



Allianz  
Partners

2024

# State of Student Healthcare

Annual Report  
Summary





## Disclaimer

The second annual *State of Student Healthcare Report (2024)* has been prepared by The Voyage Group, who have conducted market research on behalf of [Allianz Partners Australia](#). This report presents insights into the needs, concerns, attitudes and behaviours of international students in Australia, with a focus on their everyday life, health and wellbeing. The report findings are general in nature and based on information available at the time of publication.

[The Voyage Group](#) is an insights-driven, independent, student-centric Australian education technology company.

The following summary provides a high-level overview of key insights from the [2024 State of Student Healthcare Report](#). For a comprehensive view, please refer to the [full report](#).



# Executive summary

This year's report reveals a significant gap between international students' perceived knowledge and their practical approach to key aspects of life in Australia, such as managing the cost of living and navigating the Australian healthcare system. These findings highlight the need for ongoing education that extends beyond initial arrival programmes, as single exposure to information is insufficient for this cohort.

Students are frequently turning to offshore support networks, increasing the risk of misinformation or ineffective approaches to accessing support. Despite these challenges, the report presents encouraging findings, with a majority of students expressing satisfaction with their time in Australia and many wishing to remain in the country after completing their studies.

## Living in Australia

The rising cost of living continues to present a substantial challenge for international students, with 61.7% reporting that daily expenses in Australia were significantly higher than anticipated. This financial strain is so severe that 28.1% of students have considered withdrawing from their studies and returning home. Employment emerged as a major concern, with 56.6% of students underestimating how difficult it would be to secure suitable work in Australia.

Despite these challenges, international students are demonstrating resilience and adaptability. A significant proportion (72.2%) are managing their course load effectively and have a good understanding of study requirements, even while navigating English as a second language. Encouragingly, only 10.4% of students reported lacking access to support systems while studying in Australia. Family back home and fellow international students were identified as key sources of support, with 51.3% and 53.7% of students respectively relying on these networks. Although 17.5% of students found it difficult to make friends, most international students have been able to find social and emotional support during their time in Australia. Overall, 75.5% of students reported being satisfied or very satisfied with their experience living in Australia, reinforcing the country's position as a preferred destination for education.

## Health literacy

Confidence in navigating the Australian healthcare system remains low, with only 25.6% of students expressing high confidence. Notably, one-third of students admitted they would not know how to seek appropriate medical treatment during a life-threatening emergency. Confidence improves the longer students stay in Australia, with those who have been in the country for more than 3 years feeling significantly more confident than new arrivals. Insights gathered from focus group sessions reveal a concerning gap between students' theoretical understanding of healthcare pathways and their ability to translate this knowledge into real-life scenarios.

Financial barriers emerged as a significant challenge for healthcare access, with 60% of students expressing fears about out-of-pocket expenses. These financial concerns were compounded by cultural preferences, with 38.7% of students indicating they would rather wait until they returned home to seek medical treatment. General practitioners were identified as the most trusted and accessed form of healthcare, while digital resources were the preferred medium for learning about health information.

## General health

The cost-of-living crisis has clear and concerning impacts on the health and wellbeing of international students. Financial pressures have made it increasingly difficult for students to maintain healthy lifestyles, with 30.7% reporting they regularly skip meals due to the cost of groceries and 24.9% unable to afford fresh fruit and vegetables. These barriers extend beyond nutrition, as students also face challenges engaging in extracurricular and wellbeing activities. Limited time, competing priorities, and financial constraints mean that 31.8% of students have few or no opportunities to participate in leisure activities, and many are foregoing basic wellbeing practices such as regular exercise, sufficient hydration, and balanced diets.

Sleep quality is another area of concern, with 60.3% of students reporting they get fewer than 7 hours of sleep each night. This cumulative strain is reflected in their ability to manage daily living activities, with 18.8% expressing dissatisfaction with their overall capacity to meet daily demands.

## Sexual health and relationships

The findings around sexual health reveal a disparity between students' perceived confidence and their actual understanding of sexual health topics and care pathways. While 70.1% of students expressed confidence in their sexual health knowledge, 18% reported being unaware of where to access sexual health services, and one-third felt neutral or uncomfortable discussing their sexual health with medical providers.

