

Monash HDR Stipend Report 2022

MONASH GRADUATE ASSOCIATION INC.

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"I have never turned the heating on during winter because I simply can't afford it ... Even a modest increase in my stipend would mean that I could do less extra hours and focus more on [my] PhD, and maybe even turn on the heating sometimes or buy a head of broccoli."

"I recently felt really anxious about my financial situation due to the high inflation rate and especially since I - as an international student - don't really have the option to switch to part time to work more."

"Me and my husband are both on stipend scholarship and still struggling with our expenses and always worried about major problem that costs us a lot of money. We won't be able to pay for that."

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MGA

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Executive Summary

The current RTP stipend rate is below the poverty line

In March 2022, the poverty line for a single person in Australia was \$611.27 per week.¹ A Monash student relying solely on an RTP stipend has a weekly income of \$575.34 per week.

A significant percentage of Monash HDR students (37%) report supporting two or more people on their income (2020).

The Monash RTP stipend rate is consistently lower than the stipend rate of their major competitor – the University of Melbourne.

The median total income for HDR students has stagnated

Between 2006 and 2017, the median income for part-time and full-time HDR students decreased. Although PhD students on stipends can supplement their income with casual work, opportunities to do so have either declined or are not being taken up due to other reasons, so students are more reliant on their stipend for income than was the case in previous years.

MGA data indicate that 57% of Monash HDR students supplement their income with additional paid employment (2020).

Average annual expenditure exceeds stipend income

The average annual expenditure (\$32,592) of Monash HDRs surveyed (2022) exceeded the stipend income. As the comments from respondents indicated, this left little room for unexpected expenses and was the cause of significant stress for several students.

The cost of accommodation was the highest expense for Monash HDRs, followed by groceries and food.

Rates of financial stress

A concerning number of HDR students are financially stressed. Rates of financial stress are highest for part time domestic students, with 37% of part-time domestic students reporting they were stressed “a great deal” or “a lot” regarding their finances, compared to 27% of full-time domestic students (2020). Meanwhile, financial concerns were a factor for one-third of students who had considered leaving their course (2021).

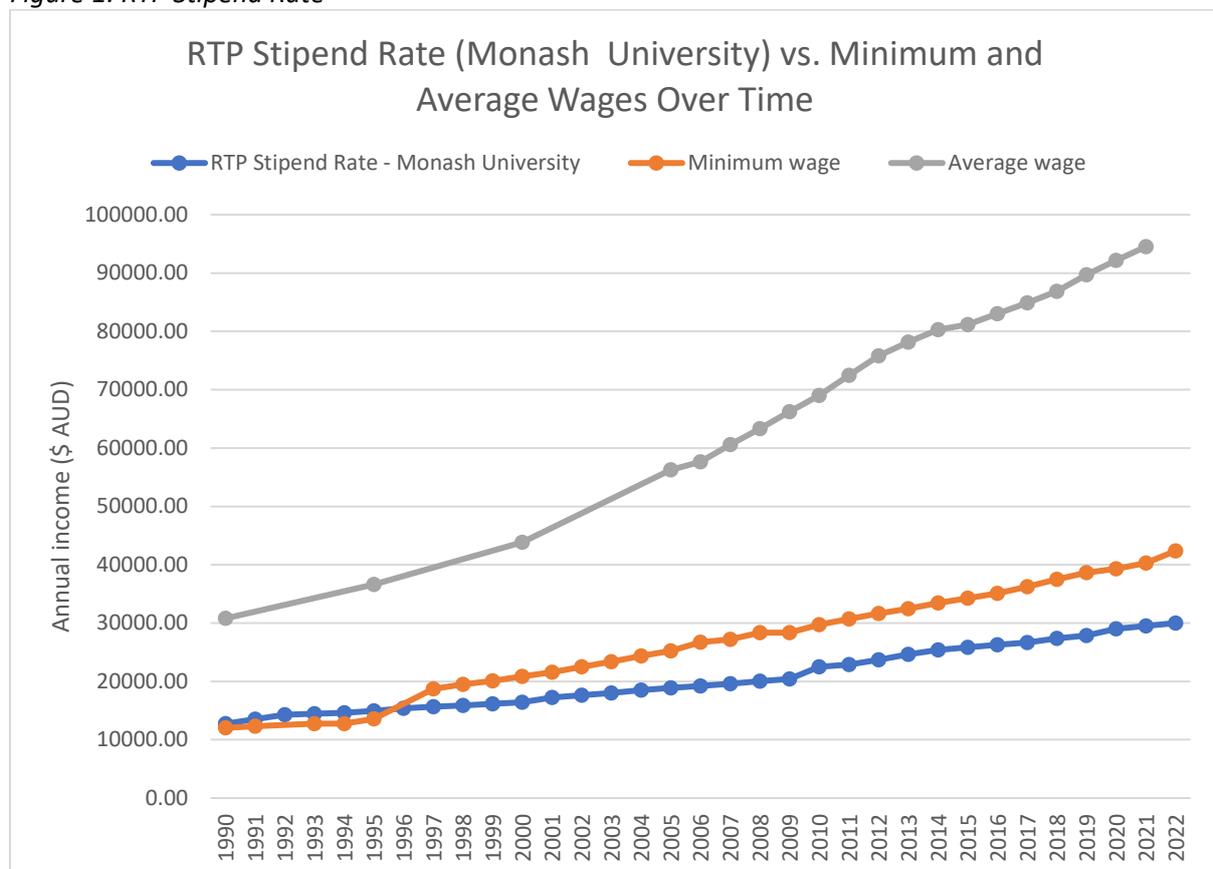
¹ This figure includes housing costs. Melbourne Institute: Applied Economic and Social Research, “Poverty Lines: Australia March Quarter 2022,” accessed 9 August 2022, https://melbourneinstitute.unimelb.edu.au/_data/assets/pdf_file/0007/4222195/Poverty-Lines-Australia-March-2022.pdf

