.



Pharmacy respondents were the most stressed – particularly in relation to their academic workload and future employment prospects with 76% indicating that they had either “a great deal” or “a lot” of stress about both areas.

Doing well:	MADA IT Engineering	Room for improvement:	Pharmacy Education
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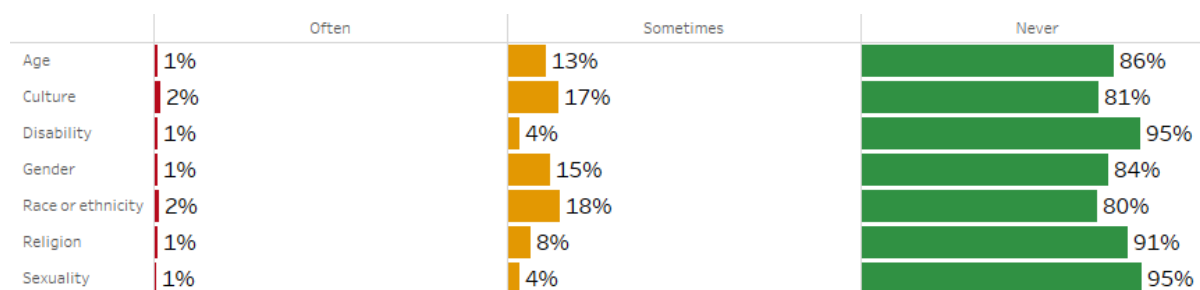
Accessed Mental Health support

Almost half (46%) of Monash HDRs had accessed support for a mental health issue, while 51% had not and 2% preferred not to say.

MADA (64%), Arts (62%) and Education (56%) were the three faculties in which HDRs were most likely to have accessed support for a mental health issue, while Engineering (28%), IT (33%) and BusEco (35%) were the faculties where students were least likely to have accessed support.

Discrimination

Participants were asked if they had experienced any of seven common forms of discrimination within the University.



Pharmacy had the highest likelihood of respondents reporting discrimination of some type either “sometimes” or “often,” while Science respondents were most likely to report that they “never” experienced discrimination.

Doing well:	Science MNHS	Room for improvement:	Pharmacy Engineering
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Discrimination – comments

Respondents who had indicated that they had experienced a form of discrimination were given the opportunity to comment on their experience. Ninety-two HDRs took this opportunity. Interesting comments included:

“I am wrapping my head with a scarf, not my brain. I wish people can be a bit more respectful and mindful of others’ own choices.”

“Getting support for disability requires too much disclosure and jumping through bureaucratic hurdles to be worthwhile.”

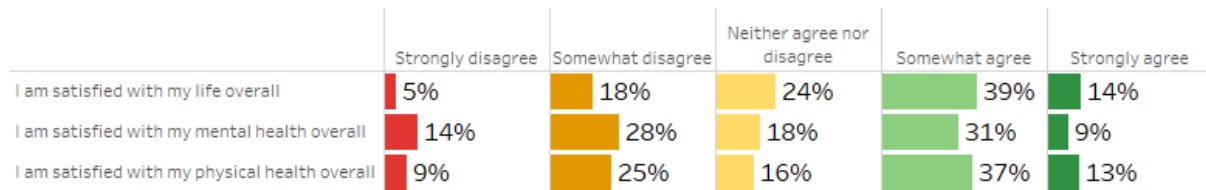
“Experienced several microaggressions as a student and while working as a staff member. It would be great to see some form of cultural competency training for staff and students at Monash.”

“My area is male dominated and sometimes I feel like my work is not taken seriously because I’m a woman. I’m also sometimes told that the gendered perspective from which I write is not useful in the context of my field.”

“Exclusion from events due to my commitments as a mother, e.g. scheduling meetings at school pick up times or during school holidays. Lack of respect for my time as a part-time student and lack of understanding and support.”

Overall – Health and Wellbeing

Participants were asked to reflect on their satisfaction with their overall health and wellbeing.



The Faculty of Business and Economics received the lowest proportion of respondents either strongly agreeing or agreeing that they were satisfied in each of the three categories.

Doing well:	Engineering MADA Arts	Room for improvement:	BusEco IT Pharmacy
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Family

This chapter presents both qualitative and quantitative data from Monash University HDRs as it relates to their status as parents and carers.

HDR parents

Of the total HDR respondents, 18% had a child or children living with them, while a further 5% had a child or children not living with them.

In relation to the faculties, Education (48%) was the faculty with the most parents – followed by IT (37%) and MADA (36%). Meanwhile, Science (8%), Engineering (11%) and BusEco (17%) had the fewest parents.

Age of children

Those with children were asked if they had a child or children in any of the following age categories:

Age of child/children	Respondents (%)
Younger than primary school age	45%
Primary school	46%
High school	20%
Tertiary education	10%
Not in the education system	18%

Primary carer – children

Respondents who had a child of high school age or younger were asked if they were the primary carer.