Partners and friends remain the most relied-upon sources of sexual health advice, creating risks of misinformation and delays in seeking professional care. Mixed levels of sexual health education prior to arrival further reinforces the need for foundational and ongoing education that aligns with cultural values, addresses stigma, and builds trust through non-judgmental and inclusive approaches.

## Mental health

While 81.6% of students rated their mental health as good, very good or excellent, a significant portion still faces challenges—26.4% struggle with their mental health, and 22.4% report feeling their lives lack meaning. Approximately 1 in 5 students reported frequent symptoms of anxiety, nervousness, difficulty concentrating, body image concerns, and a loss of interest in activities they once enjoyed.

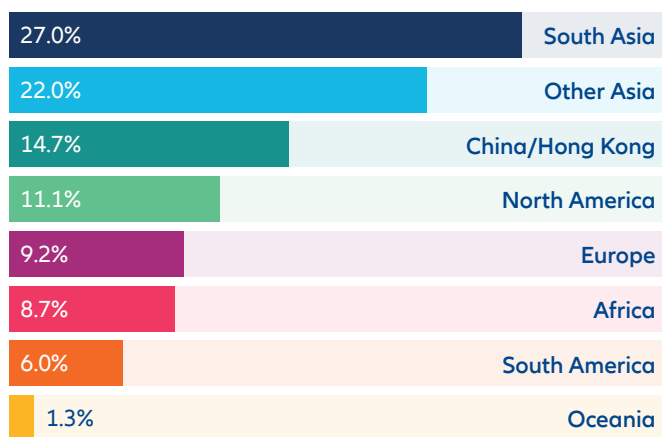
Students also reported mixed impacts on their mental health since transitioning to living in Australia. While nearly half experienced improvements in areas such as stress management, mood stability, and social life satisfaction, a significant portion reported no change, and up to 18.2% experienced a decline in their emotional stability. Cultural stigma, fears of being seen as weak, and concerns about social judgment remain significant barriers to seeking professional mental health support.



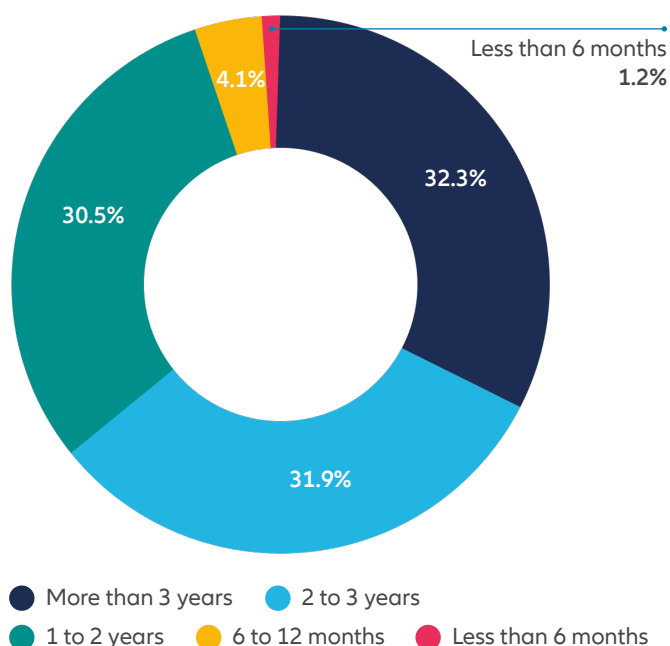
# Student profile

A total of 2,038 international students attending Australian universities, private education institutions, and English language colleges completed the quantitative survey, with an additional 32 students participating in qualitative focus group sessions. Students self-reported demographic information, including age, gender, and country of origin, as part of the survey.

