Working with Women Alliance

Higher Education Support Amendment (Reverse Job-Ready Graduates Fee Hikes and End 50k Arts Degrees) Bill 2025

Submission to the Standing Committee on Education and Employment

April 2026

Acknowledgment of Country

The Working with Women Alliance acknowledges the Traditional Custodians of the land on which we work and live.

We pay our respects to Aboriginal and Torres Strait Islander Elders past and present, and we value the enduring connection Aboriginal and Torres Strait Islander people have to this land.

We value Aboriginal and Torres Strait Islander histories, cultures, and knowledge.

About WwWA

The Working with Women Alliance (WwWA) represents two key portfolios: National Women's Safety (NWS) and National Women's Equality (NWE).

The WwWA connects the critical areas of gender-based violence prevention and the advancement of women's economic equality and leadership, bridging these important policy fields for greater impact.

We work with members and stakeholders, including the Australian Government, to provide expertise and advice on gender equality and women's safety.

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Executive Summary

From inception, the Job-Ready Graduates Package (JRG Package) has been widely criticised for attempting to manipulate students' career decisions with price signals and encouraging corporatisation of Australia's universities.[1] The legislative amendment has seen humanities degrees rise in price by more than double (113%), and others, such as mathematics and agriculture decrease in price by up to 63%.[2] Despite the intention of the amendment to support fields of study that will contribute to national priorities and future prosperity[3], the JRG Package has failed to influence students into relevant educational pipelines and therefore failed to achieve its intended policy outcomes.[4]

WwWA acknowledges that the JRG package has deepened economic inequality and financial stress for humanities students and this disproportionately impacts women, First Nations students and students from low socio-economic backgrounds. We also note that student debt is a significant financial stressor for young people, regardless of gender.

Emerging research clearly demonstrates that labour shortages in critical fields – such as for the implementation of Future Made in Australia projects – coincide with workforce gender segregation. While the JRG package has not successfully manipulated education pathway decisions for students, price setting *can* reduce the impacts of gender pay gaps and strengthen post-education employment pathways for women.

The Working with Women Alliance (WwWA) supports the intention of the Higher Education Support Amendment (Reverse Job-Ready Graduates Fee Hikes and End 50k Arts Degrees) Bill 2025 (the Bill) to return the maximum student contribution for some courses or units of study to what they were prior to the introduction of the JRG Package. Many of these fields of study, including law, society and culture, and communications, are predominately undertaken by women, who bear disproportionate costs for education relative to their earning capacity.

However, we do not support the increase of maximum student contributions for the other units included in the Bill, such as social work, allied health or nursing. Increasing these costs would also have a disproportionate impact on women and would present further barriers to employment pipelines for domestic, family and sexual violence services and other essential services for women.

Instead, we encourage a holistic approach to price setting that considers the cost of delivering units of study alongside a gender impact assessment. Prior to the implementation of the JRG package, contributions were set according to average earning potential in graduate fields; however, this did not consider the significant gender pay gaps in these fields. As an example, pathology has one of the most significant gender pay gaps, with women earning only a quarter of the median annual salary of their male colleagues.

In conjunction with the Bill, The Australian Tertiary Education Commission (ATEC) should be clearly tasked with setting fair and gender equitable maximum student contributions for all

university courses. This would align with the Australian Universities Accord Report recommendation that ATEC operate as the pricing authority for higher education to steward the funding system and lift student equity outcomes.[5]

Increasing Burden of Student Debt

It now takes graduates an average of 10.2 years to repay their student debt, up from 9.6 years in 2023.[6] Graduates are taking longer to make their first compulsory repayment, and the median age at final repayment continues to rise.[7] In 2024, the average student debt was $27,640, with one quarter- of graduates owing more than $40,000. For some young people, student loan repayments absorb up to 10% of income.[8]

In 2025, rental rates rose by 5.2% to a median of $681 per week, while vacancy rates fell to 1.7%, with rents expected to reach record highs nationally.[9] Young age is now the strongest predictor of housing stress[10], and for the first time in 50 years, most Australians aged 30–34 do not own a home.[11] Housing affordability has deteriorated sharply and average house prices have quintupled since 2001, while wages have only doubled.[12]

These pressures disproportionately affect women. Women take longer to repay student debt and are more likely to experience periods of low or interrupted income due to caring responsibilities, parental leave, part-time or insecure work, and the gender pay gap. As a result, women are more exposed to extended repayment periods and compounding indexation, deepening long-term financial inequality.

