



2025

Cost of Living

Report

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Introduction

The cost-of-living crisis has increasingly strained students' finances and wellbeing. In Canberra, recent analysis confirms that financial stress has worsened, hitting low-income households hard but students the hardest [1]. Essentials like housing, food, and utilities have surged in price above general inflation, putting particular pressure on young people and families. Nationally, students are facing difficult trade-offs, having to decide between attending classes or working extra shifts to afford rent and groceries.

This report comes at a time when the poverty rate among students is alarmingly high. For instance, a single student living away from home who relies on Youth Allowance has a weekly income of about \$236, which is 43.2% below the poverty line [2]. Even after modest government increases to student income support in the 2023 federal budget's \$2.85 per day Youth Allowance raise, payments remain far from sufficient or liveable. These trends highlight a worsening environment for student finances, demanding urgent attention from the universities they attend and the levels of government responsible for these areas.

This Cost-of-Living Report is rooted in real students' experiences, a key part of ANUSA's effort to put student voices at the centre of policy discussions and advocacy. The survey and consultations behind this report ensure that the lived experiences of ANU students inform our recommendations. This initiative aligns with, and contributes to, broader national conversations on student poverty and welfare.

1. "2024 Cost of Living Report the Cost of Living for Low-Income Households in the ACT," n.d. <https://actcoss.org.au/wp-content/uploads/2024/08/2024-Report-2024-ACT-Cost-of-Living-Report.pdf>.

2. "Youth Allowance Maximum Rates of Payment Maximum Basic Rate Parental Income Threshold for Youth Allowance." Accessed September, 2025. <https://www.dss.gov.au/system/files/documents/2024-12/rates-list-1-january-2025-upload.pdf>.

Introduction

Across Australia, student unions and advocates have raised similar concerns. The National Union of Students' Locked Out of Youth Allowance report highlighted that a majority of 18–21 year-old students (over 450,000 young people) are excluded from Youth Allowance due to restrictive eligibility requirements [3]. The report found that the Age of Independence being set at 22 was a key contributing factor to being locked out of government assistance, and the few who do qualify to receive payments live well below the poverty line [4]. Such findings have put student poverty on the national agenda, with calls to raise Youth Allowance and Austudy rates and campaigns for more affordable student housing. ANUSA's Cost of Living Report builds on this discussion by providing data and insights specific to our university community, reinforcing the case for action among universities and the government. In the context of reports by groups like ACTCOSS and the NUS, our findings will help university decision-makers and government stakeholders understand how rising costs are impacting ANU students and what support measures are most urgently needed for students.

Methodology

Survey Design and Distribution

ANUSA conducted a Cost of Living Survey to capture students' financial experiences and challenges. The survey was open to all ANU students and ran over a defined period of several weeks during Semester 1 2025. It was distributed primarily online and shared via official ANUSA communication channels, social media, and student email lists to ensure broad reach. Participation was voluntary and anonymous, emphasising that student input would directly inform ANUSA's advocacy on cost-of-living issues.

3. National Union of Students. Locked Out of Youth Allowance: Student Poverty + Centrelink in Australia. Submission 98, Attachment 1 to the Select Committee on Cost of Living. Melbourne: National Union of Students, 2022.

4. Ibid, 3.

Methodology

Sample Size and Demographics

The survey received a strong response, with over three hundred respondents representing a diverse cross-section of the student body. Respondents included undergraduate and postgraduate students across various colleges and year levels, domestic and international students, and those living on-campus as well as off-campus in Canberra and surrounding areas. This broad demographic reach means the findings reflect a wide range of student circumstances, from first-year undergraduates through to PhD candidates. While the survey collected demographic information such as gender, disability, and ethnicity to inform deeper analysis, this report's overall findings are presented in an aggregated approach.

Data Collection Analysis

The survey combined quantitative questions like multiple-choice and scale-rating questions with opportunities for qualitative input. Key topics covered included students' income sources, weekly expenses such as rent, food, and, mode of transport, changes in living costs over the past year, and any financial coping strategies or sacrifices, for example, reducing study load to work more hours. The data was compiled and the results aggregated using spreadsheet tools. Basic descriptive statistics like frequencies and percentages were produced to summarise the findings. We also reviewed written comments and personal anecdotes submitted in the survey's open-ended sections. These comments provided context and illustrative examples of the hardships students are facing.

Methodology

Integration of Feedback

Preliminary findings were shared with student representatives and key stakeholders such as the ANUSA Executives and Department Officers to validate interpretations and ensure no important issues were overlooked. Where respondents highlighted specific problems such as difficulties accessing emergency grants or pressures on international students ineligible for Centrelink, these insights were noted and have been incorporated into the report's analysis and recommendations. We acknowledge the value of individual student stories. So, while this report focuses on overarching trends, anonymised quotes and case examples have been used to humanise the statistics.

Scope and Limitations

This survey-based research provides a timely snapshot of student cost-of-living conditions, but it is not without its limitations. The respondent pool, though broad, may not perfectly represent the entire ANU student population. Factors such as self-selecting participation could bias results toward those currently experiencing difficulties, or those engaged with student networks. Some groups of students might be under-represented due to survey reach or other barriers such as language or accessibility. Additionally, the survey relied on self-reported data like estimates of weekly spending or income, which carry the usual limitations of accuracy and respondent interpretation.

The survey aimed to mitigate these by phrasing questions clearly and keeping the survey length reasonable (to avoid respondent fatigue). Despite these caveats, the methodology provides robust, student-centred evidence. Findings were triangulated where possible with external data. For example, data of average rents reported by students was compared with broader market rent data to ensure credibility. Overall, the approach balances quantitative data with qualitative input, aligning with ANUSA's goal of evidence-based advocacy grounded in genuine student voices.

Demographics

The 2025 ANUSA Cost of Living Survey collected 355 student responses, offering a detailed picture of how rising living costs are affecting different cohorts of ANU students. Respondents were diverse in background - roughly 71% were domestic students and 29% international. About 69% were undergraduates, 21% were undertaking a postgraduate degree, and 10% were completing Higher Degree Research. 90% of students who completed the survey studied full-time. Notably, equity groups were well represented. Women formed about 58% of the respondents, LGBTQIA+ students about 37%, and students with disability around 15%. Smaller but significant proportions of respondents were also identified. Around 16% came from regional or remote areas, 10% from low socioeconomic backgrounds, and 2% from First Nations students. This broad representation strengthened insights into how the cost-of-living crisis is impacting various student communities at ANU.