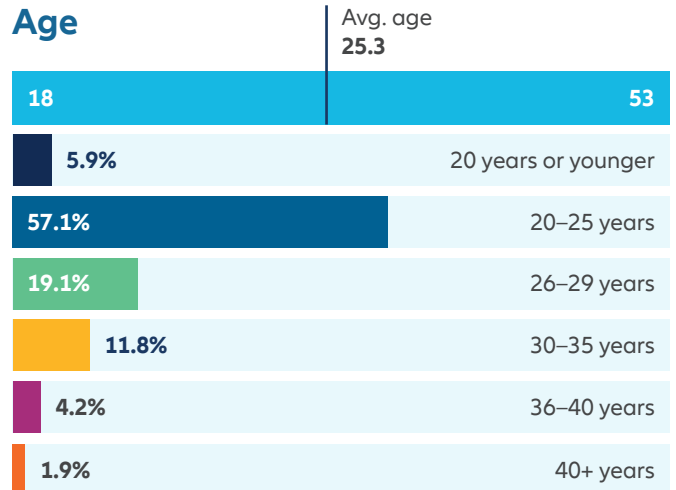
## Participants region of origin



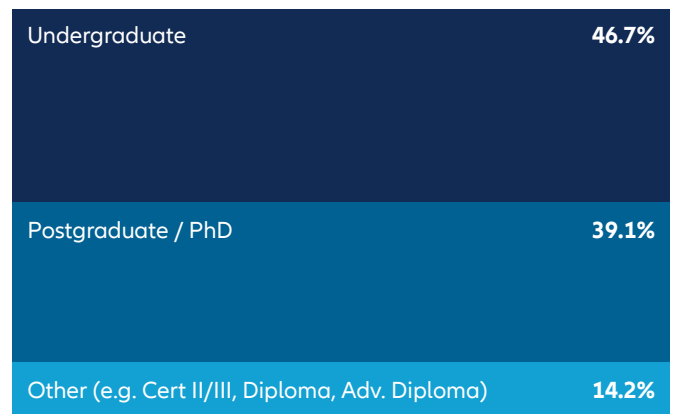
## Length of time in Australia



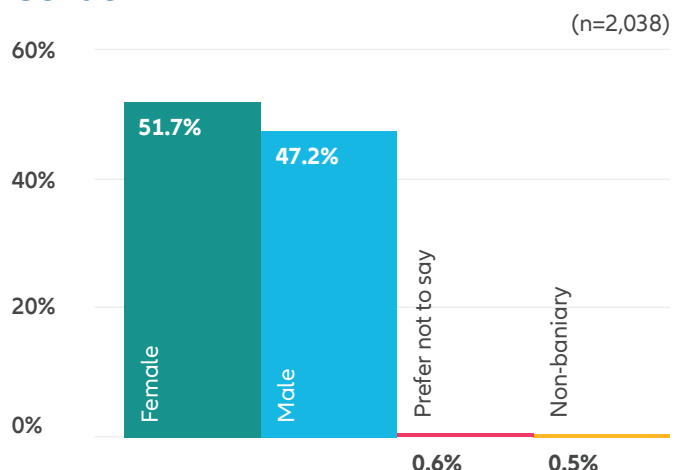
## Age



## Level of study



## Gender



# Living in Australia

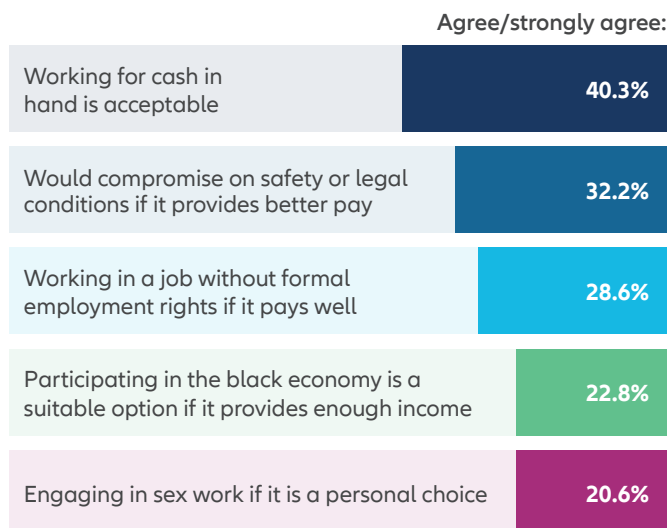
61.7% of students found the cost of living was significantly more than they expected. We asked international students to evaluate their experience with domestic expenses in Australia compared to their expectations before they arrived:

Top domestic expenses perceived as more expensive	
Accommodation (rent)	59.5%
Healthcare and medical expenses	56.8%
Eating out (including delivery/takeaway)	56.2%
Returning home, travel or holidays	55.3%
Groceries	45.8%

## Many students underestimate the difficulty of finding suitable work

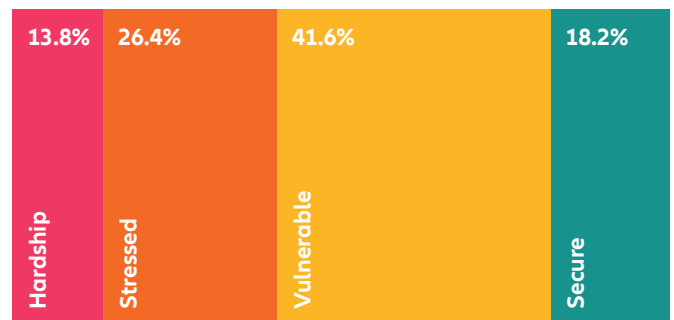


- Employed
- Looking for work
- Not employed, no intention of working



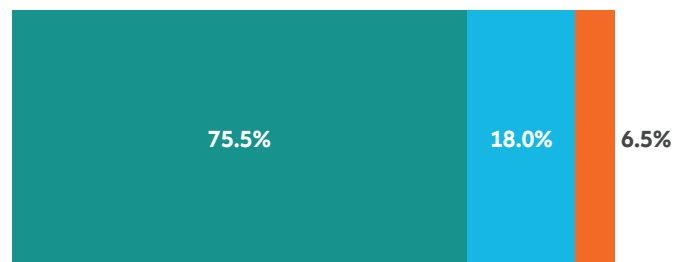
Student perceptions on acceptable employment conditions in Australia

## Fewer than 1 in 5 students are financially secure



Students self-reported financial position

## Student satisfaction ratings



- Satisfied
- Neutral
- Dissatisfied

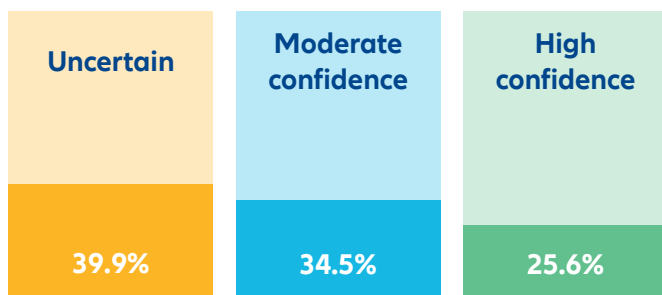
Overall satisfaction with living in Australia

## Observations

- Students are currently only preparing for on-arrival needs; there is a significant opportunity to better educate them on the cost of living in Australia pre-arrival.
- Students feeling financially strained find it harder to engage in social or leisure activities than those who are financially secure.
- While only 10.4% of students reported lacking access to a support system while studying in Australia, 17.5% found it difficult or extremely difficult to make friends
- Family back home and fellow international students are the primary support mechanisms, with 51.3% and 53.7% of students identifying these groups as their main or one of their main sources of support.

# Health literacy

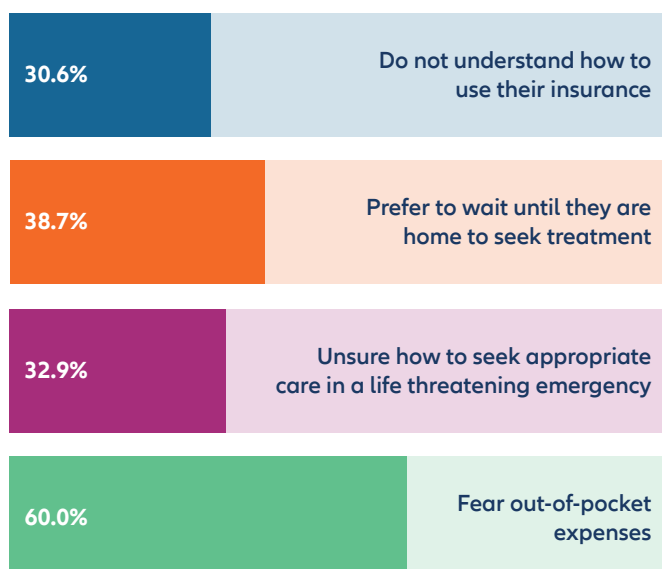
## The Australian healthcare system is confusing for students