While the government has responded to growing student debt stress through a one--off 20% debt reduction, modelling by the e61 Institute suggests this measure may lengthen repayment periods and increase exposure to indexation.[13] At the same time, rapid labour market- change, particularly automation, is making secure graduate employment harder to obtain. In 2024, graduates cited both personal and labour -market factors for working in roles below their qualification level, a trend likely to worsen and further entrench gendered economic disadvantage.[14]

Economic and Gender Inequality

Enrolment records demonstrate that students in economics, law, philosophy and history are comprised of two-thirds female students.[15] Undergraduate completions also show higher female enrolment in social sciences and arts.[16]

The Labor Party wrote a dissenting report in response to the Inquiry into the JRG Package Bill, and noted that the amendment would disproportionately impact female students, whose university fees would increase by an average of 10%.[17] The report also noted that Indigenous students' fees would increase by an average of 15%.[18] The Bankwest Curtain Economics Centre

estimated that the JRG Package would cost female students a collective, additional, $498 million per year, compared to $339 million per year for men.[19]

Debt Disproportionate to Income

Prior to the Job-ready Graduates (JRG) Package, student contributions were broadly aligned with graduate earning potential and course delivery costs, with the aim of avoiding debts that were disproportionate to income. [20]

The JRG Package more than doubled fees for some disciplines, leaving humanities graduates with debts exceeding $50,000 despite starting salaries of around $69,400.[21] By contrast, mathematics graduates—who have similar starting salaries of about $69,000—saw a 63% reduction in fees, with degrees now costing around $12,000.[22] Before the JRG Package, the price difference between humanities and mathematics degrees was likely under $10,000; it is now around $38,000. Dentistry, which has the highest average graduate salary ($94,000)[23], also received significant fee reductions, with cuts of approximately $2,258 per unit—the largest dollar reduction under the JRG Package.[24]

These changes have gendered impacts. Women have lower starting salaries across all fields, so inflated degree costs disproportionately affect them. Female graduates earn less than male graduates with the same qualifications: the undergraduate gender pay gap grew from $3,000 (4.6%) in 2021 to $7,000 (8.2%) in 2024.[25] Large gaps persist three years postgraduation in fields such as architecture and built environment ($19,000 or 19.6%), nursing ($7,100 or 7.6%), and medicine ($6,500 or 5.3%).[26]

The gap widens further with postgraduate study. Male postgraduate starters earn a median of $15,000 more than women (a 17.7% gap), with the largest differences in health services and support ($22,700 or 17.8%), science and mathematics ($20,000 or 16.7%), and business and management ($20,000 or 13.3%).[27]

Compounding Indexation

When student debt is high relative to starting salary, graduates face greater compounding indexation, as larger debts accrue indexation while being repaid over extended periods. This burden is particularly acute for humanities graduates, who are more likely to experience prolonged periods without repayment while indexation continues to apply. Only 56.5% of humanities graduates are in full-time employment in their first year after graduation, rising to 68.1% after three years, and their salaries are more likely to fall below the $67,000 repayment threshold.[28]

By contrast, medical science degrees also incur high debts, but graduates are far less exposed to compounding indexation. Full-time employment rates exceed 90% in both the first and third years after graduation, and average starting salaries of $85,000 mean most begin repaying their loans immediately.[29]

The impact of compounding indexation is also gendered. In 2025, women held student debt at higher rates than men across all age groups and took longer to repay their loans.[30] Women are more likely to experience periods of low income or unemployment due to caring responsibilities, parental leave, insecure or part-time work, undervaluation of feminised labour, and the gender wage gap.