Overview of Data

Overall, students are struggling most with essential living costs, particularly housing and food. When asked "What do you struggle to afford most?" over one-third of students, around 35% chose housing costs like rent and accommodation, making it the most common primary pressure. Groceries and food were the next most cited, with about 19% of students citing it as a pressure on the cost of living closely followed by healthcare at 20%, not including an additional 11% who specifically cited mental healthcare as their top issue.

Smaller subset pointed to transport costs at 6% or essential personal items at 5% as their biggest strain. These responses confirm that basic needs, a stable home, food, and health dominates students' financial anxieties. They align with broader consumer price trends in the ACT. Over five years to 2023, Canberra saw above-inflation price spikes in housing of over 22%, food over 20%, transport over 22%, and medical and hospital services over 22.4%, magnifying the burden of these on those with student budgets [5].

5. Ibid, 1

Thematic Analysis

Housing and Rent Pressure

Unsurprisingly, housing was the biggest cost pressure for both students who live on campus and students who live off campus. 126 respondents, or about 1 in 3, answered rent or accommodation costs were the hardest thing for them to afford. Canberra's housing market is extremely expensive, with current rates described as "severely unaffordable for student sharehouse households". Rent was found to take up about 39% of a typical student share house income, well above the 30% rent-to-income threshold for housing stress [6]. In fact, a recent Anglicare survey found there were no rental listings in the ACT a person on Youth Allowance could afford [7]. This shows that students reliant on government support are effectively priced out of the private rental market.

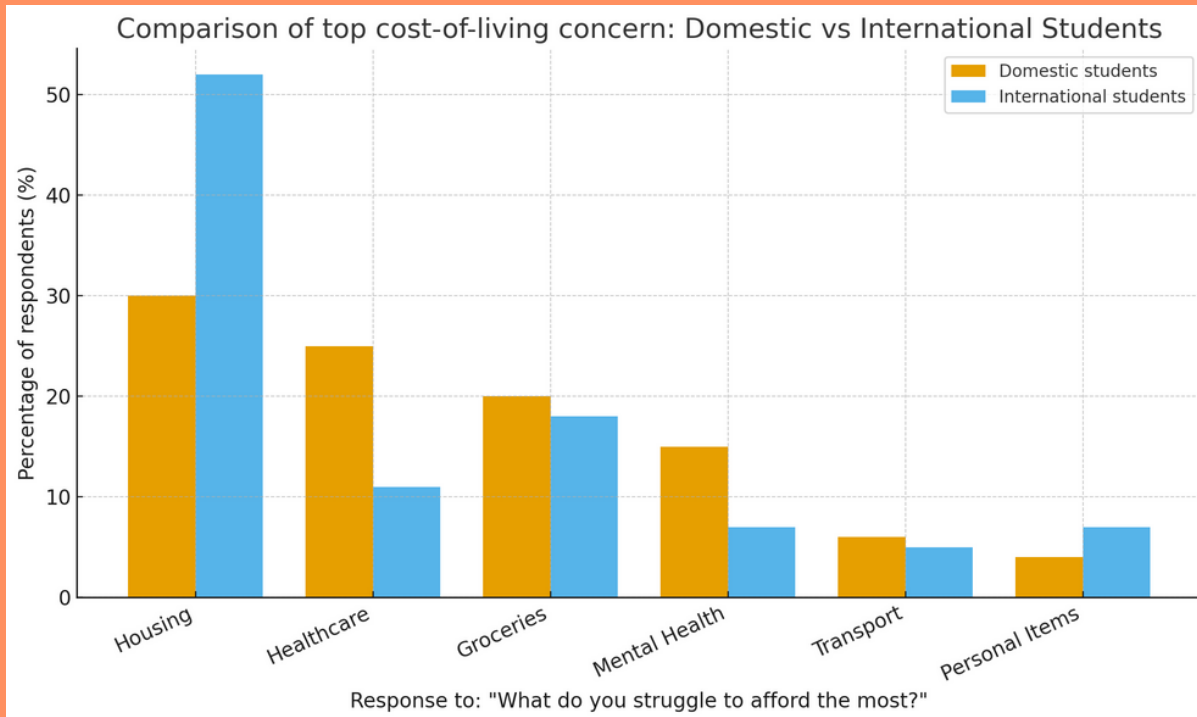
Approximately 57% of those surveyed reported living off-campus. Around three-quarters of those off-campus are paying for housing away from their family home, many in shared rentals with classmates or friends. With Canberra's rental prices soaring, these students face difficult trade-offs each month to keep a roof over their heads.

International and postgraduate students appear to be under especially severe housing stress. Among international students, 52% cited housing as their top affordability challenge. This is a much higher rate than domestic students, 30% of whom ranked housing first. Postgraduate students, including HDR candidates, also displayed a similar pattern. Roughly half of these students chose housing as their main cost pressure, compare that to approximately 29% of undergraduates. This likely reflects limited housing support and higher living costs for these groups. Many international and postgrad students must rely on the expensive private rental market year-round, often without 'subsidies' from their families that some domestic undergraduates receive. By contrast, domestic undergrads were somewhat more balanced in their concerns, with a significant number reporting trouble affording food and healthcare in addition to rent. Nevertheless, housing affordability is a dominant issue across the board, and is one that significantly impacts students' financial security and overall study experience.

6. Ibid, 1

7. Anglicare Australia. Rental Affordability Snapshot: National Report 2025. Sixteenth edition. Canberra: Anglicare Australia, 2025.

Housing and Rent Pressure



The on-campus housing situation also contributes to this "rent burden" faced by students. Several students noted high fees for campus accommodation. Those who live on campus (about 42% of respondents) are not immune to cost pressures. Occupancy fees are arising and some scholarships for residential halls are not increasing accordingly. It is telling that some students living on campus still reported housing as what they struggle with the most financially, suggesting that on-campus living can rival private rentals in strain. For students paying rent off-campus, the situation is even more daunting. The ACTCOSS 2024 report highlights "a chronic shortage of affordable and appropriate private rental properties in the ACT," with low-income families and young people facing a dire lack of options [8].