More than half of respondents (52%) who were parents identified themselves as the primary carer for their child or children, while 51% said they had “shared responsibility.” A further 3% indicated that they were not the primary carer.²

² Respondents could select multiple categories to account for different scenarios, so these percentages do not add up to 100%.

Children on campus

Respondents who had a child of high school age or younger were asked if their child or children ever accompanied them to campus.

Just under one-third (29%) indicated that their children sometimes accompanied them to campus.

HASS parents (38%) were almost twice as likely as STEM parents (20%) to have children accompany them to campus.

Childcare facilities

Respondents who had a child of high school age or younger were asked to rate the following statements regarding childcare:

	Strongly disagree	Somewhat disagree	Neither agree nor d..	Somewhat agree	Strongly agree
I am satisfied with the facilities for children on campus	19%	19%	48%	9%	4%
I am satisfied with the level of advice/direction provided by the University on childcare options	16%	19%	50%	11%	5%
I feel comfortable bringing my children with me to campus	19%	22%	29%	19%	11%
I have access to sufficient and affordable childcare services	24%	14%	36%	17%	10%
My supervisors are supportive in relation to my childcare responsibilities	3%	9%	26%	19%	43%
The structure and delivery of my course/degree accommodates my childcare responsibilities e..	6%	14%	39%	20%	22%

Respondents were most likely to agree that their supervisors were supportive of their childcare responsibilities, while they were most likely to disagree that they were comfortable bringing their children with them to campus.

Pharmacy and Arts parents were the most dissatisfied with the facilities for children on campus, while IT respondents were most likely to disagree that their degree accommodated for their childcare responsibilities.

Parental responsibilities

Respondents who had a child of high school age or younger were asked to rate the following statements regarding the effect of their childcare responsibilities.

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
My childcare responsibilities adversely affect my ability to complete my studies	24%	42%	19%	12%	4%
My childcare responsibilities make it difficult to attend meetings, lectures or seminars	16%	40%	22%	15%	7%
My childcare responsibilities prevent me from engaging socially with other graduate students	32%	32%	19%	13%	5%
My childcare responsibilities prevent me from seeking paid employment	18%	31%	26%	15%	10%

Two-thirds of respondents agreed that their studies were adversely impacted by their childcare responsibilities, while most parents also found it hard to engage socially with their fellow HDRs.

IT and Arts parents were most likely to agree that their childcare responsibilities adversely affected their ability to complete their studies, while Arts and MNHS parents were most likely to agree that their childcare responsibilities prevented them from engaging socially with their peers.

Parental resources

Respondents who had a child of high school age or younger were asked to express how interested they would be in the following parental resources:

	Extremely uninterested	Somewhat uninterested	Neither interested or..	Somewhat interested	Extremely interested
Childcare with extended hours (e.g. nights or weekends)	16%	9%	21%	19%	35%
Drop-in childcare centres	14%	5%	23%	24%	34%
List of community childcare centres with current openings	16%	9%	21%	21%	33%
On-campus childcare	14%	6%	24%	18%	39%
On-campus parental resource centre	15%	6%	11%	23%	46%
University blog or electronic discussion forum for graduate student parents	11%	4%	18%	31%	36%

Respondents were predominantly interested in all of the resources suggested, but an on-campus parental resource centre was the resource of most interest.

Parental mentoring

Respondents who had a child of high school age or younger were asked if there were a mentoring program that partnered them with an academic who had experience navigating parenthood and academia, would they be interested in participating?

Forty-three percent said that they would be interested in such a program, while only 20% said they would not and 37% responded with “maybe”.

Arts parents (76%) were, by a reasonable margin, the most interested of the faculty groups in a parental mentoring program.

HDR adult carers

Of the total HDR respondents, 8% indicated that they were the primary carer for someone other than a child.

Education (15%), IT (13%) and Arts (11%) were the faculties with the highest proportion of adult carers, while Engineering (3%), MADA (4%) and Science (4%) had the lowest proportion.

Adult carer responsibilities

Those with carer responsibilities for someone other than a child were asked to rate the following statements regarding the effects of their carer responsibilities.

	Strongly agree	Somewhat agree	Neither agree nor ..	Somewhat disagree	Strongly disagree
My carer responsibilities adversely affect my ability to complete my studies	9%	30%	33%	14%	13%
My carer responsibilities make it difficult to attend meetings, lectures or seminars	7%	28%	29%	10%	26%
My carer responsibilities prevent me from engaging socially with other graduate students	14%	19%	28%	20%	19%
My carer responsibilities prevent me from seeking paid employment	6%	14%	29%	22%	29%

Respondents with carer responsibilities were more likely than not to agree that their studies were adversely impacted by these responsibilities.

Suggestions for University support of parents and adult carers

Respondents with parental and/or carer responsibilities were provided with an opportunity to suggest what the University could do to support them as HDR students. Ninety-nine HDRs took the opportunity to comment.