Changes to the Research Training Program stipend over time

The gap between the RTP stipend rate and the minimum wage has been increasing over time

In 1990, the minimum wage and the RTP stipend rates were similar (\$12018 vs. \$12734 per year respectively); however, the gap between the minimum wage and the RTP stipend rate has been steadily increasing over time (Figure 1). Currently, the RTP stipend rate at Monash University is 20% lower than the minimum wage after tax (\$36,931). The PhD stipend is at a near historical low when compared to the average full-time annual income (Figure 1).

Figure 1: RTP Stipend Rate



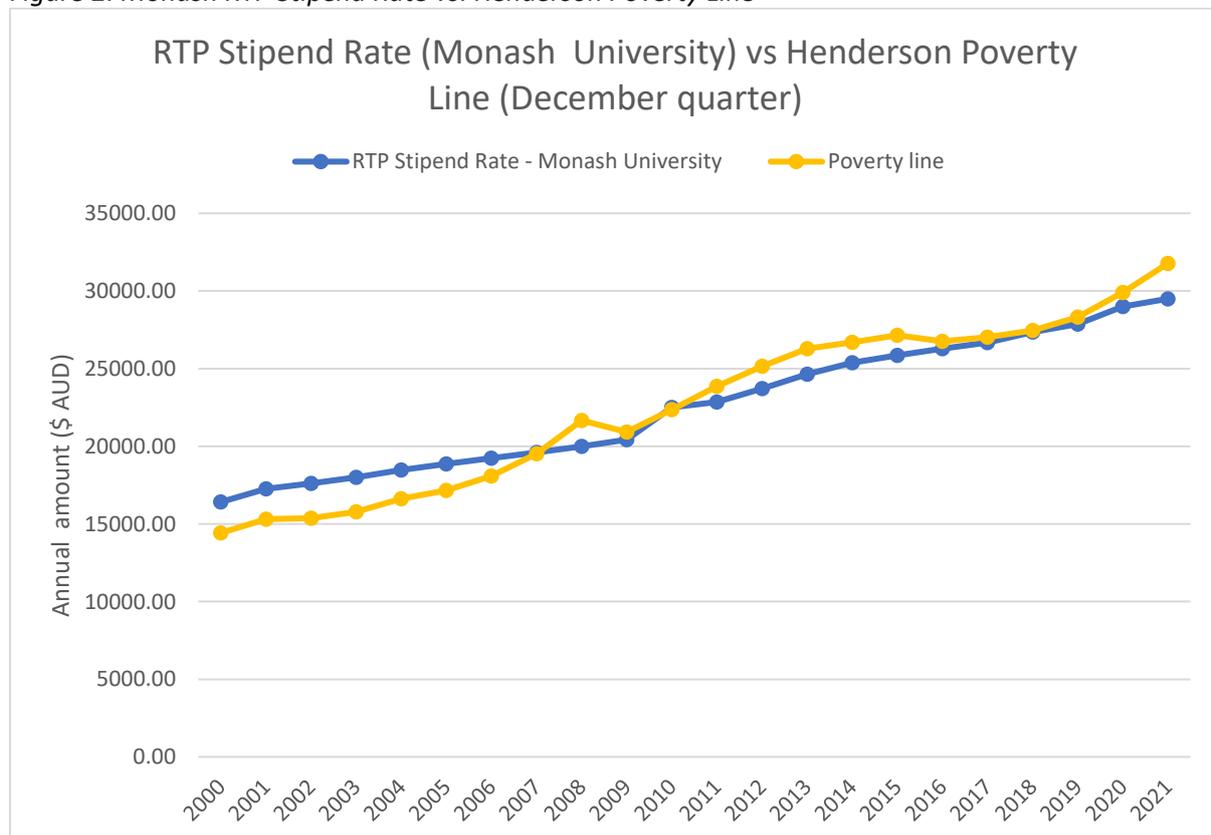
The current RTP stipend rate is below the poverty line