Students, many of whom subsist on low incomes, are effectively competing in one of Australia's priciest rental markets. This has a ripple effect. Some survey respondents shared that they had begun seeking emergency housing assistance or had to move further away from campus to find affordable rent.

8. Ibid, 1

Housing and Rent Pressure

Importantly, inadequate income support is exacerbating student housing stress. Even after a recent federal increase, the maximum Youth Allowance for students remains well below the poverty line. Students who rely on Austudy, Youth Allowance, a small scholarship, or a research stipend, simply cannot cover Canberra rent without additional income. Over 52% of respondents indicated they depend on financial support from family to get by, and about one quarter receive scholarships (noting these are options not everyone has). Those without such support are frequently forced into long work hours or unsafe housing as a flow-on effect. The data makes a clear case: tackling student housing stress will require structural measures such as expanding affordable student accommodation and increasing social and affordable housing stock in the ACT [9]. It must also include advocacy to raise base income supports. Students are an integral part of Canberra's community, and the housing crisis hitting them is one facet of a broader affordability emergency in the territory.

On Campus at ANU

Students on-campus face some of the highest university accommodation fees in Australia. As of 2025, weekly rents at ANU residences range from approximately \$290 for a self-catered communal college like Burton and Garran Hall, towards \$590 for a fully catered college at John XXIII College [10]. Most self-catered options such as Kinloch or Davey Lodge fall in the mid-\$300s per week, while traditional catered halls like Bruce Hall and Ursula Hall cost around \$450-550 per week [11]. For context, standard catered college rates in 2023 were about \$500 per week and self-catered studios ranged from \$305 to \$480 [12], indicating that 2024 saw further increases in line with CPI and more.

Over the longer term, on-campus rents have climbed well above inflation. For example, a catered room at Ursula Hall rose from around \$397 a week in 2019 to \$451 in 2025, sitting at about a 13% increase[13].

9. Ibid, 1

10. Anu.edu.au. "Compare Residences | the Australian National University," 2025. <https://study.anu.edu.au/accommodation/compare-residences>

11. Ibid, 10

12. Ibid, 10

13. ANU Observer. "2019 Res Hall Rents Released, Returner Apps Open." ANU Observer, August 24, 2018. "ANU Residential Fee Summary 2023 v5 131222_0." Scribd, 2023. <https://www.scribd.com/document/622201768/ANU-Residential-Fee-Summary-2023-v5-131222>

Housing and Rent Pressure

Additionally, a standard room at Burton and Garran Hall increased from about \$227 to \$290 a week, sitting at about 27% increase in the same period [14]. This indicates inconsistent increases across residential halls, despite both Ursula Hall and Burton and Garran both being directly affiliated with the ANU. These steep rises underscore why student residents often report being "rent stressed", with many struggling to meet payments even when receiving scholarships and financial aid.

GO8 Comparison

ANU's accommodation costs are comparable to, or higher than those at other Group of Eight (GO8) universities. The University of Sydney, for instance, advertises a broad range of \$300 to \$600 per week for its student housing in 2024[15]. This range is almost identical to ANU's, albeit in a city with arguably the most unaffordable rent market in the country. In Brisbane, the University of Queensland offers some cheaper purpose-built options. Shared accommodation ranges from \$219 per week and single rooms from around \$229-\$439 per week, reflecting generally lower living costs in Queensland [16]. Melbourne's universities also report on-campus rates roughly between \$250 and \$550 per week depending on the college and room type [17]. It is important to note that some GO8 universities provide more subsidised options. For example, Monash University's on-campus living costs can start near \$230-\$250 per week for a basic single room [18].

ANU is clearly at the upper end of the spectrum for on-campus living costs. Students at other GO8 universities are also facing high rents, but ANU's loss of affordable options over the years stands out.

This comparably high base cost at ANU poses a number of equity issues, as even the cheapest rooms on campus are becoming increasingly out of reach for students from low-SES backgrounds or those relying on Austudy or Youth Allowance.

14. Ibid, 10

15. Honi Soit. "Raising the Roof on Rent: USyd and Student Accommodation." Honi Soit - News, culture, comedy, opinion, satire, and more since 1929. Honi Soit, October 8, 2024. <https://honisoit.com/2024/10/usyd-wants-you-to-pay-up/>.

16. The. "Cost of Living." Study, 2024. <https://study.uq.edu.au/university-life/living-in-queensland/cost-living>

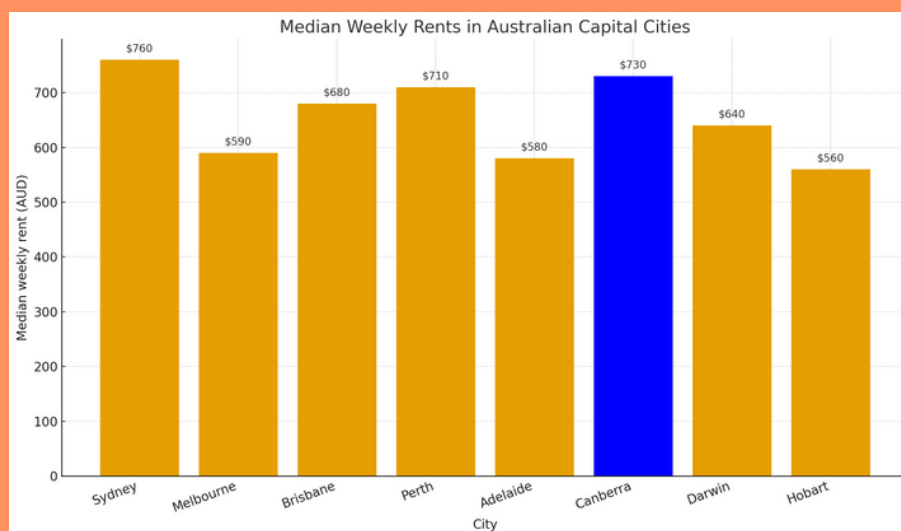
17. Monash University Guide (Accommodation) | Flying Chalks. "Monash University Guide (Accommodation) | Flying Chalks," 2025.

