MGA Health, Family and Finances Survey 2023: GPG 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 GPGs are presented in this report.

Health and Wellbeing

Wellbeing generally deteriorated between degree commencement and now (April/May 2023) with those reporting poor mental health and poor social life doubling.

Almost half of Monash GPGs (48%) reported they did not have enough meaningful contact with administrative staff, while 33% said the same in relation to academic staff.

The academic workload and employment prospects after completion caused either "a great deal" or "a lot" of stress for 67% and 54% of respondents respectively.

Over one-third (35%) of Monash GPGs had accessed support for a mental health issue, while 61% had not and 4% preferred not to disclose this information.

Family

Of total GPG respondents, 8% had a child or children living with them, while a further 2% had a child or children not living with them. A further 5% of respondents had carer responsibilities for someone other than a child.

Parents were most likely to have a child younger than primary school age (49%) and/or a child in primary school (46%).

More than half (57%) of respondents agreed that their studies were adversely impacted by their childcare responsibilities, while half the GPG parents also found it hard to engage socially with their fellow students. Those caring for someone other than a child were also far more likely than not to indicate that these responsibilities adversely impacted their studies.

Finances

The Melbourne Institute Financial Wellbeing Scale was used to determine the financial wellbeing of Monash GPGs.¹

- 10.5% of Monash GPGs had scores in the lowest category of 'having trouble'.
- 40.1% of Monash GPGs had scores in the second lowest category of 'just coping'.
- 41.3% of Monash GPGs had scores in the second highest category of 'getting by'.
- 8.1% of Monash GPGs had scores in the highest category of 'doing great'.

In relation to employment status, Monash GPGs were most likely to be unemployed and looking for work (32%), while 24% were employed on a casual basis.

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_t o_6.pdf

Of those employed, the majority worked for an external company (84%) while 12% worked for Monash University.

Participants were generally more dissatisfied than satisfied with their employment situation and their financial situation.

Accommodation

The overwhelming majority of international GPGs (89%) and just over a third of domestic GPGs (37%) lived in a rental property. Meanwhile, 31% of domestic students were homeowners.

With rental stress broadly defined as anybody paying over 30% of their total monthly income on rent, 69% of domestic GPGs and 85% of international GPGs were under rental stress.

The average rent increased by 13.6% for domestic GPGs and by 15.2% for international GPGs between 2022 and 2023.

With mortgage stress broadly defined as anybody paying over 30% of their total household monthly income on rent, 52% of Monash GPGs 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 861 Monash GPG students completed the survey.

This report presents preliminary findings from the quantitative and qualitative data collected from Monash University GPG 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.

Faculty/Institute	Respondents	% of Faculty GPGs
MADA	38	7.3%
Arts	57	4.1%
BusEco	276	7.0%
Education	144	6.1%
Engineering	23	5.0%
IT	62	2.5%
Law	5	0.5%
MNHS	186	3.2%
Pharmacy	22	4.4%
Science	39	9.4%

The table below outlines the response count from each faculty.

Given the insufficient sample size from the Faculty of Law, the faculty has been excluded from faculty comparisons within this report.

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

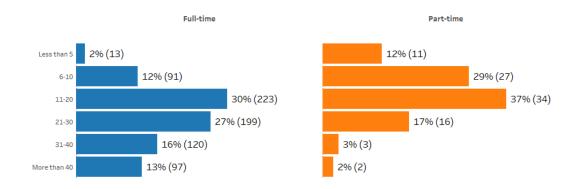
Health & Wellbeing

The chapter presents both qualitative and quantitative data from Monash University GPGs 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 studying (attending classes, completing assignments, reviewing notes, doing readings etc.).