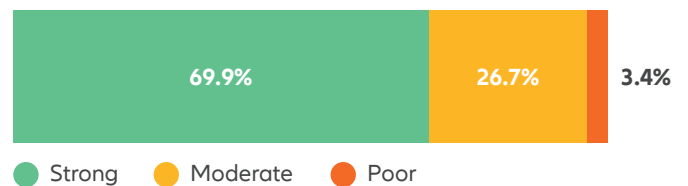
Students self-rated confidence levels in navigating the Australian healthcare system

How likely are you to trust the following sources of health information?	Likely / very likely
Doctor/General practitioner (GP)	66.3%
Pharmacist	61.7%
University health services	60.8%
Health websites (e.g., government sites like HealthDirect or health insurance providers)	51.4%
Friends or family	39.7%

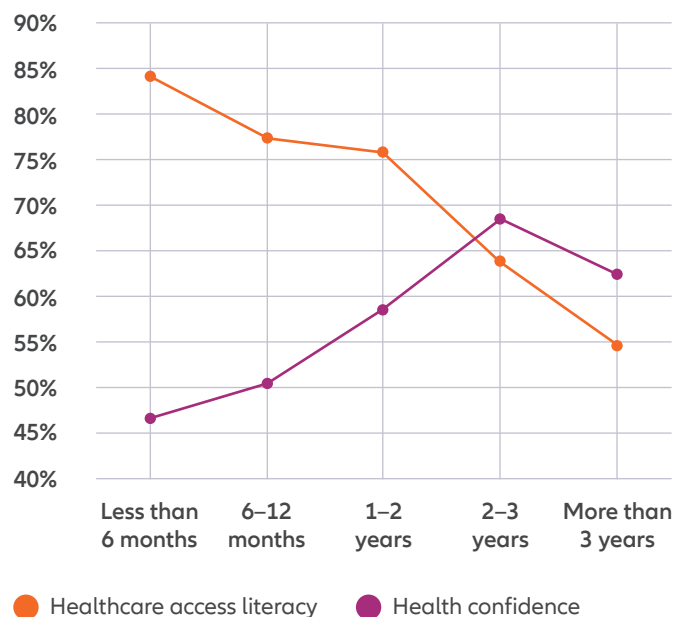
### Top 5 trusted health information sources among international students



## Students were presented with 9 basic scenarios and asked to identify the most suitable healthcare provider for each. The majority of students were able to select at least a moderately appropriate care pathway



Health service access literacy among international students in Australia based on 3 point rating scale.



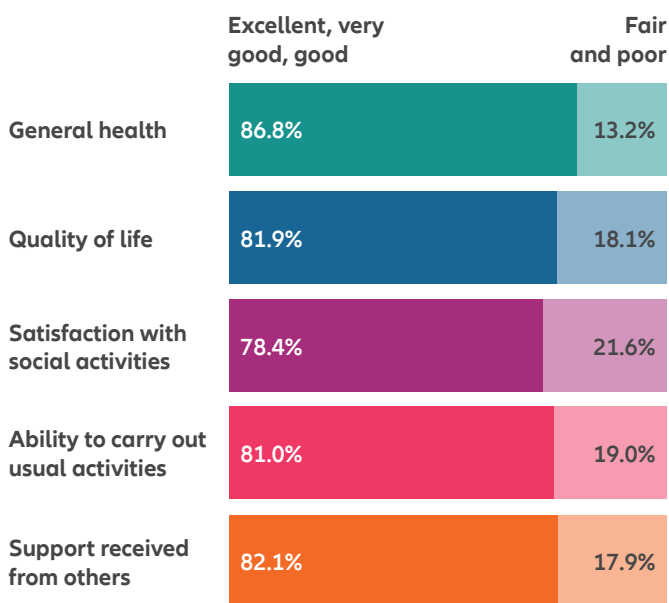
Comparison between self-rated confidence and healthcare access literacy levels based on length of time in Australia.