18. Ibid, 18

Housing and Rent Pressure

Canberra's Private Rental Market

Exacerbating the housing stress is Canberra's extremely tight and expensive private rental market. Canberra consistently ranks as one of the most expensive cities in Australia for renters. As of mid-2024, the median weekly rent in Canberra was around \$670-\$700, second only to Sydney, which was \$770 and significantly higher than Melbourne at \$590 or Adelaide at \$580 [19]. The graph below demonstrates how Canberra's rent levels compare with other Australian capitals [20]. High rents mean that even sharing accommodation off-campus often costs \$250-\$300 per week per person for a room, within shared housing, which is on par with or higher than major cities like Melbourne. Unlike larger cities however, Canberra offers a limited range of rental stock. Fewer outer suburbs have affordable options or accessible public transport, so students are not able to simply "move further out" without serious trade-offs in commute time and transport access. According to national student surveys, upwards of 87% of student are paying more than 30% of their income on rent, and nearly a quarter spend over 80% of their income on rent [21]. ANU students mirror these trends, with many reporting having to crowd into shared housing or accept substandard living conditions in order to afford rent. International students, in particular, often feel pressure to accept costly on-campus occupancy agreements due to lack of local rental history. The same can also be said for domestic students moving from interstate. Effectively, these students are paying a premium for secure housing in Canberra's rental market.



19. Saarinen, Nelli. "Australia's Median Rent Surges to Record Heights with Regions and Outer Suburbs Feeling the Heat." Abc.net.au. ABC News, May 6, 2024. <https://www.abc.net.au/news/2024-05-06/median-rent-record-high-corelogic/103809092>.

20. Ibid, 1

21. Parliament of Victoria, "University of Melbourne Student Union (UMSU) Redacted Submission," submission to the Inquiry into Food Security in Victoria, Parliament of Victoria, 2024?, PDF file.

Housing and Rent Pressure

The cost of accommodation has severe flow-on effects. ANUSA's survey data and open comments reveal stories of students living far from campus in search of cheaper rentals, then having to face longer commutes adding to transport costs. Students from regional, rural, and remote areas are also particularly affected, since living at home is simply not an option. When off-campus rental prices increase, as they have with a 6.7% increase announced in 2021, plus CPI-indexed raises annually [22]. In short, housing affordability is at a crisis point, both on and off campus for ANU students, eroding their financial stability and mental wellbeing.

Recommendations

Housing and Rent Pressure

- **ANU to justify rental increases to occupants.**
 - ANU to provide more transparent justification for tariff increases at ANU residences. This will assist students in understanding where on campus is most affordable, and grant much needed transparency to residential fee increases.
- **Expand affordable on-campus accommodation priced at \$250 or lower.**
 - Matching that of the University of Queensland and Monash. ANU to benchmark quantity of affordable on-campus accommodation to that of other Group of Eight universities, partnering with local and federal government to achieve this.
- **Partner with the ACT Government on student housing.**

Work with the ACT Government and community providers to expand affordable beds off and on-campus.

- **Increase financial assistance for housing on and off campus.**

ANU to consider increasing the scale of hardship grants and rent relief so students are not forced or provided little alternative to unsafe or insecure housing.

22. Qureshi, Kaab. "WoroniParkageddon: Students Brace for Parking Price Hikes - Woroni." Woroni, November 12, 2024. <https://www.woroni.com.au/news/parkageddon-students-brace-for-parking-price-hikes/>.

Thematic Analysis

Healthcare Access and Services

Perhaps no issue has exemplified the decline of student experience and services more than the situation at the ANU Medical Centre. In late 2024, students were informed that all but one of the Centre's doctors would cease practicing by the start of 2025, effectively leaving the campus clinic with no GPs on staff [23]. Three long-serving part-time doctors announced retirement in December 2024, and the remaining two GPs were also expected to depart by early 2025 [24]. This means that over 17,000 students plus staff have been left with a on-campus GP service which is not fit to serve at the capacity of which is needed. This is exacerbated alongside a decreasing number of nurse practitioners and essential services in the ACT, such as reduced capacity for ADHD consultations and mental health plans.

In early 2025, the Centre announced that Mental Health Care Plans, complex consultations, workers' compensation cases, pregnancy care, and certain prescriptions such as ADHD or hormone therapies could not be handled by the remaining nurse practitioners. Even standard appointments were to become drastically limited. The Centre's own receptionist told the media "we have real concerns about the safety of care we'll be able to provide" under these conditions [25].

This dramatic collapse in on-campus healthcare has been attributed to a nationwide GP shortage, which is further exacerbated in Canberra by the lowest number of GPs per capita in any state or territory [26]. But students and staff have pointed to underlying governance issues. The trouble began when the previous provider, National Health Co-op, went into administration in 2021 [27]. ANU took over interim management and for nearly three years failed to secure a new provider or adequately staff the clinic [28].

23. Qureshi, Kaab. "WoroniFears Arise as ANU Medical Centre Ceases Most Doctor Related Services - Woroni." Woroni, December 27, 2024. <https://www.woroni.com.au/news/fears-arise-as-anu-medical-centre-ceases-most-doctor-related-services/>.

24. Ibid, 23

25. Lansdown, Sarah. "Major GP Shortage at ANU Medical Centre Impacts Student Care." Canberratimes.com.au. The Canberra Times, December 10, 2024. <https://www.canberratimes.com.au/story/8842967/major-gp-shortage-at-anu-medical-centre-impacts-student-care/>.

26. Ibid, 25

27. Smith, Zelda. "WoroniAn Underfunded Healthcare System a Day Keeps the Doctor Away: A Look at the ANU Medical Centre and Accessible Healthcare in Canberra - Woroni." Woroni, April 22, 2023. <https://www.woroni.com.au/news/an-underfunded-healthcare-system-a-day-keeps-the-doctor-away-a-look-at-the-anu-medical-centre-and-accessible-healthcare-in-canberra/>.

28. Ibid, 27

Healthcare Access and Services

The process to outsource or find a partner dragged on far beyond its original April 2023 deadline [29]. By late 2024, with doctors leaving, ANU scrambled to raise doctor salaries, using some Student Services and Amenities Fee funds and engage locum agencies [30]. However, as one staff member put it, "too little too late... they're now telling students to seek care elsewhere".

