

## Count Backwards from 5

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*If you had told me ten years ago that a pandemic would strike, forever altering life, work, and health as we knew it, I would not have believed you. If I told you now - that in another five years, Australia would be facing a domestic student crisis, would you believe me?*

The pandemic taught us a few key lessons: (1) Necessity is the mother of invention. (2) Unlike Sydney's transport system in the rain, education systems *can* be rapidly adapted. (3) Everyone is traumatised.

Most headlines during the pandemic focused on the waves of offshore international students who could not come to Australia to study, profoundly impacting thousands of learners and dealing a near-devastating blow to the economy. Let's not forget that education is Australia's fourth-largest export, valued at approximately AUD \$51 billion (Department of Education, 2025). What received far less attention was the impact on domestic students – those who could not leave the country, or even their homes.

While Australia attracts a large influx of international students – who make up roughly a quarter of university enrolments – far fewer Australian students study degrees abroad (Studymove, 2019). Yes, student mobility data shows that nearly 25% of Australian students undertake some portion of their degree overseas (PIE News, 2019), but this is not a country where students typically leave for their entire education. Is it because of geographic isolation – are appealing options simply too far away? Is it the financial barrier – does easier access to HECS-HELP loans keep students studying onshore? Or is it linguistic – are we just not a nation of polyglots, preferring to stay put? Australians love to travel, yet when it comes to education, they overwhelmingly choose to stay. So why are domestic students so often overlooked?

Compared to their peers in the UK, US and Canada, Australian students not only rarely study abroad, but they barely study interstate. Thanks to the relatively uniform quality of education across Australian states, students largely stay within their home cities for tertiary education. This creates localised education “bubbles.” Victorians have access to eight public universities within their state. Tasmania – an island state with just over half a million people – has three campuses of the University of Tasmania. New South Wales boasts eleven universities. This structure fosters parochial privilege: Greater Western Sydney students remain at Western Sydney University and avoid the tolls, the North Shore and Hills crowd sticks to Macquarie University so they do not have to travel south, private school graduates flood the University of Sydney so they do not have to meet anyone new, UNSW draws in the locals so they do not have to leave the Eastern Suburbs, and the University of Wollongong serves the coastal cohort who refuse to part from sand and surf at all times.

Despite these choices, domestic students across Australia are struggling – *and* most do not even have upfront tuition costs. So why is it still so difficult?

The Australian government estimates that a student's annual cost of living is around AUD \$29,710, covering accommodation, food, utilities, and other essentials. That's roughly \$600 per week. A student earning minimum wage (\$24.10 per hour) while working two to three days a week would make around \$580 *before* tax. It's a setup for failure.

The traditional university model of full-time study needs to evolve. Students cannot afford to balance study, work, and basic living costs if they are perpetually struggling to make ends meet. They need the flexibility to work more hours without compromising their academic progress. If they study full-time, they may qualify for student support payments – yet these often fall short of covering even basic expenses. If they reduce their study load to work more hours, they risk losing financial support altogether, trapping them in a vicious cycle. The reality is simple: you *cannot* study if you *cannot* afford to live.

To remain viable, universities must rethink their approach. Timetables should be more adaptable, enabling students to study full-time while accommodating their financial realities. Otherwise, institutions risk losing their core demographic – domestic students – to alternative pathways.

### **5, 4 – Bridging the Gap: A System that Supports Students**

The financial burden is just one part of the problem. The housing crisis and soaring rent prices further exacerbate students' struggles. Universities need to invest in student accommodation – not just for international students but for domestic ones as well. If international student caps become a reality, there will be a decline in demand for student housing, presenting an opportunity to offer subsidised living for local students.

Public universities might also consider raising tuition fees to align with private providers – but in return, they should *provide* more. Imagine a model where tuition covers not only course fees but also housing, meals, and study materials. A student could pay AUD \$70,000 per year, but in exchange, they would receive comprehensive support, allowing them to focus solely on their education. With fee HECS-HELP loans remaining in place, students could defer payments until they earn enough to repay their debt. Such a system would fast-track graduates into the workforce, enabling them to start repaying their loans sooner – benefiting both individuals and the economy as a whole.

This shift would not just improve affordability; it would create a higher education model that nurtures students rather than leaving them to fend for themselves. If universities genuinely invested in their students' wellbeing, the next generation could complete their studies without the added weight of financial stress.

### **3, 2 – A Future Rewritten by AI**

With the rise of AI, we are on the brink of a massive workforce transformation. Automation will replace countless jobs, rendering some skills obsolete while creating new roles that require a distinctly *human* touch. You can see this shift in two ways: either hundreds of jobs will disappear, or hundreds of new jobs will emerge, filled by individuals with adaptable skills that technology cannot replicate.

I see this as an opportunity. The need for human-centric professions – psychologists, psychiatrists, counsellors, mental health officers, social support workers – will only grow. No matter how advanced AI becomes, human emotions and struggles will not disappear. A robot can provide information, but it cannot offer *genuine* empathy. I firmly believe that in times of distress, people will still prefer to cry on someone's shoulder than the right-angle crook of steel of a robot.

Students today need more than just academic guidance; they need emotional and mental support. When I started in education in 2011, 10% of students selected 'mental health challenge, or other' on their admissions form. Last year, 98% of my students selected that

box. Universities should integrate pastoral care into their services, ensuring students receive the help they need to navigate both their studies and personal challenges. Just as Australia's healthcare system provides subsidised mental health care plans, universities should embed mental health support into tuition costs. If domestic students paid for subsidised health coverage as part of their education fees, they could access essential mental health services throughout their studies – without added financial stress.

I don't just think this *could* be a reality by 2030 – I believe it *must* be.

## 1 – Reimagining Higher Education

Students need urgent support. They need flexibility. They need an education system that *works for them* – one that empowers them rather than leaving them in a cycle of financial struggle. I hope the next five years see a shift away from the relentless focus on international students, with some long-overdue attention paid to domestic students – the ones who are here to stay.

And five years beyond that?

*Who knows? Universities may transition to podcast-style lectures, tenure might become obsolete, and assessments could revert to oral exams and hands-on application to thwart the omnipresence of AI. And, given the state of global affairs, there is a chance that military service or specialised training could be offered as a pathway to clearing student debt.*

*The future is uncertain – but if we are counting backwards from five, we must hurry up and change things for the better.*

## References

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