When only those enrolled full-time are considered, Engineering (27%), IT (22%) and MNHS (18%) had the greatest proportion of respondents consistently studying more than 40 hours per week, while Pharmacy (0%), Education (5%) and Arts (10%) 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					
	Extremely Poor	Poor	Average	Good	Extremely Good
My accommodation arrangements were	2%	5%	23%	46%	25%
My diet was	1%	7%	31%	48%	13%
My exercise regime was	4%	23%	27%	33%	13%
My finances were	4%	11%	33%	39%	13%
My mental health was	3%	8%	24%	47%	18%
My physical health was	1%	6%	28%	49%	17%
My sleep quality was	2%	13%	29%	40%	16%
My social life was	3%	11%	31%	40%	15%
My work/life balance was	3%	12%	32%	42%	12%

Commencement

Now

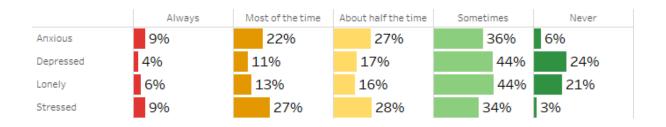
	Extremely Poor	Poor	Average	Good	Extremely Good
My accommodation arrangements are	3%	7%	26%	45%	19%
My diet is	2%	17%	36%	37%	7%
My exercise regime is	8%	29%	30%	26%	7%
My finances are	8%	22%	39%	24%	7%
My mental health is	4%	19%	32%	35%	10%
My physical health is	3%	15%	33%	40%	8%
My sleep quality is	6%	25%	36%	27%	6%
My social life is	6%	22%	35%	29%	8%
My work/life balance is	9%	20%	39%	27%	5%

The Faculty of Art, Design and Architecture (MADA) 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 and mental health. On the other hand, the Faculty of Arts experienced a relatively minor deterioration.

Doing well: Arts	Room for improvement:	MADA
BusEco		MNHS
Education		IT

Frequency of Negative Emotions among Monash GPGs

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



Education had the lowest proportion of respondents selecting "always" or "most of the time" in relation to stress, while MADA had the highest proportion.

Doing well:	Education	Room for improvement:	MADA
	BusEco		Pharmacy
			MNHS

Frequency of Positive Emotions among Monash GPGs

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

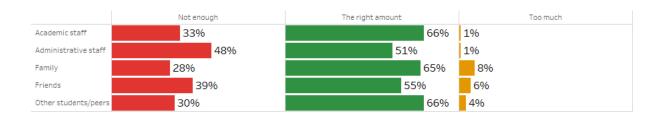
	Never	Sometimes	About half the time	Most of the time	Always
Energetic	5%	44%	32%	17%	2%
Нарру	2%	35%	32%	29%	3%
Motivated	3%	34%	35%	22%	5%
Relaxed	9%	49%	28%	13%	2%
Socially connected	6%	43%	27%	19%	5%

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

Doing well:	Pharmacy	Room for improvement:	MADA
	Science		IT
			Arts

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".



Engineering (86%) and Pharmacy (76%) were most likely to express they had the right amount of contact with staff, while Education (54%) were least likely.

Meanwhile, respondents from Arts (41%) and MNHS (36%) were most likely to express that they did not have enough contact with other students and peers.

Doing well: Engineering	Room for improvement: Education
Pharmacy	Arts

Stress levels

A great deal A lot A moderate amount A little None at all 1% My academic workload 34% 33% 26% 5% My employment prospects a. 33% 21% 23% 15% 8% 13% 17% 15% My family responsibilities 31% 25% My intellectual ability to co. 19% 17% 8% 26% 31% My social responsibilities 6% 13% 36% 35% 11%

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

IT respondents were the most stressed about their academic workload with 53% indicating that they had "a great deal" of stress. Pharmacy and Science respondents were the most stressed about their employment prospects upon completion.

Doing well: BusEco	Room for improvement: Engineering
Education	MNHS

Accessed MH support

Over one-third (35%) of Monash GPGs had accessed support for a mental health issue, while 61% had not and 4% preferred not to disclose this information.