The result is a serious healthcare gap on campus at a time when student mental health and wellbeing needs are rising. ANU has advised students to "plan accordingly" by getting 6-month prescriptions and finding external GPs over the summer break [31], essentially admitting that the campus clinic will not be fit-for-purpose for the foreseeable future. This places strain on students, especially those without a car or unfamiliar with Canberra, to find off-campus doctors. It's worth noting that bulk-billing rates in the ACT are lowest in Australia, at about 40% below the national average [32]. Outside the ANU clinic, very few GPs in Canberra routinely bulk bill patients, with most charging \$80-\$100 and requiring you to claim a Medicare rebate later. Thus, losing the on-campus bulk-billed service means many students will avoid care altogether due to cost. In the UMSU Cost of Living survey in Victoria for example, 29% of students said they "always" avoid doctor appointments or prescriptions due to the cost, and 82% at least sometimes avoid or delay care for cost reasons [33].

We can expect similar or worse statistics for ANU students if this healthcare gap continues as those without disposable income will forego needed treatment. This is especially worrying for mental health services, as GP referral and access plan is typically required for ongoing counselling or psychiatric care under Medicare. The wait for external GPs can be weeks long, not to mention the out-of-pocket expense. ANU's Counselling Centre, which provides free short-term counselling, may also see higher demand, potentially exceeding its capacity if students cannot get GP referrals for longer-term support.

The cutback in campus health services hits international students particularly hard. ANU requires international students have Overseas Student Health Cover (OSHC), and many students have the Allianz Care OSHC recommended by the university [34].

29. Ibid, 27

30. Ibid, 29

31. Ibid, 25

30. Ibid, 25

31. Ibid, 25

32. Ibid, 27

33. Joshua Stagg and Divyanshi Sati. A Campus in Crisis: A Report on the Cost of Living Crisis at the University of Melbourne, Edition 1, 2024. Melbourne: University of Melbourne Student Union Welfare Department, 2024.

34. Ibid, 23

Healthcare Access and Services

The ANU Medical Centre was one of the few places where OSHC holders could get cashless service for GP visits. With that option having been diminished in semester one, an international student must navigate unfamiliar Australian healthcare systems, often paying upfront at clinics and then seeking reimbursement. The International Students' Department warned that the situation is "horrible for many international students", effectively depriving them of any bulk-billed clinics near campus [35].

Students with disabilities or chronic conditions are likewise placed at risk. They lost convenient on-campus care and had to find new doctors who may not understand their medical history. Notably, a lack of GPs means no one to write new mental health plans or prescriptions for complex medications on campus. Students requiring those will need to find off-campus doctors - a daunting task for someone already struggling. ANUSA and student representatives have voiced that ANU's failure to maintain healthcare services undermines student welfare at a fundamental level. In an open letter to the Vice Chancellor, ANUSA described the situation as unacceptable, noting that the centre was down to two part-time GPs [36].

Comparison

When benchmarked against other universities, ANU's healthcare offerings have deteriorated from what was once a strength to now possibly the worst among the Go8. The University of Canberra, while not a Go8 university, still operates a Medical and Counselling Centre that bulk-bills students and has multiple doctors available. A recent ANU Observer investigation compared ANU and UC, it found students at UC enjoy a wider range of health services, including wider access to allied health clinics at subsidised rates on campus [36]. Both ANU and UC offer free counselling and bulk-billed GP visits for students, but UC's medical clinic also sees the public, which helps keep practitioner numbers up. It even provides free condoms and sanitary products to students [37].

Crucially, as of 2024, UC had a stable roster of doctors, whereas ANU is entering 2025 with effectively none.

35. Bring Back Our Doctors: Less Band-aids, More Solutions, Open Letter to Vice Chancellor Genevieve Bell on the ANU Medical Centre Crisis (Canberra: Australian National University Students' Association, May 2025).

36. Briggs, Amy. "How ANU's Health Services Stack up against UC." The ANU Observer, March 19, 2024. <https://anuobserver.org/2024/03/19/how-anus-health-services-stack-up-against-uc/>.

37. Ibid, 23

Healthcare Access and Services

Other Go8 universities generally maintain on-campus health services with multiple GPs. For instance, the University of Melbourne's health services continue to bulk bill students and has doctors and nurses on staff, even though like ANU, it faces high demand and some waiting time for appointments [38]. The University of Sydney and UNSW have clinics that charge a small gap fee but still have several doctors available daily [39]. In no other Go8 university has a campus clinic almost virtually run out of doctors entirely. This makes ANU an outlier and raises serious concerns. Students have just as much need for accessible healthcare, yet ANU has not delivered the minimum service standard one would expect from a leading university (the *national* university). The situation calls for urgent action, whether through partnering with an external provider, offering significant incentives to recruit GPs, or even setting up shuttle services nearby to bulk-billing clinics, to ensure students can get medical care.

It is worth noting Canberra does have Walk-In Centres or Urgent Care Clinics staffed by nurse practitioners which provide free care for minor injuries and illnesses [40]. While these are a helpful resource, they cannot always be substituted for GPs. They are not able to manage ongoing conditions or specialist referrals.

Essentially, ANU students are being left to rely on the public healthcare system outside campus, at a time when time when that system is more stretched and costly than ever.

The consistent message from advocacy groups is that healthcare is a student right, not a privilege, and that the cost-of-living crisis extends to health when students are unable to afford or access medical services. Surveys and testimonials underscore that many students feel their health is deteriorating under financial pressure. In one survey, 76% reported the cost-of-living was negatively impacting their mental health and 65% said it was harming their physical health [41]. Lack of healthcare access will only worsen these outcomes. The broader context is that students are living below the poverty line. Nearly 90% of students in a recent survey had incomes under the poverty threshold of approximately \$25k per year and in poverty, health needs often go unmet [42]. ANUSA has called the university to prioritise a solution, such as continuing to subsidise an in-house bulk-billing service, even if it runs at a financial loss [43].

38. University of Melbourne Health Service. "Health Service at the University of Melbourne," March 4, 2025. <https://services.unimelb.edu.au/health>.