The majority of comments related to financial support and assistance with childcare.

Interesting comments included:

“Make public holidays non-HDR work days eg. Labour day etc, when children are not at school.”

“The financial implications of being a HDR student are the main issue with the current cost of living - supporting children on a stipend is not easy.”

“It could have acknowledged the extra responsibilities of home schooling over the Covid lockdown period.”

“For those with young kids, it would be handy to have spaces with stuff for them to play with (I have a feeling there might already be something like this but not sure where) so I can study for short blocks while they’re entertained, or even a playgroup style weekly session where

parents are present but don't need to be actively, constantly supervised. This would also help to encourage me to come to campus more often which is always more productive for me."

"In a dream world it would be amazing if there was childcare support on the weekends as that's also when core equipment for my PhD is least heavily booked. By doing weekend work and perhaps shifting to a hospitality weekend (taking Mon-Tue off) that could allow someone in STEM like me to work more productively."

"Be flexible about the RTP rules to a mother's situation. Someone who rightfully earned an RTP should not be cut off from it because I moved [overseas] for the first year of my PhD to keep my family together."

"-Extra reimbursement/grants to afford childcare

-Onsite childcare to reduce pickup/drop-off times between home and campus.

-A flexible childcare option for students to drop off their kids for an hour or two (instead of paying for a whole day) to be able to attend a seminar etc.

-Free fitness classes for students with either free childcare during or a way to involve the kid i.e. mums/bubs classes

-Organised playgroups to connect students with kids

-A dedicated large community area on campus where students can bring their kids and watch them play or have educators running 1hr activities... have desks set up in this area for the parents to get some work done."

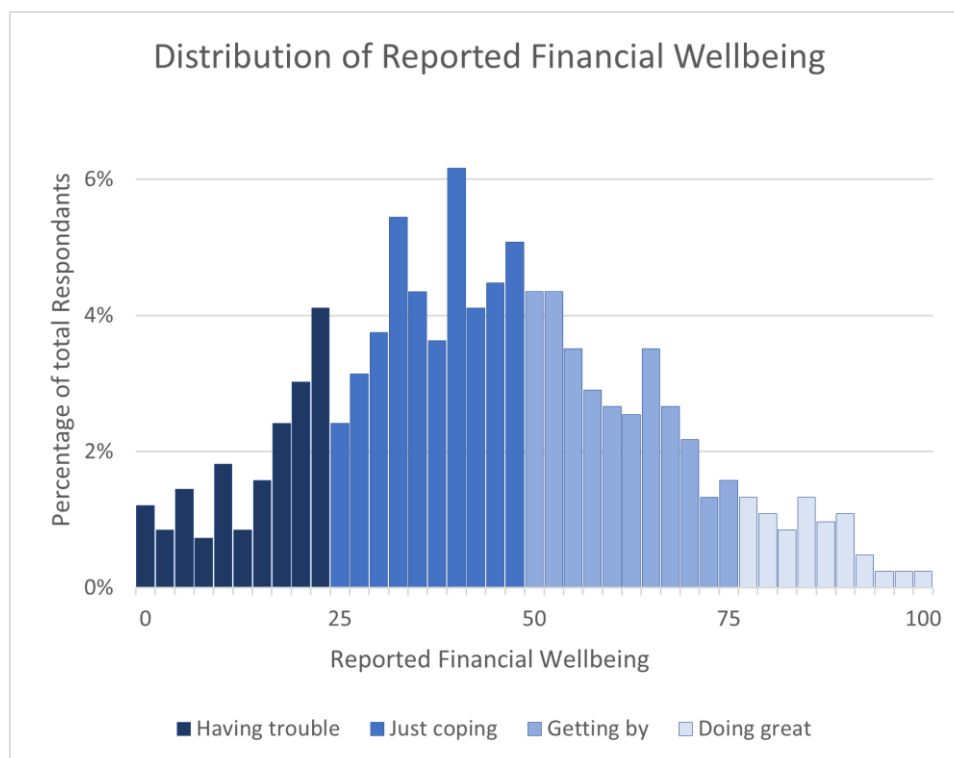
Finances

This chapter presents both qualitative and quantitative data from Monash University HDRs as it relates to their employment status and financial situation.

Melbourne Institute Financial Wellbeing Scales – Monash HDRs

Participants were asked a series of ten questions relating to their financial wellbeing. These questions were sourced from a 2018 collaboration between the Melbourne Institute: Applied Economic and Social Research at the University of Melbourne and the Commonwealth Bank of Australia.³ The MI Financial Wellbeing Scale is described as a measurement tool that can assess someone’s current state of financial wellbeing.⁴

The following table presents the distribution of the reported financial wellbeing of Monash HDRs.