Arts (43%), Education (43%) and MNHS (41%) were the three faculties in which GPGs were most likely to have accessed support for a mental health issue, while Engineering (23%) and BusEco (25%) 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.

	Often	Sometimes	Never
Age	1%	13%	86%
Culture	2%	17%	81%
Disability	1%	5%	94%
Gender	1%	9%	90%
Race or ethnicity	2%	16%	82%
Religion	1%	8%	91%
Sexuality	1%	5%	94%

Pharmacy had the highest likelihood of respondents reporting discrimination of some variety either "sometimes" or "often," while Engineering respondents were most likely to report that they "never" experienced discrimination.

Doing well:	Engineering	Room for improvement:	Pharmacy
			IT
			Arts

Discrimination – comments

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

"I feel at times teachers pick students with anglo-saxon names to answer questions in class at the start of term."

"I feel discriminated in language issues."

"It was handled by the MGA and fixed."

"I have experienced discrimination from young age groups and it didn't feel right."

"I have been misgendered and my transness not acknowledged by lecturers/coordinators and seen fellow trans students be so as well."

"The university urgently needs to do better with regards to disability and LGBTIQA+ students. There is an ongoing issue with legal names in Moodle, for example, that is frankly disgusting given that Monash is the largest university in the country. The university is also not well set up to deal with disability - the disability support staff are doing their best, and there are a small number of helpful on-campus facilities but disability inclusion in online teaching is far from adequate. The lecture theatres at the Clayton campus are also incredibly inaccessible for anyone with a physical disability or anyone who is fat."

Overall – Health and Wellbeing

	Strongly disagree	Strongly disagree Somewhat disagree		Neither agree nor disagree Somewhat agree	
I am satisfied with my life overall	6%	15%	24%	40%	15%
I am satisfied with my mental health overall	10%	25%	21%	31%	13%
I am satisfied with my physical health overall	8%	21%	17%	40%	14%

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

The Faculty of Science received the highest proportion of students responding that they strongly or somewhat disagree that they were satisfied with their mental health, while the same was true for MADA in regard to their life overall and their physical health.

Doing well: Pharmacy	Room for improvement:	Science
BusEco		MADA
		IT

Family

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

GPG parents

Of the total GPG respondents, 8% had a child or children living with them, while a further 2% had a child or children not living with them.

In relation to the faculties, Education (14%) was the faculty with the most parents – followed by MNHS (13%). Meanwhile, Engineering (0%), Pharmacy (0%) and MADA (3%) 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	49%
Primary school	46%
High school	25%
Tertiary education	9%
Not in the education system	28%

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 (54%) who were parents identified themselves as the primary carer for their child or children, while 49% said they had a "shared responsibility." A further 6% indicated that they were not the primary carer.²

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.

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

Just under one-quarter (26%) indicated that their children sometimes accompanied them to campus.

HASS parents (32%) were almost twice as likely as STEM parents (18%) 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	Somewhat agree	Strongly agree
I am satisfied with the facilities for children on campus	8%	14%	56%	14%	8%
I am satisfied with the level of advice/direction provided by the University on childcare options	6%	13%	60%	13%	10%
I feel comfortable bringing my children with me to campus	8%	15%	44%	15%	17%
I have access to sufficient and affordable childcare services	13%	17%	42%	15%	14%
The structure and delivery of my course/degree accommodates my childcare responsibilities e	8%	19%	36%	25%	11%

Respondents were most likely to agree that the structure and delivery of their course accommodated their childcare responsibilities, while they were most likely to disagree that they had access to sufficient and affordable childcare services.

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 disagree	Somewhat disagree	Neither agree nor	Somewhat agree	Strongly agree
My childcare responsibilities adversely affect my ability to complete my studies	11%	17%	15%	36%	21%
My childcare responsibilities make it difficult to attend meetings, lectures or seminars	14%	17%	28%	28%	14%
My childcare responsibilities prevent me from engaging socially with other graduate students	11%	11%	28%	25%	25%
My childcare responsibilities prevent me from seeking paid employment	19%	19%	22%	22%	17%

More than half (57%) of respondents agreed that their studies were adversely impacted by their childcare responsibilities, while half the GPG parents also found it hard to engage socially with their fellow students.