39. The University of Sydney. "Health Services," 2023. <https://www.sydney.edu.au/students/health-wellbeing/health-services.html>.39.

40. Ibid, 27

41. Ibid, 3

42. Ibid, 3

43. Ibid, 27

Recommendations

Healthcare Access and Services

- **Urgently increase GP services on campus to ensure access to bulk-billed healthcare.**

Healthcare services to be restored to former capacity and to review feasibility of increasing capacity, as the former capacity still required weeks of waiting. ANU Medical Centre should strive to continue to recruit and retain multiple campus GPs, so students are able to access timely, no-gap primary care.

- **Improve medical support for international students.**

Ensure cashless OSHC billing services to be provided at the Medical Centre to improve communication regarding additional or external care.

- **Improve communication regarding off-campus health services.**

Maintain an up-to-date directory of affordable or bulk-billed health services nearby, including featuring information regarding accessibility and referral pathways.

Thematic Analysis

Transport and Parking

Transport emerged as a major theme throughout the survey, especially regarding parking on-campus. ANU has drastically overhauled its parking fee structure, with increases having taken effect as of January 1 2025. In late 2024, the University announced it would increase student parking rates by 276%-510%, depending on the permit type [44]. For students living on campus, the cost of a residential parking permit jumped from about \$1.40 per day to \$7.19 per day (an increase of more than 510%), and for non-resident students from \$1.40 per day to \$3.88 per day (an increase of 276%) [45]. These unprecedented hikes follow a "benchmarking ANU undertook against Civic parking prices, claiming the new rates will still be 10% below ACT government rates. Previously, annual increases were modest, with only about a 7.8% increase from 2023 to 2024, so the 2025 jump represents a five-fold shock for many students. ANU has justified the move as ensuring "long-term sustainability" of parking infrastructure and as part of promoting alternative transport in line with sustainability goals.

However, students see it as a blatant cash grab during a cost-of-living crisis. "Now... is a terrible time to raise costs even higher for the average student", one student told Woroni [46]. A joint petition by ANUSA, the Interhall Council and the NTEU garnered nearly 2,000 signatures, demanding ANU reverse the fee hikes and consult students in future. The overwhelming consensus is that the new parking fees can and have priced out many who rely on cars to travel. For example, a rural student who must commute by car noted that a five-fold increase in the cost to keep a car on campus effectively alienates rural and regional students from living and studying at ANU. Many staff also face steep increases. For example, surface staff permits rose 276% and parking garage permits rose 115%, compounding campus-wide discontent on the topic from both students and staff [47].

44. Ibid, 22

45. Qureshi, Kaab. "WoroniParkageddon: Students Brace for Parking Price Hikes - Woroni." Woroni, November 12, 2024. <https://www.woroni.com.au/news/parkageddon-students-brace-for-parking-price-hikes/>.

46. Ibid, 45

47. Ibid, 45

Transport and Parking

Even as prices surge, parking availability remains notoriously limited. The 2019 Campus Master Plan identified significant shortfalls in parking and proposed new multi-storey car parks by 2023, none of which have materialised at of 2025. In fact, ANU reduced student parking in 2024, by removing 163 surface parking spots along Daley Road [48]. Those residents were forced to compete for space in the nearby Dickson Parking Station, which fills up rapidly. The result, as observed by many, is that students now resort to parking off-campus in nearby suburbs or on unmarked lawns, risking hefty fines. Notably, ANU has also aggressively enforced fines and parking discipline, even taking students to court over unpaid parking tickets in the past.

With no new capacity added and hundreds of permits cut, students and staff describe the parking situation as untenable. One Burton and Garran Hall resident told Woroni "I'll likely be unable to afford a permit next year, and yet there are fewer legal spots than ever" [49]. Some on-campus students without a permit have taken to creative and risky solutions such as parking in distant residential streets and walking 20+ minutes or moving their cars every 2 hours just to avoid fines. Others simply gamble and park illegally on campus, hoping not to be ticketed on a given day. These stories underline that the issue is not just cost but scarcity of parking, a problem which the price hikes do nothing to solve. If anything, higher fees with no increase in supply push transport problems elsewhere, like surrounding community streets or onto those who can least afford it.

48. Ibid, 45

49. Ibid, 45

Transport and Parking

Public Transport

ANU administration has suggested students shift to public and active transport, but this overlooks a harsh reality. Canberra's public transport system is arguably not as widely accessible as those in other major cities. Unlike Sydney or Melbourne, Canberra has a relatively limited tram network which does not directly serve campus. The city's light rail stops fall short of ANU, and the buses only manage to reach the very outskirts of campus so that many areas of campus are poorly served. In 2019, the ACT Government cancelled the Route 3 bus that used to run through Daley Rd, citing low patronage. This left "thousands of students in a 'black zone' for public transport" along Daley Road, especially impacting those in residential halls who now have no direct bus [50]. Additionally, ANU's own night shuttle service was discontinued in recent years, worsening the gap.

The consequences are significant, students living on campus without cars must walk long distances, and often at night through poorly lit areas to reach the nearest bus stops on Barry Drive or in Civic. A student petition and even a motion to the ACT Legislative Assembly have called for reinstating an ANU bus route, with one MLA noting that "if we want reduce car dependency, we need offer attractive public transport options, sticks need carrots" [51]. So far, however, no solution has been implemented. ANU announced plans in late 2024 for two electric shuttle buses linking campus to the city, but then quietly removed details of the plan after it became clear the idea was not finalised. Internal correspondence, obtained under an FOI, revealed ANU officials admitting that a campus bus is a "recurring issue" and that ANU is "in desperate need" for better transport for its community [52].

50. Qureshi, Kaab. "WoroniWhere the Hell Is the Daley Road Bus? - Woroni." Woroni, April 11, 2025. <https://www.woroni.com.au/news/where-the-hell-is-the-daley-road-bus/>.

51. Ibid, 50

52. Ibid, 50

Recommendations

Transport and Parking

- **ANU and ACT Government to provide expanded public transport to ANU campus hubs.**

Currently, accessibility regarding public transport on campus is dire. Students often have to walk to the very edge of campus or completely off-campus to catch public transport, expanding access to campus is undeniably needed given over half of ANU students live off-campus.