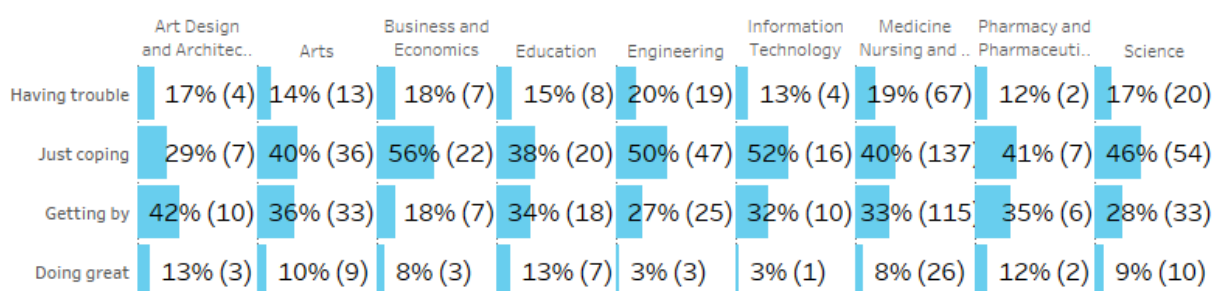
³ Carole Comerton-Forde, *et al.* “Using Survey and Banking Data to Measure Financial Wellbeing,” *Commonwealth Bank of Australia and Melbourne Institute Financial Wellbeing Scale Technical Report No.1 Chapters 1-6*, March 2018. https://fbe.unimelb.edu.au/_data/assets/pdf_file/0005/2839433/CBA_MI_Tech_Report_No_1_Chapters_1_to_6.pdf

⁴ Melbourne Institute: Applied Economic and Social Research, “How to use the Reported Financial Wellbeing Scale,” September 2020. https://fbe.unimelb.edu.au/_data/assets/pdf_file/0006/3481800/How-to-use-the-Reported-Financial-Wellbeing-Scale.pdf

An overall score was assigned to each respondent based on their answers. To place more meaning on the score values,⁵ Monash HDRs were placed into one of four categories – ‘having trouble’, ‘just coping’, ‘getting by’ and ‘doing great’.

- 18.0% of Monash HDRs had scores in the lowest category of ‘having trouble’.
- 42.6% of Monash HDRs had scores in the second lowest category of ‘just coping’.
- 31.5% of Monash HDRs had scores in the second highest category of ‘getting by’.
- 7.9% of Monash HDRs had scores in the highest category of ‘doing great’.

By way of comparison, in the Melbourne Institute and Commonwealth Bank of Australia’s 2018 survey of 5,682 CBA bank customers, 8.8% were ‘having trouble’, 30.8% were ‘just coping’, 47.9% were ‘getting by’ and 12.5% were ‘doing great’.⁶ Monash HDRs are seemingly substantially worse off than the general Australian public when it comes to financial wellbeing.



Meanwhile, across the faculties, Engineering had the highest proportion of HDRs ‘having trouble’ or ‘just coping’, while MADA had the least.

Employment status

Respondents were asked what their employment status was.

Employment status	Respondents (%)
Full-time	11%
Part-time	16%
Casual	43%
Unemployed – looking for work	15%
Unemployed – not looking for work	22%

The proportion of HDRs unemployed and looking for work was highest in IT (25%) and lowest in Science and MNHS (both 11%).

⁵ *Ibid.*

⁶ John Haisken-DeNew *et al*, “Using Survey and Banking Data to Measure Financial Wellbeing,” *Commonwealth Bank of Australia and Melbourne Institute Financial Wellbeing Scale Technical Report No.2*, July 2018. https://fbe.unimelb.edu.au/_data/assets/pdf_file/0010/2836324/CBA_MI_Tech_Report_No_2.pdf

Meanwhile, the proportion of casual employment was highest in Pharmacy (65%) and Science (61%) and lowest in IT (31%) and MNHS (36%).

Employer

Respondents who were employed were asked for whom they work.

Employer	Respondents (%)
Monash University or an affiliated institute	69%
Another university or higher education institute	9%
An external company/organisation	29%
Self-employed	6%

The proportion of HDRs employed by Monash University was highest in Science (86%), Pharmacy (85%) and Engineering (84%), while the proportion was lowest in Education (36%), Arts (50%) and MADA (50%).

Challenges finding employment

Respondents were provided with an opportunity to suggest what the University could do to support them as HDR students. One-hundred and ninety-one HDRs took the opportunity to comment.

The majority of comments related to time commitments, qualifications and a lack of jobs.

Interesting comments included:

“Having citizenship or permanent residency is a requirement for many companies.”

“Time. I have to pick the midnight shift because I have a child at night, and I have my PhD courses in the morning.”

“Research and teaching work tends to be poorly advertised outside of the teams or networks that are already involved i.e. unless you're already involved in research or teaching, it's very hard to know what's available and get a foot in the door.”