Low-Socioeconomic Drop-Out

Since the JRG Package, university enrolments by students from low-socioeconomic backgrounds have been declining. For the most expensive degrees, such as law and commerce, enrolments decreased by nearly 20%.[31] Overall, university enrolments decreased by nearly 10%.[32] Graduates from low-socioeconomic backgrounds already face economic inequality, even after obtaining their degree; receiving lower wage increases than their peers from high-socioeconomic backgrounds.[33]

Addressing Labour Market Shortages

The setting of maximum student contributions for particular courses has failed to address labour market shortages in Australia. However, emerging research suggests that there is a strong correlation between gender segregation of the workforce and labour shortages. If the Government wants to address these shortages, WwWA welcomes scholarships and debt forgiveness initiatives alongside structural settings that make traditionally male dominated fields more flexible and care-friendly. We also strongly recommend extending Commonwealth Prac Payments to students not already receiving income support payments and those studying in allied health fields.

Commonwealth Prac Payments

Degrees requiring mandatory practicum placements are predominantly in care sectors which are highly female-dominated and face chronic labour shortages from high turnover, low-income, and insecure, casualised work.

In 2025, Commonwealth Prac Payments (CPP) were extended to teaching, nursing, midwifery and social work students, however not to all allied health professions. The Women's Budget Statement 2025–26 explicitly frames the Commonwealth Prac Payment (CPP) as a gender equity measure designed to address financial disincentives in feminised care sectors. However, the exclusion of some allied health degrees including psychology, physiotherapy, speech pathology and occupational therapy undermines this objective. Allied health is a female-dominated workforce, and the selective extension of CPP creates unequal support across feminised professions, producing structural gendered impacts that are inconsistent with the stated policy intent.

Additionally, the CPP introduced in 2025 only applies to students who qualify for income support such as Austudy. This limits access for many students undertaking identical volumes of mandatory unpaid placement, reframing the CPP as a welfare measure rather than renumeration

for compulsory work. Students have repeatedly described the financial strain of completing up to 1,000 hours of unpaid work to graduate.[34] For psychology students, this may be on top of post-graduate study debt where a Commonwealth Supported Position was not obtained. Research has found that health and teaching students can incur a further $12,500 -$15,000 to the cost of their degrees due to unpaid placements.[35] Additionally, 29% of teaching and allied health students regularly skip meals while on placement.[36] These financial pressures arise regardless of income support eligibility, indicating that means-testing fails to address the true cost of mandatory placements.

Overall, the expectation that students (predominantly women) complete extensive unpaid labour to enter the care workforce, perpetuates the systemic undervaluation of these professions. This disincentivises participation in critical Australian workforces and reinforces norms that care labour is not deserving of any renumeration.

A paid apprentice-based model would recognise this labour as valued work and better align with the Australian Government's stated gender equity and workforce objectives in the budget. Skills Development Scotland has 'Graduate Apprenticeships' which specify placement rates according to degree-level of study and are organised through partnerships with sector employers that directly pay students.[37]

Recommendations

1 Addressing Economic Inequality

1.1 Return the Maximum Student Contributions for humanities and STEM degrees to the cost prior to JRG Package as per the Bill.
1.2 Retain reduced Maximum Student Contributions for nursing, teaching and social work.
1.3 Task the ATEC with advising on maximum student contributions with consideration to cost of delivery, graduate outcomes, gender pay gap and other equality measures as part of its stewardship role.

2 Addressing Labour Shortages

2.1 Extend Commonwealth Prac Payments to students regardless of whether they qualify for income support payments.
2.2 Extend Commonwealth Prac Payments to medicine, physiotherapy, psychology, and other allied health degrees.
2.3 Introduce apprenticeship-like models of renumeration for practicum placements.
2.4 Introduce HECS/HELP forgiveness schemes for nursing, teaching, allied health, and social work degrees to strengthen employment pathways into domestic, family and sexual violence services.

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