## Observations

- Cost and system complexity are the biggest barriers to accessing healthcare.
- GPs are the most trusted and accessed form of healthcare.
- Digital resources are students' preferred learning medium.

# General health

**86.9% of students rate their health as good to excellent and only 12.2% report having a chronic condition**



Whole cohort general health self-ratings

**Cost-related food insecurity is a clear concern, with 30.7% of students regularly skipping meals due to the cost of groceries**

	Strongly agree/agree
I regularly cook and prepare meals	59.2%
I regularly eat breakfast, lunch and dinner each day	56.2%
I have a well-balanced and healthy diet	51.6%
I eat the recommended 2 serves of fruit per day	39.2%
I regularly skip meals due to the cost of groceries/food	30.7%
I eat the recommended 5 serves of vegetables per day	29.4%
I can't afford to eat fresh fruit and vegetables	24.9%

Students' self reported diet and nutrition habits

**60.3% of students get less than 7 hours sleep per night**

	Strongly agree/agree
I often wake up feeling unrefreshed regardless of how many hours I sleep	37.0%
My current sleep pattern allows me to function well during the day without the need for naps or additional rest	48.3%
Even with adequate sleep, I find myself needing naps or feeling fatigued during the day	35.2%
I wake up multiple times a night	27.7%
I find it takes me a long time to fall asleep, despite my best efforts	33.2%

Students' self reported sleep habits

**A significant proportion of international students are not undertaking basic wellbeing activities**



Students who selected never or rarely to completing the above activities

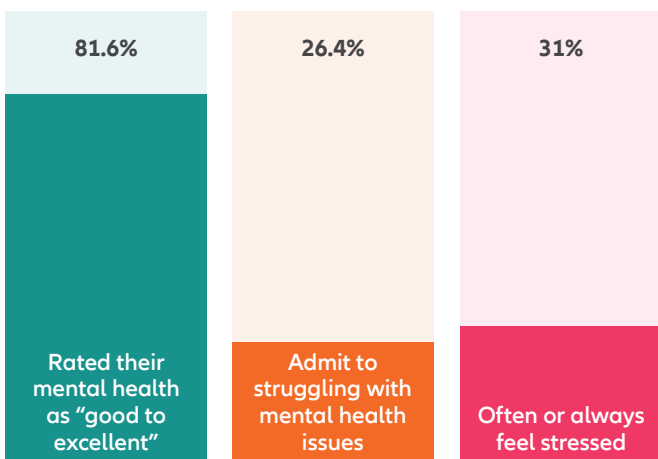
## Observations

- Cost of living has a knock-on effect on international student health and wellbeing; healthy food and extracurricular memberships are expensive and students are going without.
- Mixed understandings of 'health' and 'healthy' among international students affect the type of support they seek or that providers can offer.

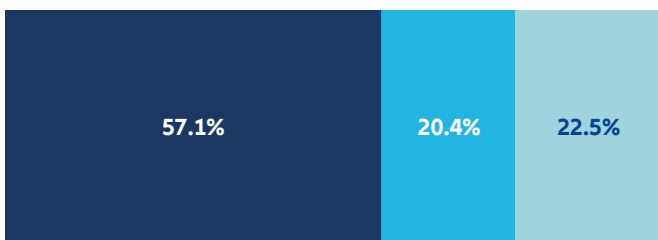


# Mental health

## Discrepancy between self-perceived mental health and presenting symptoms:



Notably, 42.9% of students reported experiencing or being diagnosed with at least one common mental health condition, with more than 1 in 5 (22.5%) indicating they had experienced multiple conditions

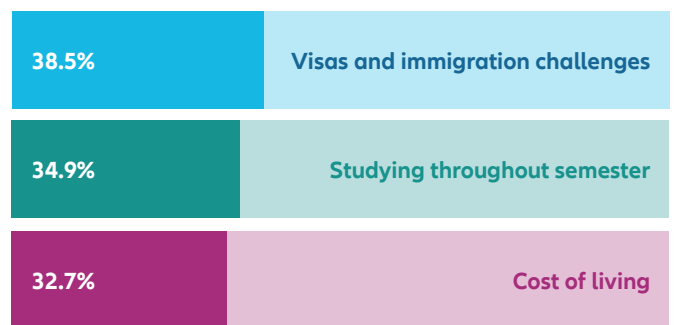


● No diagnosed mental health conditions  
 ● Diagnosed with one mental health condition  
 ● Diagnosed with multiple mental health conditions