“It is hard to find employment that can match my qualifications and working hours.”

“I need ongoing permanent work to fund my mortgage, not casual, that's hard to find but I was lucky and found it myself.”

“Hard to work on the PhD full-time and also get another job due to availability. When things like experiments are on, this is often blocks of weeks/a month of being on campus every day. Not many jobs can accommodate this sort of work pattern.”

“Applied to heaps of places, but haven't got an interview.”

Work commitments

Respondents were asked how many hours per week they worked in paid employment.

Work commitments	Respondents (%)
Less than 5	28%
6-10	34%
11-20	20%
21-30	7%
31-40	7%
More than 40	3%

The faculties with the greatest proportion of respondents working, on average, 21 hours or more per week in paid employment were MADA (38%), Education (29%) and Pharmacy (23%). Meanwhile, IT (6%), Science (7%) and BusEco (8%) had the lowest proportion of respondents working 21 hours or more per week.

Pay satisfaction

Respondents were asked if they felt they were paid appropriately for the work that they do.

Pay satisfaction	Respondents (%)
Yes	54%
Maybe	28%
No	18%

Half of HDRs (50%) employed at Monash University responded “yes” when asked whether they were paid appropriately for the work that they did, which was lower than the other three categories of employer – another university or higher education provider (63%), an external company/organisation (63%) and self-employed (80%).

Annual income

Participants were asked to provide their annual estimated income both before they commenced their degree and at the time of the survey.

Annual income	Commencement (%)	Now (%)
Less than \$10,000	19%	11%
\$10,000 - \$19,999	13%	8%
\$20,000 - \$29,999	9%	11%
\$30,000 - \$39,999	11%	43%
\$40,000 - \$49,999	10%	11%
\$50,000 - \$59,999	8%	6%
\$60,000 - \$69,999	7%	3%
\$70,000 - \$79,999	7%	3%
Over \$80,000	15%	5%

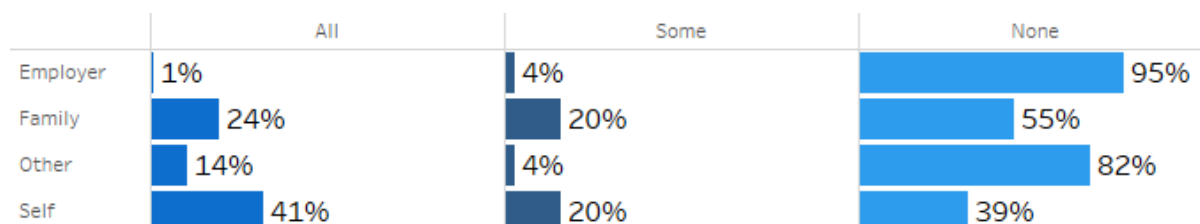
Course fees

Participants were asked if they paid tuition or course fees.

Tuition fees	Respondents (%)
Yes – upfront payment	9%
Yes – deferred payment	6%
No	85%

Course fee contributors

Respondents with tuition payments were given the opportunity to select who had responsibility for those payments.



Value for money

Participants were asked if they felt their course offered value for money.

Value for money	Respondents (%)
Yes	81%
No	19%

Of those making upfront payments, 31% said that their course did not represent value for money. This figure was lower among those with deferred payments (20%) and those who did not have course fees (18%).

Financial stress on study

Participants were asked the following statements regarding the impact of financial stress on their ability to:

	Extreme Impact	Big impact	Some impact	Minor impact	No impact
Attend classes/study/research on campus	5%	14%	26%	29%	26%
Attend conferences	20%	28%	26%	17%	9%
Complete your course/research to the best of your ability	7%	21%	31%	26%	15%
Concentrate on your course/research	8%	22%	30%	24%	15%

Of the faculties, Pharmacy had the highest number of respondents who felt that financial stress had the biggest impact on completing their degree to the best of their ability, while Science had the lowest number.

Comments on finances

Respondents were provided with an opportunity to suggest what the University could do to support them as HDR students. Two-hundred and thirteen HDRs took this opportunity.

The majority of comments related to financial difficulties, stipends/scholarships, the cost of living/inflation and support from friends/family.

Interesting comments included:

“The stipend is below minimum wage and is extremely unfair to students who will be the future of innovation in this country. With current inflation I regret starting a PhD. I should have just gotten into the workforce.”

“Even with the recent increase in stipend it does not match the increased cost of living.”

"It would be helpful if scholarships did not have restrictions on the amount of income you could earn, as it does create a bit of stress always having to calculate how much I can earn in a given week."

"Extremely underpaid for the amount of work I do and the quality of my output. I would make significantly more if my same skills were put to use in industry. Increased financial support would ease financial concerns and make a PhD feel like less of a sacrifice/gamble. Joint award PhD students who complete part of the degree in a different country are not financially supported for differences in currency (e.g., AUD is significantly worse than Euro or GBP, yet no extra funding provided)."