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:

		Somewhat uninteres		Somewhat interested	
Childcare with extended hours (e.g. nights or weekends)	15%	10%	28%	24%	24%
Drop-in childcare centres	15%	8%	26%	18%	32%
List of community childcare centres with current openings	13%	13%	25%	22%	28%
On-campus childcare	15%	11%	17%	29%	28%
On-campus parental resource centre	7%	7%	29%	19%	88%
University blog or electronic discussion forum for graduate student parents	8%	6%	21%	31%	35%

Respondents were predominantly interested in all of the resources suggested, but a University blog or forum for graduate student parents was of most appeal.

Parental mentoring

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

Forty-two percent said that they would be interested and 40% responded with "maybe", while only 18% said that they would not be interested in such a program.

GPG adult carers

Of the total GPG respondents, 5% indicated that they were the primary carer for someone other than a child.

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 disagree		Neither agree nor	Somewhat agree	Strongly agree
My carer responsibilities adversely affect my ability to complete my studies	6%	11%	28%	44%	11%
My carer responsibilities make it difficult to attend meetings, lectures or seminars	22%	25%	17%	19%	17%
My carer responsibilities prevent me from engaging socially with other graduate students	17%	11%	25%	28%	19%
My carer responsibilities prevent me from seeking paid employment	31%	14%	25%	17%	14%

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 GPG students. Forty-four GPGs took this opportunity.

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

Interesting comments included:

"First, just acknowledge us more! We can feel pretty invisible. Having children creates a number of unplanned interruptions e.g. children being at home sick (it can take 2 weeks for a virus to go through a house with 3 children during which the primary caregiver can be constantly caring and not able to study / attend campus). Provide us priority in Allocate to avoid lecture and tutorial times where childcare is likely to be unavailable - e.g. 8am classes are actually impossible if you are not close to campus, as are 5/6pm classes. Placements create enormous stress on households with children. Finally, there is significant extra burden when children you care for have additional needs. There should be genuine flexibility around course structure, class times and assignment deadlines."

"Providing childcare arrangements and programs for partners."

"Provide more flexibility with the tutorial timings."

"Not scheduling classes early in the morning that prevent me from being home to ensure my child is ready to get to the school bus pickup point in time."

"Hold tutorials during school hours instead of after school when kids are home and dinner needs to be cooked – it is the busiest time of the day."

"I hope the University could provide more useful resources for us to cope with stress and learn how to manage time."

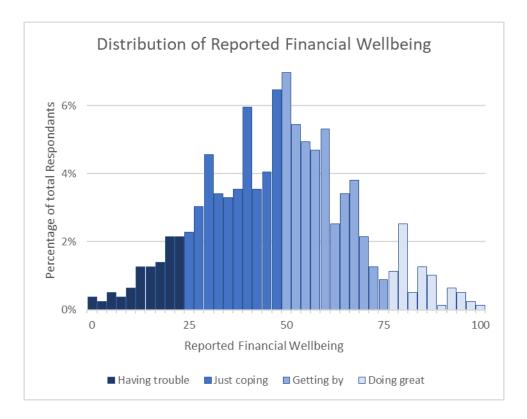
Finances

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

Melbourne Institute Financial Wellbeing Scales – Monash GPGs

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 GPGs.



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.