In March 2022, the poverty line for a single person in Australia was \$611.27 per week.² This puts the majority of full-time PhD students below the poverty line. A student relying on an RTP stipend has a weekly income of \$575.34 per week. Note that recent increases to the consumer price index over the last five months since the most recent Henderson poverty line report was published, are putting further financial pressure on PhD students.

When the RTP stipend rate dropped below the poverty line for the first time, a proposal from the Council of Australian Postgraduate Associations succeeded in convincing the federal government to increase the RTP stipend in 2009.³ However, the RTP stipend rate has since consistently fallen below the poverty line (Figure 2).

A significant percentage of HDR students (37%) report supporting two or more people on their income (2020). This may represent a group of students who are particularly vulnerable to financial stress.

Figure 2: Monash RTP Stipend Rate vs. Henderson Poverty Line



² This figure includes housing costs. Melbourne Institute: Applied Economic and Social Research, "Poverty Lines: Australia March Quarter 2022," accessed 9 August 2022, https://melbourneinstitute.unimelb.edu.au/_data/assets/pdf_file/0007/4222195/Poverty-Lines-Australia-March-2022.pdf

³ Council of Australian Postgraduate Associations, *Submission to the Senate Inquiry into the Social Security and Other Legislations Amendment (Income Support for Students) Bill 2009* (Melbourne: CAPA, 2009).

Comparison to University of Melbourne

Prior to 2017, the RTP stipend rate was set by the Department of Education, Skills and Employment (DESE), and was the same across all universities in Australia. From 2017, universities have had the freedom to set their own RTP stipend rate, within a range stipulated by the DESE. When adjusted for the annual consumer price index, the RTP stipend rate at Monash University has seen two significant increases in the last 10 years – by 2.2% or (\$626 per annum) in 2019, and by 0.8% or (\$239 per annum) in 2020. However, these increases are significantly lower than those at the University of Melbourne, which currently pays students an RTP stipend rate of \$32,400 (\$2,400 higher than the Monash rate; Table 2). Furthermore, the change to the RTP stipend rate from \$29,500 per annum in 2021 to \$30,000 per annum in 2022 was significantly less than what was required to keep up with inflation (Table 2).

Table 1: Monash vs. University of Melbourne stipend

	Monash University	University of Melbourne
Actual stipend rate	\$30,000	\$32,400
Increase in stipend rate from 2021	\$500 (1.7%)	\$1,400 (3.8%)

Income for HDR students

The median total income for HDR students has stagnated

The median income for HDR students remained relatively stagnant between 2006 and 2017 (see Table 2).

Table 2: Universities Australia median annual graduate student income⁴

Student median income	2006	2012	2017
All domestic HDR	No data	\$36,900	\$39,600
Full-time	\$38,200	\$35,600	\$36,800
Part-time	\$55,000	\$48,100	\$50,000
All International HDR	No data	\$29,900	\$30,000

Some HDR students supplement their income with additional employment

Fifty-seven percent of HDR students supplement their income with additional paid employment, usually casual employment (37% of all HDR students - 2020).⁵