"I got scammed not too long ago and I have to work extra hard to earn more money to support my life with my husband in Australia. Long hours and unexpected working days due to being casual sometimes put a little more stress and anxious feeling towards my study. I am currently reducing working hours to manage my mental health."

"My scholarship has run out...hence the low income. This is very difficult but I am confident that after finishing my PhD I'll be able to get on top of my financial situation."

"I was able to continue my PhD even though my mental health delayed submission because of extra support from the university and support from friends and family -- without either, my PhD submission would probably have been delayed even longer. Reduced financial self-sufficiency was a source of stress during the end of my PhD however."

"Because of the increase of renting fees of a living place and the increase of food price, I found it's hard to left over any money at the end of the month. Instead, I need to move out and find a cheaper place to live and decrease my financial consuming."

"I'm using my savings to pay for childcare while my husband looks after home expenses on his own. It's bad."

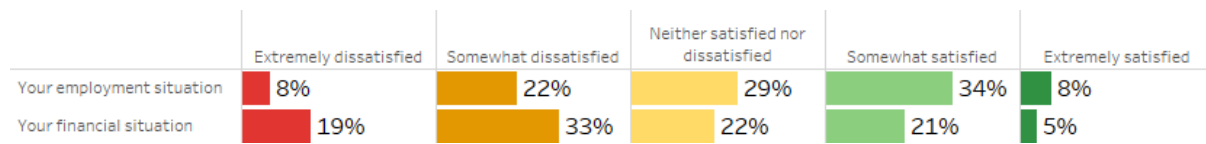
"I'd really like to stress that as international students, the university should offer childcare support for those of us with families."

"Overseas conferences can be prohibitive because of the cost of airfares and OS accommodation and the carer responsibilities that I have to put in place while I am away."

"I took a 60% pay cut to come back and pursue a PhD. The work I now do is 5x as complex and requires highly specialised skills. In my field, gaining experience has meant doing hundreds of hours of volunteer work for Monash and other organisations, contributing significantly to the quality of research and education at the University. Despite this, Monash has provided the absolute minimum support, especially financially. When covid happened, as a casual worker I was of course dropped immediately. Monash spends millions on executive staff and lavish new buildings, but ignore those that do the actual research and education that should define the function of a university. Many like me still do the work out of passion, "for the love of the game", which the university knowingly exploits. I am still going to do the work, because I believe it is important, and it simply won't be done otherwise."

Overall – Finances

Respondents were asked for their level of satisfaction with their employment and financial situation.



Participants were generally more satisfied than dissatisfied with their employment situation, while they were more likely to be dissatisfied than satisfied with their financial situation.

Pharmacy respondents were the most satisfied with their employment situation, while Arts respondents were the most dissatisfied.

Meanwhile, Education respondents were most satisfied with their financial situation, while Engineering respondents were most dissatisfied.

Accommodation

This chapter presents both qualitative and quantitative data from Monash University HDRs as it relates to their living situation.

Living situation

Participants were asked what best described their living situation.

Living situation	Domestic (%)	International (%)
Renter	49%	91%
Homeowner	31%	2%
Living with parents or family	19%	4%
Other	3%	4%

Rent payments

Respondents who indicated that they were renting were asked approximately what percentage of their total monthly income was spent on rent payments.

Percentage of income spent on rent	Domestic (%)	International (%)
Less than 20%	5%	1%
20% – 29%	20%	7%
30% - 39%	35%	20%
40% or more	39%	72%

With rental stress broadly defined as anybody paying over 30% of their total monthly income on rent, 92% of international HDRs and 74% of domestic HDRs were under rental stress.

Rent in 2022 and 2023

Respondents who indicated that they were renting were asked how much they were spending on rent per month now and how much they were spending in 2022 (if they were renting last year).

Average cost per month of rent for HDRs					
Domestic			International		
2022	2023	change	2022	2023	change
\$1,130.03	\$1254.10	+\$124.07	\$1,148.40	\$1,338.70	+\$190.30

The average rent increased by 11.2% for domestic HDRs and by 16.6% for international HDRs between 2022 and 2023.

Comments on renting

Respondents were provided with an opportunity to comment on their rental accommodation or rental situation. One hundred and forty-four HDRs took this opportunity.

Interesting comments included:

“Rent prices are increasing and the stipend remains below minimum wage. Needing to live in an old house with many different housemates effects mental health greatly.”

“Since I am based at AMREP, accommodation choices are limited compared to students at Clayton campus. Therefore, my rent is significantly higher than my peers who are based at Clayton campus, and I can save less money with the same stipend.”

“My rental is very expensive; it is almost at the same cost of my monthly scholarship.”

“I would like to find a cheaper apartment, however the rental market in Melbourne right now is incredibly competitive and there is little chance to find something as someone without a full-time job. For this reason, I am living in overpriced student accommodation.”