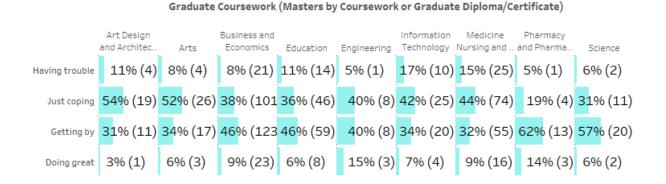
https://fbe.unimelb.edu.au/ data/assets/pdf file/0005/2839433/CBA MI Tech Report No 1 Chapters 1 t o_6.pdf

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

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

- 10.5% of Monash GPGs had scores in the lowest category of 'having trouble'.
- 40.1% of Monash GPGs had scores in the second lowest category of 'just coping'.
- 41.3% of Monash GPGs had scores in the second highest category of 'getting by'.
- 8.1% of Monash GPGs 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 GPGs are seemingly worse off than the general Australian public when it comes to financial wellbeing.



Meanwhile, across the faculties, MADA had the highest proportion of GPGs 'having trouble' or 'just coping', while Pharmacy had the least.

Employment status

Respondents were asked what their employment status was.

Employment status	Respondents (%)
Full-time	9%
Part-time	20%
Casual	24%
Unemployed – looking for work	32%
Unemployed – not looking for work	20%

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. <u>https://fbe.unimelb.edu.au/ data/assets/pdf file/0010/2836324/CBA_MI_Tech_Report_No_2.pdf</u>

The proportion of GPGs unemployed and looking for work was highest in Arts (53%) and lowest in Pharmacy (14%).

Meanwhile, the proportion of casual employment was highest in Education (34%) and Arts (31%) and lowest in MADA (17%) and BusEco (17%).

Employer

Respondents who were employed were asked for whom they work.

Employer	Respondents (%)
Monash University or an affiliated institute	12%
Another university or higher education institute	3%
An external company/organisation	84%
Self-employed	10%

The proportion of GPGs employed by Monash was highest in Engineering (44%) and Arts (30%), while the proportion was lowest in MADA (0%), Pharmacy (6%) and BusEco (10%).

Challenges finding employment

Respondents were provided with an opportunity to suggest what the University could do to support them as GPG students. Two-hundred and ninety-seven GPGs took this opportunity.

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

Interesting comments included:

"People wanting experience but not hiring me to give me experience. I have applied to countless places with no response despite so much volunteering experience as well as a contract job I recently had at Monash."

"Trying to find places near where I'm staying that are hiring. I've been told I can work with uni as well but haven't come across opportunities as easily described when I started my course."

"Lots of applications send, very few responses."

"They do not hire international students and my schedule at Uni does not fit their requirements."

"My study load and parental responsibilities."

"Finding employment that was compatible with university commitments (e.g. placements)."

"Not having experience in Australia."

"Figuring out how things work in a new country."

Work commitments

Work commitments	Respondents (%)
Less than 5	10%
6-10	22%
11-20	32%
21-30	15%
31-40	16%
More than 40	5%

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

The faculties with the greatest proportion of respondents working, on average, 21 hours or more per week in paid employment were Pharmacy (63%) and MNHS (34%). Meanwhile, MADA (8%) and Engineering (11%) had the least 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	42%
Maybe	35%
No	23%

More than half of GPGs (58%) employed at Monash University responded "yes" when asked whether they were paid appropriately for the work that they did, which was lower than those who worked for another higher education provider (64%) but much higher than those who worked for an external company or organisation (37%).

Annual income

Participants were asked to provide their annual estimated income both before they commenced their degree and at this point in time.

Annual income	Commencement (%)	Now (%)
Less than \$10,000	37%	49%
\$10,000 - \$19,999	16%	13%
\$20,000 - \$29,999	12%	11%
\$30,000 - \$39,999	8%	8%
\$40,000 - \$49,999	6%	4%
\$50,000 - \$59,999	5%	3%
\$60,000 - \$69,999	5%	4%
\$70,000 - \$79,999	3%	3%
Over \$80,000	8%	5%

Course fees

Participants were asked if they paid tuition or course fees.