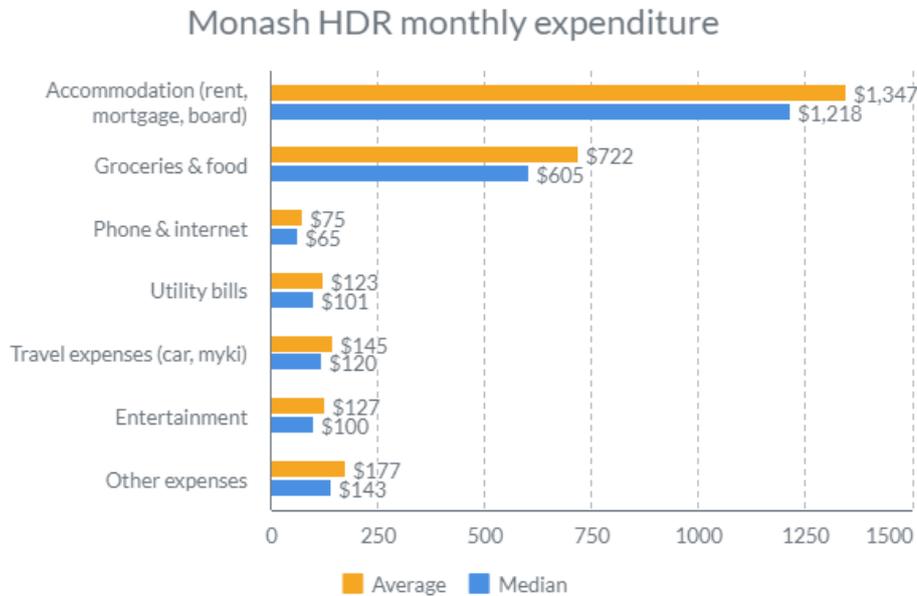
⁴ The 2006, 2012 and 2017 median annual student incomes have been populated from: Universities Australia, *2017 Universities Australia Student Finances Survey* (Melbourne: Universities Australia, 2018), 18.

⁵ Monash Graduate Association, *Finances: Part 3 of the Monash Graduate Association report into Health, Family and Finances of graduate students at Monash University, 2020*: 17-18.

Expenditure for HDR students at Monash University

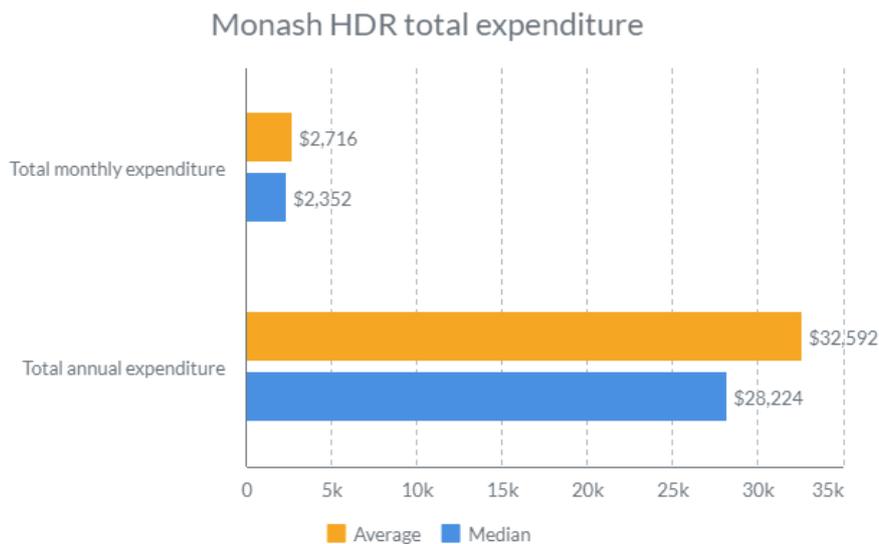
In July 2022, the MGA conducted a survey of 365 Monash HDRs in relation to their monthly estimated expenditure. Figure 3 outlines the average and median figure for each item of expenditure.

Figure 3: Monash HDR monthly expenditure



These monthly expenditures were accumulated to determine a total estimated monthly expenditure, with this figure then multiplied to produce an estimated annual expenditure (Figure 4).

Figure 4: Monash HDR total monthly and annual expenditure



It is evident, based on average expenditure, that the Monash stipend is not enough to cover basic living costs, while even median expenditure does not allow for unforeseen costs.

Rates of Financial Stress among HDR Students at Monash University

A concerning number of HDR students are financially stressed. Rates of financial stress are highest for part time domestic students, with 37% of part-time domestic students reporting they were stressed “a great deal” or “a lot” regarding their finances, compared to 27% of full-time domestic students (2020). Meanwhile, financial concerns were a factor for one-third of students who had considered leaving their course (2021).