- **ANU to review and reconsider parking fee increases.**

ANU's 2024 parking increases came as shock to the ANU community, given the evident lack of consultation of both students and staff. While these increases may be benchmarked with parking fees in Civic, ANU campus is undeniably a separate entity from Civic and thus should be treated as such. A review should be conducted with staff and student input as a paramount component of the review.

- **Increase designated parking for students.**

Add capacity where demand is highest and protect residential hall access to accessible and affordable parking options on campus.

- **Reintroduce a campus shuttle service**

ANU to provide frequent, safe, after-hours links between locations on campus.

Thematic Analysis

Food Security and Grocery Costs

The survey reveals that food insecurity is a pressing reality for many ANU students. Nearly 1 in 5 respondents, or as 19%, said groceries are the expense they struggle with the most, and a large majority reported specific grocery items that have become "too expensive" for their budget. In particular, fresh produce and meat/seafood or meat alternatives were flagged by around two-thirds of students as too difficult to afford, reflecting recent spikes in the cost of fruits, vegetables, and proteins. Over half of students also identified basic household necessities such as dairy products, bread, cooking staples, personal hygiene products, and cleaning and laundry supplies as expensive pain points in their weekly shop. This aligns with inflation data showing significant price rises in these categories. For example, over 2018-2023 in Canberra, dairy prices jumped 31.9%, bread and cereal products 27.6%, and meat and seafood about 20.5% [53]. Food price inflation of around 20% in five years is straining students' ability to eat healthy, consistent meals [54].

Crucially, food stress is not evenly distributed among students - it's most acute for those from disadvantaged backgrounds. Students who identified as coming from low socioeconomic (low SES) backgrounds were almost as likely to name groceries as their top struggle as they were housing (31% and 34%), reflecting a much higher emphasis on food costs than the average student. Similarly, Indigenous students, albeit a small sample in the survey, overwhelming pointed to groceries as their biggest affordability issue. These findings suggest that students who lack financial buffers are having to make hard choices about food. Additionally, students also described skipping meals, buying cheaper filler foods, or cutting back on fresh items to save money. A few mentioned accessing the ANU food pantry or community meal programs, evidence that a subset of students are turning to support services to get enough to eat. Indeed, about 8% of students used services outside of campus (such as food banks or charities) due to cost-of-living pressures and around 11% of students had accessed ANUSA support or grants. This safety net is vital, but not all who need help are accessing it. Several respondents were "not sure what services are available" or weren't able to get support when they had tried, pointing to additional gaps in outreach.

53. Nothing, Lily. "Long-Term Renting Is Now the Only Option for Many Canberrans." [Abc.net.au](https://www.abc.net.au/news/2025-04-17/canberra-housing-rental-stress-for-students-pensioners-families/105182406). ABC News, April 16, 2025. <https://www.abc.net.au/news/2025-04-17/canberra-housing-rental-stress-for-students-pensioners-families/105182406>.

54. Ibid, 53

Thematic Analysis

Food Security and Grocery Costs

The food security of ANU students cannot be separated from broader trends. As ACTCOSS notes, low-income households spend a large share of their income on food, so price rises hit them the hardest [55]. With many students living on poverty-line incomes or below, hunger and malnutrition become very real concerns. The ACT Government's 2024 Cost of Living Report highlighted a worrying increase in demand for material aid for children and young people as the cost-of-living crisis has deepened [56]. Our survey results suggest university students are part of this narrative, often unseen in official poverty statistics but undeniably struggling. For university and policy stakeholders, these findings underscore the importance of bolstering campus food assistance programs and considering measures like subsidies for healthy food. Some advocacy groups have called for concessions or discounts on groceries for students. At minimum, expanding awareness of existing supports (like Food Pantries, Co-ops, grants, etc.) is crucial so no student is studying on an empty stomach. ANUSA has taken a hands-on approach in tackling food insecurity for students through opening a food pantry in July of 2025. Having been its biggest expansion of physical footprint on campus since 2011, the food pantry currently serves approximately 60 students a week. Yet, there is still undoubtedly more to be done with more capacity for service needed to comprehensively tackle the burden of food insecurity among students.

55. Ibid, 8

56. Ibid, 53

Recommendations

Food Security and Grocery Costs

- **ANU to provide funding to food pantry services to service up to 200 to 300 students a week.**

As the cost of living survey indicated, food and grocery costs were at the top of the list in terms of what students struggle to afford most. Eligibility requirements to ANU's Community Connect Pantry isolates a significant portion of students from receiving support. ANU should provide additional funding to ANUSA's Union Pantry so that it has capacity to serve up to 200 to 300 students a week.

- **Subsidise on-campus food options.**

- On-campus food outlets to provide \$5-7 meal options.

Inspired by the University of Melbourne's Student Union's cost of living report, providing cheap and affordable food options to students has tangible impacts on both students doing it tough and businesses on campus.

Recommendations

General

The general recommendations section of this report is a call for ANU to adopt a whole-of-institution approach to affordability and combating student poverty. It calls upon ANU to view the cost-of-living as a core lens for student experience decision-making. The ANU must build and develop solutions *with* students as opposed to making these decisions on their behalf, ensuring transparency in the process.

The university often positions its role in the Australian landscape alongside the Government and industry. ANU would be able to take it step further with these recommendations, further aligning the university with broader policy discussions and settings. Furthermore, the recommendations translate lived student experience into a coherent and comprehensive roadmap for improving the student experience and relieving cost of living pressures, so students are not further priced out of academic participation.

Recommendations

General

- **ANU and ANUSA to make submissions to government to lower the age of independence for Youth Allowance and Abstudy payments.**

Lowering the age of independence is a necessary next step is bettering our government's welfare system. With the age of independence set at 22, it is inconsistent to not yet be considered independent enough to receive full government welfare benefits while being sufficiently independent enough to vote, drink alcohol, get a loan, and buy a house.

- **More concessions to working students.**
 - Tutorials outside standard business hours.
 - EAPs for working students on full-time course loads working more than 24hrs a week.
 - ANU policy change to recognise that students have to split their time between work and studies.
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Currently, University policy requires students to prioritise study above all else. This is both impractical and unfair and not reflective of the current reality students face. University policy should consider that given the current cost of living landscape, students are working significantly more than they may have had to previously to make ends meet and thus should strive to further accomodate working students. This will allow students to comfortably undertake their degree and work simultaneously without unnecessary financial and academic burden.