“Due to the recent rent hike, I have had to move very far away from the campus.”

“Always the same story with renting - landlords charge ridiculous sums of money for rent, yet barely maintain the property, take forever to fix things which are broken.”

“My landlord just increased the rent 30%. I am strongly considering moving but my partner and I are at a stage on our PhDs where moving is just going to make everything more stressful.”

“We moved last year to a distant suburb to have more money left for essentials, but it impacted our wellbeing due to long commutes (about 3-4 hours a day).”

Mortgage payments

Respondents who indicated that they were homeowners were asked approximately what percentage of their total monthly income was spent on mortgage repayments.

Percentage of total household income spent on mortgage repayments	Respondents (%)
Less than 20%	15%
20% – 29%	16%
30% - 39%	27%
40% or more	43%

With mortgage stress broadly defined as anybody paying over 30% of their total household monthly income on rent, 70% of Monash HDRs were under mortgage stress.

Comments on mortgage repayments

Respondents were provided with an opportunity to comment on the impact of recent interest rate rises. Seventy-three HDRs took this opportunity.

Interesting comments included:

“My mortgage increases have had a huge increase on my life. My mortgage payments have more than doubled in the last year from \$1100 a month to \$2300 I now pay 89% of my income purely on my average size mortgage and I am a sole parent trying to do this on a single income.”

“We can afford the extra repayments but it eats into our savings buffer for a rainy day/larger projects.”

“I am feeling a much higher stress level and has led to cutting back on costs wherever possible.”

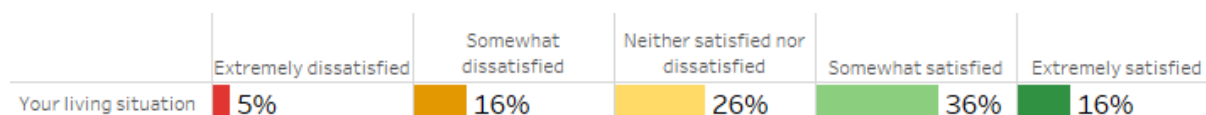
“My partner has a good income, which means interest rates have not preventing us from meeting our mortgage payments. However, it is worth noting that our mortgage repayments equal 95% of my total income (including income from part-time work) and 150% of my PhD scholarship.”

“Huge impact. Prior to the rate rises my income was our families play money. Now I need to secure a certain no. of days work per month just to help pay regular bills. With the pressure to work more I have had to go part time in my study where before I was full time.”

“Currently have a fixed rate mortgage, so OK at the moment, but when that changes it will be extremely stressful.”

Overall – Accommodation

Respondents were asked about their level of satisfaction with their living situation.



Monash HDRs were more likely to be satisfied than dissatisfied with their living situation. Domestic students tended to be more satisfied than international students.

Education was the cohort most satisfied with their living situation, while Pharmacy was the most dissatisfied.

Overall faculty comparison

This chapter summarises the data as it pertains to the HDR students of each faculty.

As previously mentioned, Law, MSDI and MUARC were excluded from this analysis owing to an insufficient sampling size.

Art, Design and Architecture (MADA)

Consistently achieved better health and wellbeing results than the other faculties – particularly in relation to mental health and stress.

Over a third (36%) of MADA respondents were parents while 4% had carer responsibilities for someone other than a child.

The faculty had the greatest proportion of respondents in the highest categories of financial wellbeing with MADA HDRs the most likely to work more than 21 hours per week in paid employment.

Faculty of Arts

Mixed results in relation to health and wellbeing with meaningful contact and mental and physical health deterioration a particular cause for concern. Only 5% of Arts respondents worked on their PhD more than 40 hours per week, which was the lowest proportion of any faculty.

Arts parents were among those most likely to agree that their childcare responsibilities adversely affected their ability to complete their studies and prevented them from engaging socially with their peers. Arts parents (76%) were, by a reasonable margin, the most interested in a parental mentoring program.

Arts respondents were the most dissatisfied with their employment situation.

Faculty of Business and Economics

Wellbeing deterioration was among the lowest and meaningful contact among the best; however, student satisfaction with their overall health and wellbeing was the lowest of any faculty.

With 17% indicating that they were parents, BusEco was a faculty with relatively few parents.

The faculty had the lowest proportion of respondents working 21 hours or more per week.

Faculty of Education

Regularly below the curve in regard to health and wellbeing and particularly poor in relation to wellbeing deterioration and stress levels.

The faculty had the highest proportion of parents (48%) as well as the highest proportion of carers for adults (15%).

Education had the lowest proportion of HDRs employed by the University (36%); however, 29% worked more than 21 hours per week in paid employment, with Education respondents the most satisfied with their financial situation of any faculty.

Faculty of Engineering

Overall satisfaction with health and wellbeing was the highest of any faculty; however, discrimination was more of an issue here than elsewhere, while the faculty's students had the highest proportion of respondents studying more than 40 hours per week.