Financially stressed	
Domestic Higher-Degree Research	
Full-time	26.5%
Part-time	37.2%
<hr/>	
International	
HDR	31.5%
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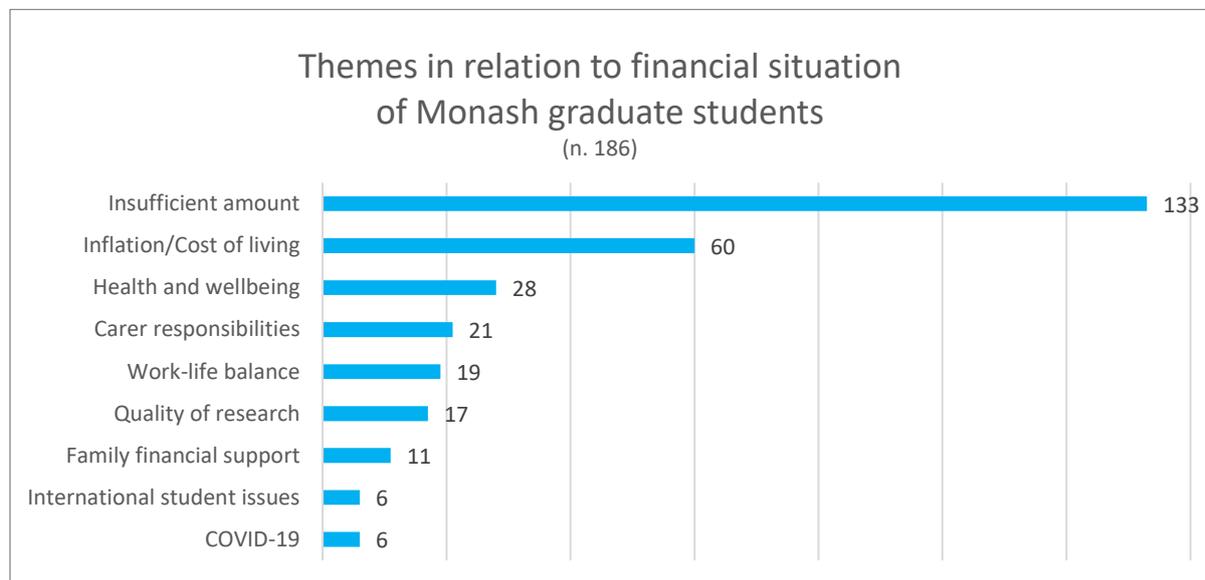
A significant number of students have accessed the MGA’s welfare program in 2022

The MGA Welfare Assistance Program is available to all graduate students. Grants range from \$50 food vouchers to emergency grants capped at \$1000, depending on the degree of need. So far in 2022, 93 applications have been successful, including 34 applications from HDR students, and a total of \$20,000 has been granted to students in need. Most applicants have been international students.

Comments from students

In the July 2022 MGA survey, respondents were given the opportunity to leave a comment in relation to their financial situation and/or the existing scholarship/stipend rate.

The top 9 responses of Monash HDR students were as follows:



The overwhelming sentiment among respondents was that the existing stipend rate was insufficient. Inflation and the rising cost of living has, for many, proved problematic and has been too much for even the best prepared budget, while others spoke of the challenge of having to pay for unexpected health crises or of limiting activities that help balance their wellbeing as a result of their dwindling funds.

Notable comments included:

“I have never turned the heating on during winter because I simply can't afford it ... Even a modest increase in my stipend would mean that I could do less extra hours and focus more on [my] PhD, and maybe even turn on the heating sometimes or buy a head of broccoli.”

“The extra job inevitably divided my focus and took up more time than originally estimated, and I believe my project progress has suffered as a result.”

“Really not enough to live on, especially with a child and the cost of day-care, which has increased like everything else.”

“I am barely surviving on this scholarship with no social life and savings.”

“Any big expenses, such as a care service or dental appointment, I simply cannot afford and have been forced to borrow money.”

“When I began my PhD program, I didn't have a baby. But now that I am pregnant and due in July, I could not manage the expenses from the scholarship alone.”

“The last few days before our next fortnightly payment can be very tight moneywise. Even an extra \$30 in the account can really make a difference.”

“I recently felt really anxious about my financial situation due to the high inflation rate and especially since I - as an international student - don't really have the option to switch to part time to work more.”

“I receive \$2300 per month from my scholarship and pay \$1850 monthly for rent. So, I have less than \$500 for paying the utility bills, food, entertainment, transport and health expenses.”

“I'm thankful that I'm at a position to say I'm receiving stipend, but it'd be insulting to say the amount we're given 'allows us to live comfortably where we can focus on research and not worry about essential financial expenditures.”

“Being paid below the minimum wage really tells me that I am not a valued member of society. It tells me that what I am doing is not worthwhile.”