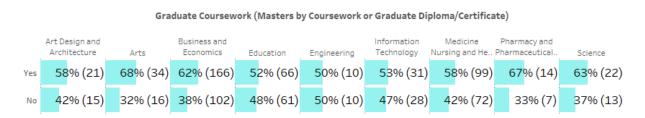
Tuition fees	Respondents (%)
Yes – upfront payment	58%
Yes – deferred payment	24%
No	18%

Course fee contributors

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

	All	Some	None
Employer	1%	4%	95%
Family	55%	23%	22%
Other	5%	7%	88%
Self	17%	28%	55%

Value for money



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

Respondents from Arts (68%) and Pharmacy (67%) were the most likely to indicate that their course represented value for money, while Engineering (50%) and Education (48%) were the most likely to indicate that it did not.

Financial stress on study

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

	Extreme Impact	Big impac	t Some impact	Minor impact	No impact
Attend classes/study/research on campus	4%	15%	30%	27%	24%
Complete your course/research to the best of your ability	8%	18%	34%	24%	16%
Concentrate on your course/research	5%	19%	34%	23%	18%

Of the faculties, Education respondents felt that financial stress had the biggest impact on completing their degree to the best of their ability, while MADA respondents had the least.

Comments on finances

Respondents were provided with an opportunity to suggest what the University could do to support them as GPG students. One-hundred and seventy-five GPGs took this opportunity.

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

Interesting comments included:

"I feel I am unable to give the kind of attention I want to my academic work because I need to earn for my living expenses."

"I need to work more in order to make ends meet."

"Placement will be very expensive and I don't know what to do."

"Due to the unliveability of Melbourne this makes it hard to survive and completed a course that's made to be completed without working."

"My parents provide tuition and living expenses for me, but I don't have income so there is a lot of stress on me. I want to find a job, but studying in a foreign country in a non-native language has taken up most of my energy. Whenever I know that other students are full-time study and full-time/part-time working, I feel like I am inferior."

"Extremely anxious about reaching my HECS/FEE HELP limit next year and having to pay the final year's course fees out of pocket with a personal loan."

"Very concerned about the increasing cost of my degree."

"Every month I am struggling hard to meet my room rent, travel and other expenses."

"My current financial situation is really putting a strain on my abilities to focus on my studies."

Overall – Finances

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

	Extremely dissatisfied	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Extremely satisfied
Your employment situation	18%	21%	31%	22%	8%
Your financial situation	12%	27%	32%	22%	6%

Participants were generally as satisfied as not with their employment situation, but 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, Pharmacy respondents were most satisfied with their financial situation, while Education respondents were most dissatisfied.

Accommodation

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

Living situation

Participants were asked what best described their living situation.

Living situation	Domestic (%)	International (%)
Renter	37%	89%
Homeowner	31%	2%
Living with parents or family	33%	8%
Other	2%	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	Domestic (%)	International (%)
rent		
Less than 20%	13%	4%
20% – 29%	19%	11%
30% - 39%	31%	20%
40% or more	38%	65%

With rental stress broadly defined as anybody paying over 30% of their total monthly income on rent, 69% of domestic GPGs and 85% of international GPGs 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 of monthly rent for GPGs					
Domestic				International	
2022	2023	change	2022	2023	change
\$947.31	\$1,075.83	+\$128.52	\$1,112.79	\$1,281.99	+\$169.20

The average rent increased by 13.6% for domestic GPGs and by 15.2% for international GPGs 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 twenty-eight GPGs took this opportunity.

Interesting comments included:

"The rent expense is so expensive right now. The cost are more than half of my monthly income."

"Rent and bills take up most of my pay, and it's a struggle to budget for day to day expenses."

"My previous rental had mould and was inadequate. We couldn't get accepted into affordable accommodation."

"My landlord cares a lot about the use of water and electricity and is always worried about the fee. She often has arguments with us about it, which makes me very annoyed and not able to concentrate well on my study."

"It's really far from uni and it takes almost 1 hour to go before in Dandenong because when I firstly arrived in Australia I can't find the accomodation near uni and my application that I applied to student housing was not successful, help me I wanna move :)"

"Yes, I have pages and pages of comments. The housing and rental markets in this country are in crisis."