- **Enhance cultural safety and accessibility and expanded support for equity groups.**

Co-design services with equity groups and audit outcomes annually.

- **Invest further in campus community services.**

Strengthen ANU Counselling capacity and service capability

- **Audit the impact of university financial decisions on students.**

Assess how parking and accomodation increases affect students, with student consultation and input to be integrated into the audit.

Recommendations

General

- **Strengthen student consultation.**
 - Embed student consultation in pricing decisions, university management, parking, accomodation, and student support services.
- **Integrate and consider the cost of living into ANU's strategy.**

ANU to consider affordability as a core pillar of ANU's student experience and equity goals, ANU should implement indicators to assess whether it is achieving these goals and report publicly on these measures.

Concluding Analysis

The findings of the 2025 ANUSA Cost of Living Survey paint a sobering picture of student life under acute financial pressure. Housing has become a dominant source of stress, Canberra is currently one of Australia's most expensive rental markets, with median weekly rent around \$679 [57]. Students report attending crowded house inspections and struggling to secure affordable accommodation. Many are living farther from campus or in suboptimal conditions, just to save on rent. Food insecurity is also alarmingly common. Over half of Australian university students have experienced food insecurity recently, and local support services corroborate this trend, with a 70% jump in demand compared to the prior year [58]. Skipping meals, buying cheaper nutritionally-poor food, and foregoing fresh produce have become routine coping mechanisms as the cost of living is now the leading cause of hunger nationwide.

Transport costs add another layer of strain. For those commuting from more affordable suburbs, rising fuel prices and public transport fares eat into already tight budgets. ANUSA's own transport voucher program saw significantly increased uptake in 2024, highlighting that even the price of a bus ticket or tank of petrol can be a barrier for students. Some students limit their travel or miss on-campus commitments to save money on transport. Healthcare has similarly become a luxury for many. With the bulk-billing rate in the ACT the lowest in the nation, students face upfront fees for medical care at a time they can least afford them. Recent cuts to on-campus medical services exacerbated this issue, forcing students (particularly internationals on limited health coverage) to seek external GP appointments they often must pay for out-of-pocket. Mental health care is often the first thing students sacrifice under financial duress, vital therapy sessions are deferred. All of these pressures feed into income stress, with students feeling compelled to take on excessive work hours or multiple jobs to make ends meet. It is now common for full-time students to work 20-30 hours per week in addition to their studies. This juggling act comes at the cost of study time, sleep, and wellbeing. Disturbingly, students are increasingly reporting that financial strain is eroding their academic engagement and motivation. Some have even postponed graduation or considered dropping out entirely to stem their losses.

57. Ibid, 53

58. Ibid, 53

59. Ibid, 23

Concluding Analysis

These are not isolated anecdotes but part of a clear pattern, economic hardship is materially undermining students' ability to participate in university life. The long-held ideal of university as a time for growth and learning has been eclipsed by anxieties about making rent and putting food on the table. In short, the survey's thematic findings across housing, food, transport, healthcare, and finances all point to the same conclusion, students are at a breaking point.

Call to Action for ANU and Beyond

This crisis calls for an urgent, dual-layered response, immediate action by our University, and broader policy intervention by government. The Australian National University prides itself on being a world-leading institution with a duty of care to its community. Indeed, the ANU Strategic Plan 2021–2025 pledges that *“our student experience will be equal to the best in the world” in a campus that is “welcoming and safe for all,” built on a “commitment to equity as the platform for excellence.”*

Failing to address students' basic living needs would make these strategic goals ring hollow. ANU's executive leadership must recognise that alleviating cost-of-living pressures is not outside their purview, but central to the University's mission of equity and excellence. In practical terms, this means expanding student assistance programs and investing in measures that ensure no student is left destitute. Recent efforts by ANUSA, such as emergency grants for housing, grocery and transport support have been a lifeline, but they are straining under demand. The University should bolster these initiatives with additional funding and staffing, and consider new supports (for example, subsidized bulk meals, rent assistance schemes, or fee flexibility for those in hardship). Ensuring affordable student housing is another area for leadership: ANU can explore partnerships to increase the stock of low-cost accommodation, both on-campus and off-campus. By taking decisive action, ANU would be *“a standard-bearer for equity and inclusion”* as promised in its vision, setting an example for the sector on how to proactively care for student welfare.

Concluding Analysis

At the same time, ANU alone cannot solve systemic issues like inadequate welfare payments or high city-wide rents. Government stakeholders have a critical role to play. The survey findings bolster the case that student financial support in Australia is overdue for reform. Federal programs like Youth Allowance and Austudy remain below poverty levels, and recent budgets have offered only minimal relief (for instance, a mere 5% rise in Rent Assistance). Leading social policy voices and ANU should join them are calling on the government to raise these payments to liveable levels (around \$82 per day for Youth Allowance). Such an increase would directly reduce student poverty and stress. Likewise, the ACT Government must continue and expand local cost-of-living concessions. Initiatives such as controlled rent increases and utility rebates are steps in the right direction, but more can be done to support low-income groups including students.

ANU should use its standing as Australia's national tertiary institution to push for these reforms and stand in support with its students. However, this must be a coordinated effort, the University must strengthen its safety net and support network for students, where the ANU can not act directly, it should utilise its public platform and voice to press for necessary change. Without this, students continue to fall through the cracks



This year's Cost of Living Report shows just how sharply rising expenses are impacting ANU students. With over 300 responses from students, the findings are clear, housing, food, healthcare, and transport are placing significant strain on students' wellbeing and academic participation. Canberra remains one of the most expensive rental markets in the country, food insecurity is widespread across the student body, and the instability of on campus healthcare options, alongside this, transport pressure such as parking hikes and limited public transport options within campus further compound these challenges.

The report calls for a stronger, whole of institution approach response, expanded financial assistance, improved healthcare access and communication, more affordable housing options, and genuine student consultation on decisions that affect cost of living. Student shouldn't be priced out of their education.