For more comments from Monash HDR students on the existing stipend/scholarship rate, please see *Appendix A*.

Recommendations

The current RTP stipend rate at Monash University is inadequate to support basic living expenses for HDR students. As a result, HDR students are forced to either live off an income which is significantly below the poverty line or supplement their income with paid employment. However, even with the limitations on working hours placed on full-time students, casual employment is likely to be negatively affecting research progress; MGA survey data demonstrate that students who are casually employed tend to be less satisfied and are less likely to complete on time (2021). Additionally, many students appear to be unable to find paid academic work, and many of those who are in paid employment still report being financially stressed. These issues will only be exacerbated by the rising cost of living, particularly if the stipend rate is not keeping up with inflation.

As a leading Go8 university, Monash should not wait for federal government intervention but should proactively lift the stipend to ensure that Monash HDR students can afford to live.

The MGA believes that HDR students should be supported with a basic living allowance that is adequate to cover the rising cost of living and allows them to focus on completing their research degrees.

It is recommended that:

1. The RTP stipend rate be increased to \$35,000 per annum effective immediately. This would provide immediate relief to students who are struggling to cope with recent sharp increases to their basic living expenses, including rent, groceries, and petrol.
2. In 2023, the RTP stipend rate be increased to \$37,000, in line with the minimum wage (after tax).
3. All Faculties, schools, departments, and industry partners funding scholarships for HDR students increase the rate of their respective scholarships, in line with any changes made to the RTP stipend rate.

The MGA seeks support from the GRC to progress this proposal through to FIRM for an estimated projection of the cost of implementation.

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Appendix A: Comments on existing stipend rate

One-hundred and eighty-six Monash HDRs left a response in relation to the existing stipend rate. Interesting comments included:

"I am consistently worrying about money and scraping the bottom of the barrel. Things like getting an occasional coffee and trying to be sociable are just unaffordable. If I do these things, I end up with not enough money for rent and have to go into the negatives in my account. Food prices in particular are just ridiculous right now and our stipend does not reflect this increase. As an international student also, we are limited to how much time we can take to work and earn extra money and have less flexibility within our PhD and visa."

"Currently due to the rise of prices, I need to pay 200 dollars more than the scholarship I received per month. If the stipend rate could increase it would be very helpful to my financial situation."

"I live alone on a single income. I don't have a partner that can support me financially, and don't have any family in Melbourne. I have never turned the heating on during winter because I simply can't afford it/justify it for a single person. But this year, now everything is getting so much more expensive I am looking for new ways to cut back. I have switched to a cheaper gym, I am buying only the cheapest vegetables, going out less and working extra hours in my other jobs. Even a modest increase in my stipend would mean that I could do less extra hours and focus more on PhD, and maybe even turn on the heating sometimes or buy a head of broccoli."

"The scholarship barely covers my expense. Half of my stipend goes in my accommodation and I am living in a share house with undergraduates which is noisy. I am barely surviving on this scholarship with no social life and saving. Have no idea how I will survive immediately after my scholarship stops as I have no savings."

"The RTP stipend is insufficient for those of us who pay rent. I have recently completed a budget and when I include all of my regular expenses (bills, groceries and transport-related costs), I have approximately \$200 remaining each week. This must be used for any medical appointments, other expenses that crop up and anything social. Any big expenses, such as a car service or dental appointment, I simply cannot afford and have been forced to borrow money from my parents. Money is a constant source of stress for me. PhDs are stressful enough without having to worry about money. Going out to dinner, engaging in hobbies or any form of entertainment should not be a luxury but it is. I am 30 years old and I find this extremely difficult as all of my friends work full time, some earning 3-4 x my annual salary."

"Last month I got 2308 from my PhD grant, and managed to spend "only" 2291 of it, saving 17 dollars this month. It required a lot of effort to do so, and leaves no space for unexpected expenses."

"When I began my PhD program I didn't have a baby. But now I am pregnant and due in July. I could not manage the expenses from the scholarship alone."

"The scholarship is not sustainable on its own. I can manage to pay 90% of my bills on it, but if anything else comes along (for example my partner lost work due to being injured, I had to pick up more of the rent for a few months) it either leaves you in debt, or pulling out of your savings. I feel pressure to take on a lot of work as a TA during the semester, because

otherwise I don't have the savings to pull from when something happens. I'm very appreciative of receiving the stipend, but especially recently it has caused me so much stress, this has been really distracting for my work. It feels like to be secure on it, you need to have worked FT in industry for a few years to build up a big emergency pot, or be living at home and not paying rent (which as full-blown adults, many of us don't)."