"Very difficult to find student housing around the campus or in Melbourne – especially for postgraduate students."

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	Respondents (%)
mortgage repayments	
Less than 20%	18%
20% – 29%	30%
30% - 39%	18%
40% or more	34%

With mortgage stress broadly defined as anybody paying over 30% of their total household monthly income on rent, 52% of Monash GPGs were under mortgage stress.

Comments on mortgage repayments

Respondents were provided with an opportunity to comment on the impact of recent interest rate rises. Forty-seven GPGs took this opportunity.

Interesting comments included:

"I'm in debt and feel like I can't breathe due to financial pressures."

"All the money we were saving to get ahead is going into the mortgage now."

"Significant [impact]. I'm having to return to work more days after being on maternity leave."

"Massive. Paying an extra \$1,000 monthly."

"On a fixed rate until August and then it will double and have a significant impact."

"On the verge of selling the house."

Overall – Accommodation

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

	Extremely dissatisfied	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Extremely satisfied
Your living situation	4%	13%	25%	43%	14%

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

Science was the cohort most satisfied with their living situation, while Education, Engineering and MADA were the most dissatisfied.

Overall faculty comparison

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

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

Art, Design and Architecture (MADA)

Consistently reported relatively poor health and wellbeing results. These included a substantial deterioration in work-life balance and mental health from commencement to now, a higher frequency of negative emotions and lower frequency of positive emotions.

Only 3% of MADA GPG respondents were parents.

In relation to financial wellbeing, the faculty had the greatest proportion of respondents either "having trouble" or "just coping;" however, MADA respondents reported financial stress as having the least impact on their ability to complete their degree to the best of their ability, of any faculty.

MADA had the lowest proportion of respondents working 21 hours or more in paid employment per week.

Faculty of Arts

Respondents from the Faculty of Arts reported only minor deterioration in wellbeing since commencement. There was room for improvement to be made in relation to contact with other students and peers with the faculty having the highest proportion of respondents reporting that existing contact was not enough.

Of the faculties, Arts respondents were the most likely to have previously accessed mental health support.

The proportion of GPGs unemployed and looking for work was highest in Arts with 53% facing this predicament. The rate of students in casual employment was also comparatively high. As such, Arts respondents were the most likely to say that they were dissatisfied with their employment situation.

Arts students were most likely to say that their course represented value for money.

Faculty of Business and Economics

Respondents from BusEco reported only minor deterioration in wellbeing since commencement and low levels of stress compared to their colleagues across the University. The health and wellbeing results from the faculty were relatively good compared to other faculties.

Only 17% of BusEco respondents were casually employed.

The faculty consistently placed in the middle of most other categories in which faculty comparisons were made.

With BusEco receiving more responses than any other faculty, it is a prime candidate for further exploration of the data.

Faculty of Education

Respondents from the Faculty of Education reported only marginal deterioration in wellbeing since commencement; however, stress levels were higher among this cohort than most others. Almost half (43%) of respondents had accessed mental health support in the past.

There was room for improvement to be made in relation to contact with other students and peers with many respondents reporting that existing contact was not enough.

The faculty had the highest proportion of parents (14%).

Education respondents were the least satisfied with their finances. The percentage of students in casual employment was highest in Education (34%) with respondents from the faculty the most likely to report that financial stress had an impact on their ability to complete their degree to the best of their ability.

Education respondents were the second most likely to report that their course did not represent value for money.

Faculty of Engineering

When only those enrolled full-time are considered, Engineering (27%) had the greatest proportion of respondents consistently studying more than 40 hours per week. They were also the most likely to express that they had the right amount of contact with staff and least likely to report experiencing some form of discrimination; however, they were the most likely to report that their course did not represent value for money (50%).

No respondent from Engineering reported that they were a parent – one of only two faculties in which this occurred.