Only 11% of Engineering respondents were parents – the second lowest proportion of the faculties – while they were also the least likely to have carer responsibilities for someone other than a child (3%).

In relation to financial wellbeing, Engineering had the highest proportion of HDRs 'having trouble' or 'just coping.' The faculty's respondents were also the most dissatisfied with their financial situation.

Faculty of Information Technology

Wellbeing deterioration was highest among respondents from the faculty – particularly in relation to work-life balance - while meaningful contact was also an issue. Stress levels were lower than most.

The faculty had the second highest proportion of parents (37%) and second highest proportion of carers for someone other than a child (13%). They were the most likely to disagree that their degree accommodated for their childcare responsibilities and most likely to agree that their childcare responsibilities adversely affected their ability to complete their studies.

The proportion of HDRs unemployed and looking for work was highest in IT (25%), while they had the lowest proportion of students working in paid employment for more than 21 hours per week (6%).

Medicine, Nursing and Health Science

Consistently placed in the middle of most categories in relation to health and wellbeing; however, as the faculty with the most responses, it will definitely benefit from further analysis based on schools/departments.

Meanwhile, the low frequency of discrimination relative to other faculties was a positive for the faculty.

MNHS parents were more likely than most to agree that their childcare responsibilities prevented them from engaging socially with their peers.

The faculty had the equal lowest proportion of respondents unemployed and looking for work (11%) and second lowest in casual employment (36%).

Faculty of Pharmacy and Pharmaceutical Sciences

Consistently achieving some of the worst results across the various categories of health and wellbeing with wellbeing deterioration, discrimination and stress levels particularly concerning.

Pharmacy parents were the most dissatisfied with the facilities for children on campus.

The faculty had the highest proportion of respondents in casual employment (65%), the second highest proportion employed by Monash (85%) and the third highest proportion working in paid employment for more than 21 hours per week (23%); however, their HDR students were the most satisfied with their employment situation.

Pharmacy respondents were most likely to indicate that financial stress had a big impact on completing their degree to the best of their ability.

Faculty of Science

Consistently placed in the middle of most health and wellbeing categories; however, only a minor deterioration in wellbeing since commencement was recorded and respondents from the faculty were most likely to report that they “never” experienced discrimination.

The faculty had the lowest proportion of students who were parents (8%), while only 4% cared for someone other than a child.

The proportion of HDRs unemployed and looking for work was equal lowest in Science (11%), while 61% were in casual employment. The faculty had the highest proportion of HDR students employed by the University (86%), while it was among the lowest for students working in paid employment for more than 21 hours per week (7%). Science respondents were the least likely to indicate that financial stress had an extreme or big impact on their ability to complete their degree to the best of their ability.

Appendix 1: Demographics

This section outlines a selection of the demographic data from Monash HDR respondents.

Campus

The majority of respondents (64%) regularly attended the Clayton campus, while 11% did not regularly attend any campus. Caulfield (11%), Peninsula (3%), Parkville (2%) and Malaysia (1%) were the other major campuses that respondents attended, while 11% regularly attended “other” Monash campuses such as the Alfred, Monash Medical Centre and Notting Hill precinct.

Study load

The overwhelming majority of respondents (90%) were enrolled full-time.

Approximately 83% of Monash HDRs are enrolled full-time, meaning part-time students were under-represented in this survey.

Citizenship

The split between international (52%) and domestic (48%) respondents was quite even.

This closely matched the reality of Monash HDR enrolments with international students making up 51% of total HDR enrolments

Study location

Respondents were most likely to study both on-campus and off-campus (46%); however, 42% indicated that they exclusively studied on-campus and 11% indicated that they exclusively studied off-campus.

Gender

Respondents were most likely to identify as women (64%). Meanwhile, 33% identified as men, 1% preferred to self-describe and 1% preferred not to disclose their gender.

While the University records “sex” rather than “gender,” 53% of HDR students at Monash are recorded as being female and 47% male.

LGBTIQA+

Of the total HDR respondents, 13% identified as LGBTIQA+.

Indigenous

Of the total HDR respondents, 1% identified as being of Aboriginal and/or Torres Strait Islander origin.

Disability

Of the total HDR respondents, 6% identified as having a disability.

Age

Age	Respondents (%)
24 or under	11%
25 – 29	39%
30 – 39	38%
40 and over	13%

Monash alumni

The majority of respondents (68%) were studying at Monash for the first time, while 32% had previously studied at the University.

Gap in study

Participants were asked how many years had elapsed between completion of their last degree and commencement of their current degree.

Gap	Respondents (%)
Less than 1 year	32%
1 – 5 years	49%
6 – 10 years	13%
11+ years	6%

Course progress

Respondents were relatively well split according to how far into their course they were with 31% in their first year, 34% in their second year and 35% in their third year or beyond.