"The existing scholarship/stipend for me is 30,000AUD/year. Due to the price rise of food, apartment rent, petrol, and etc., the stipend this not enough to cover the expense. So, I'm now in a bad financial situation and have to lend some money from my parents every month."

"It's very low considering we are required to spend four out of 5 weekdays at university and we don't get public transport concession. Plus, the cost of living/inflation has increased greatly."

"As a full-time PhD student, I find it incredibly difficult to focus on my research alongside undertaking casual work to be able to fully cover my living expenses. Increasing the stipend rate is a smart investment that the university should consider thoughtfully. The university will reap the benefits in the long run (e.g., through an increase in high quality research outputs), but that requires an investment that brings our stipend above the poverty line."

"Rent is at the moment more than 50% of my scholarship income making my financial situation really hard."

"The immense financial stress really affects my mental state quite often and it can be especially hard on challenging days in my PhD to focus with the added pressure of living costs to worry about. Also, really dismayed that the stipend is 2/3 minimum wage!"

"The stipend theoretically covers my expenses, but leaves no wiggle room for savings or unexpected bills/emergencies. Emerging medical issues for my partner in 2021 resulted in extra medical bills, and meant they were unable to work for several months, which used up our savings and added extra pressure for my stipend to cover both of us. Strain in my financial situation when solely relying on the stipend greatly influenced my decision to return to casual teaching associate work during semester 1 - I felt like I had to pick up a job in order to comfortably cover all my expenses, even though it meant less time for my research. The extra job inevitably divided my focus and took up more time than originally estimated, and I believe my project progress has suffered as a result."

"Really not enough to live on, especially with a child and the cost of day-care, which has increased like everything else. I get a lower child care subsidy because I'm a student so it's really hard."

"For a single parent it's inadequate. When I applied for the supplementary scholarship for students who've undergone hardship ... I was told I was ineligible because I had a \$3,000 departmental stipend top up that was classified as a scholarship. I had to work to supplement that making it so very very hard. I am angry & bitter about the total dearth of support both from [my] department and the university as a whole. Making it seem like it is a flaw making me less capable as a scholar as a result of circumstances I had no control over ... I hate Monash for its horrid attitude and total lack of support and do not and will not ever recommend the place to anyone."

“With the sudden increase in prices of almost everything including rent, groceries, fuel it’s actually challenging to manage the expenses within the scholarship budget given PhD students don’t usually have the time to take up other part time jobs due to the commitment towards the research project.”

“As an international PhD student, I don't have the option to go part-time so that I can earn an additional income (at least not without serious repercussions to my visa status). While on the scholarship I'm limited to 8hours of work per week. In a way I think that restriction makes sense considering that a PhD requires full time working hours at the least. However, as an adult in my early 30s who is dedicating so much time to my work, it feels somewhat undignified that I still have to live in a shared house with 6 other people, sharing the room with my partner ... I can't afford a car either which is quite problematic in Australia. I really wish the university would understand that PhD Candidates are much closer to Research Assistants than students. We get involved in the research of our supervisors, produce our own research outputs, and get heavily engaged in university committees, administration etc. - all which is benefitting the university and its reputation. However, in many ways I feel more financially restricted than many of the undergraduates I know through my sport activities. Melbourne is an extremely expensive city and prices have been rising at an accelerated pace following the pandemic (particularly with regards to essentials such as rent and groceries) so that I'm urging the university to adapt the scholarship rates, allowing me to buy foods based on what's good for my health rather than what's good for my wallet.”

“Clearly speaking, this is real indirect slavery!! The scholarship rate is too low vis a vis cost of living ... [I] can't afford even a really warm jacket to keep warm.”

“The last few days before our next fortnightly payment can be very tight moneywise. Even an extra \$30 in the account can really make a difference.”

“With the increase in the minimum wage, the scholarship is now even more below the minimum wage in Australia. With the increased inflation rate and the higher costs (fuel, vegetables etc) and the prospect to have to live on the current scholarship will be difficult. My current expenses are quite low because I watch my spending's carefully, am vegetarian (veggies prices 😊) and cycle to uni.”

“I recently felt really anxious about my financial situation due to the high inflation rate and especially since I - as an international student - don't really have the option to switch to part time to work more.”

“The stipend should increase yearly to compensate for the yearly inflation rate.”

“Me and my husband are both on stipend scholarship and still struggling with our expenses and always worried about major problem that costs us a lot of money. We won't be able to pay for that.”