The proportion of GPGs employed by Monash was highest in Engineering (44%), while only 11% of respondents indicated that they worked in paid employment more than 21 hours per week.

Faculty of Information Technology

Wellbeing deterioration since commencement was higher than most with overall health and wellbeing ranking low in comparison to other faculties.

The proportion of students reporting poor financial wellbeing was relatively high within the faculty.

Just over half (53%) of respondents indicated that their course represented value for money.

Medicine, Nursing and Health Science

Wellbeing deterioration since commencement was higher in MNHS than in most other faculties. Respondents were also relatively more likely to report that they did not have enough contact with other students and peers. Many students from the faculty (41%) had accessed support for a mental health issue at some point in their lives.

The proportion of GPG students who were parents was higher in MNHS (13%) than in most other faculties.

The proportion of students reporting poor financial wellbeing was relatively high within the faculty. Meanwhile, 34% of respondents worked over 21 hours per week in paid employment.

With the faculty receiving more responses than most others, it is a prime candidate for further exploration of the data.

Faculty of Pharmacy and Pharmaceutical Sciences

Unique within the faculties for its high proportion of GPG students enrolled on a part-time basis, Pharmacy results must be viewed through this lens.

Respondents from Pharmacy were more likely than most to indicate that they had the right amount of contact with staff. Overall health and wellbeing satisfaction was high in Pharmacy.

No respondent from Pharmacy reported that they were a parent – one of only two faculties in which this occurred.

Reported financial wellbeing was better in Pharmacy than any other faculty with 63% of respondents indicating that they worked in paid employment, on average, more than 21 hours per week.

Two-thirds (67%) of respondents from the faculty said that their course represented value for money, which was the second highest among the faculties.

Faculty of Science

Consistently placed in the middle of most health and wellbeing categories; however, the faculty had the highest proportion of students responding that they were dissatisfied with their mental health.

Reported financial wellbeing was better in Science than in many other faculties.

Just under two-thirds (63%) of respondents from the faculty said that their course represented value for money, which was the third highest among the faculties.

Appendix 1: Demographics

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

Campus

Almost half of the respondents (49%) regularly attended the Clayton campus, while 8% did not regularly attend any campus. Caulfield (41%), Peninsula (5%), Parkville (2%) and Malaysia (0%) were the other major campuses that respondents attended, while 4% regularly attended "other" Monash precincts such as the Alfred Medical Research Education Precinct (AMREP), the Monash Medical Centre and the Notting Hill precinct.

Study load

The overwhelming majority of respondents (89%) were enrolled full-time.

Approximately 59% of Monash GPGs are enrolled full-time, meaning part-time students were underrepresented in this survey.

Citizenship

The split between international (75%) and domestic (25%) respondents was sizeable.

This does not closely match the reality of Monash GPG enrolments with international students making up 47% of total GPG enrolments at Monash.

Course delivery

Respondents were most likely to indicate that their course delivery was both on-campus and offcampus (47%); however, 46% indicated that they exclusively studied on-campus and 6% indicated that they exclusively studied off-campus.

Gender

Respondents were most likely to identify as women (67%). Meanwhile, 30% identified as men, 1% preferred to self-describe and 1% preferred not to disclose their gender.

While the University records "sex" rather than "gender," 61% of GPG students at Monash are recorded as being female and 39% male.

LGBTIQA+

Of the total GPG respondents, 11% identified as LGBTIQA+.

Indigenous

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

Disability

Of the total GPG respondents, 4% identified as having a disability.

Age

Age	Respondents (%)
24 or under	42%
25 – 29	37%
30 – 39	16%
40 and over	5%

Monash alumni

The majority of respondents (84%) were studying at Monash for the first time, while 16% 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	35%
1 – 5 years	48%
6 – 10 years	11%
11+ years	6%

Course progress

Respondents were mostly in their first year of study (62%), while 30% were in their second year and 8% in their third year or more.