“My primary concern is that the university explicitly states that our PhD and RTP Stipend represent a full-time workload. This means that we are expected to work 40 hours a week on our PhD. I have been told by many academics who supervise PhD students/candidates that they should NOT work any other jobs as their PhD is already a fulltime job. Given that the institution explicitly positions us NOT to work in other jobs, how are we expected to remain financially stable(?). If the PhD RTP Stipend is recognised as too low, the university must clearly outline what standards & expectations are in place for us. \$1,100 (tax-free) a

fortnight appears to be a lot, however if we are being told that we should NOT work elsewhere or in alternative jobs, the university must come clean on how our cohort are expected to survive. The scholarship rate is dangerously low and I fear for myself and others who do not have financial cushions available from family or elsewhere.”

“The stipend is not adequate to live. It is impossible to live in Melbourne on the stipend. I am extremely concerned the university is considering asking PhD student to complete unpaid internships for industry experience. This is completely unfair to students who already struggle and need to take on part time work to boost the stipend amount.”

“The scholarship is very low and I am unable to cover my monthly essential bills without my wife’s salary. I receive \$2300 per month from my scholarship and pay \$1850 monthly for rent. So, I have less than \$500 for paying the utility bills, food, entertainment, transport and health expenses. It is frustrating and reduces my performance because I spend some time thinking about how to increase my income. Moreover, my social life is reduced mostly because of my financial situation.”

“I believe that the existing scholarship is barely enough to meet the living expenses of PhD students. Some students are forced to take up other casual jobs in order to save up some money for emergencies. This has a detrimental impact on their research and makes them time-poor. Improving the financial situation of research scholars can definitely improve their physical and mental wellbeing to an extent.”

“Whilst I am fortunate I do not have rental costs as I live with family, if I did, this would significantly impact my decision to undertake my degree given I don’t feel the stipend is adequate without additional paid work, which would take away from my time dedicated to work on my thesis.”

“I have been limited in my recreational activities and physical sports (mental health) because of the fear of having major injuries. Even after my health insurance cover, I will still have to spend thousands and thousands. Moreover, the insurance does not cover other necessities, such as dental and optical.”

“It’s simply not enough. Sure, it pays for rent and food. But if I need to prepare for expenses beyond that, I need external sources of income. I paid for my own medical bills when I was hospitalised after 2nd dose. I paid for my own therapy sessions from trauma and stress caused by PhD. I’m thankful that I’m at a position to say I’m receiving stipend, but it’d be insulting to say the amount we’re given “allows us to live comfortably where we can focus on research and not worry about essential financial expenditures”.”

“I can’t afford to drive to Monash Clayton.”

“The Australian PhD stipends model needs to change to reflect the changing characteristics of PhD students. Increasingly, institutions recruit PhD students who are further along in their career, in response to societal challenges that require multi-sectoral and multi-disciplinary experience. Mature PhD students may have families and other financial responsibilities and the current PhD stipends model just does not do justice to the experience contributed by PhD students.”

“The low rate of the stipend is putting my PhD at risk. I have had to increase my paid workload to cover increased family expenses, which were also battered as a result of COVID. I

think parents, and mothers in particular, have uniquely challenging financial pressures including as a result of the disproportionate COVID impacts on mothers.”

“I regret moving to Melbourne on a PhD stipend. The reasons for my disillusionment are two-fold. Firstly, the stipend has serious practical implications for how I live my life every day. For example, at times I have to work from a local library because I am unable to afford public transport to the university every day during a week, and I am also unable to bike to the university because I cannot afford regular physiotherapy appointments. Secondly, the stipend is disrespectfully low. Being paid below the minimum wage really tells me that I am not a valued member of society. It tells me that what I am doing is not worthwhile. It also tells me that I don't need any income other than the absolute minimum to survive and work, survive and work, survive and work. These are not good messages for the university sector to promote, especially at a time when there is a growing awareness of the severity and prevalence of mental health issues, which are often related to a poor work-life balance and feelings of low self-worth. Overall, the low stipend is the main reason why I have advised people not to do a PhD in Australia.”

“I have been lucky to supplement my income through teaching assistant work in the first 6 months of my PhD. However, I will not be able to continue doing to this for the rest of my PhD as I will be away for long periods of time doing fieldwork. This extra money from teaching was very valuable, so without this source of income I will need to be very conscious with how I spend my stipend. Doing fieldwork, like other parts of the PhD, makes it very difficult to do extra work to get more income.”