**Self-reported mental health conditions: number of diagnosed or experienced conditions per student**

Have you sought treatment for your mental health?	
No	59.6%
Yes	25.7%
Considering it, but yet to seek treatment	14.7%

## Top 3 causes of stress among international students



Nearly half of the cohort reported improvements across all key areas of their mental health since arriving in Australia. A notable minority reported a decline

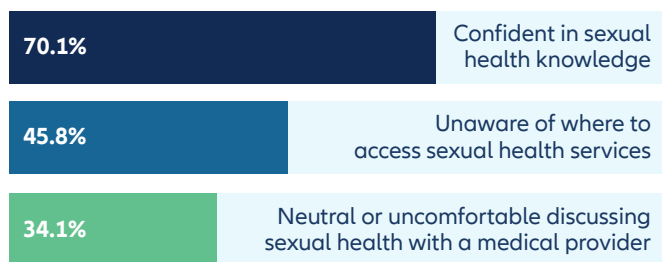
Thinking about your mental health and wellbeing, how do you believe this has changed since commencing your studies in Australia.	Improved
Your overall mental health	52.5%
Your ability to manage stress	56.7%
Your satisfaction with your social life	49.7%
Your ability to focus and concentrate	50.6%
Your mood and emotional stability	50.6%

## Observations

- Students from South America find seeking mental health support the most challenging.
- Students from Other Asia, China/Hong Kong on average show the poorest mental health self-ratings.
- Cultural stigma and fear of out-of-pocket costs often overshadow the importance of seeking support for mental health.
- Students rely on partners and friends over seeking professional help.

# Sexual health and relationships

## Disparity between perceived confidence and actual understanding

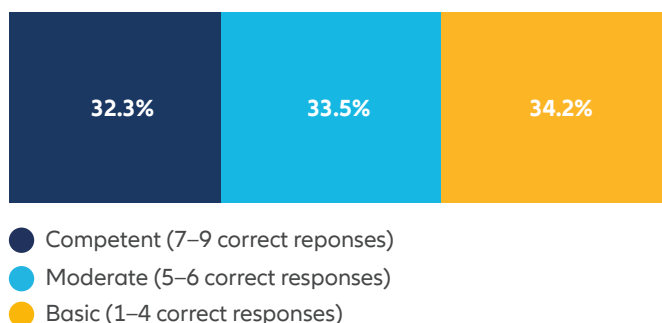


## Deeply ingrained cultural values and beliefs significantly influence students' perceptions of sexual health

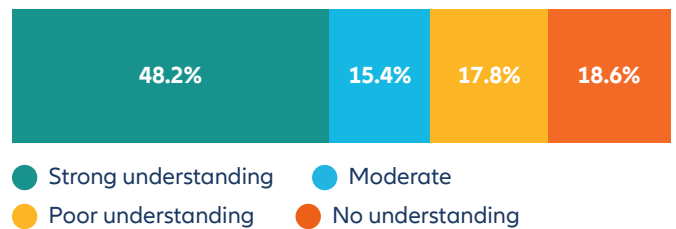
We are interested in your values and beliefs about a range of sexual and reproductive health-related topics.	Whole cohort strongly agree/ agree
It is important all parties willingly provide consent to any sexual activity	66.4%
I would be happy to have a friend who is gay or lesbian (or part of the LGBTQIA+ community)	52.1%
My parents/family do not talk to me about sex	43.3%
Pregnancy before marriage brings shame on our family	32.6%
It is OK to have sex with your partner or date when they have had too much alcohol or drugs to say no, or to stop you	20.0%

## Sexual health literacy

9 true or false questions were included in the survey to assess students' sexual health knowledge.



## 48.2% of students demonstrated a strong understanding of consent



Students understanding of consent

Which of the following methods are you aware of that can prevent sexually transmitted infections (STIs)? (Select all that apply)	
Condom	91.1%
HPV vaccine	43.4%
PrEP/PEP	32.9%
Dental dam	22.5%
None of these	4.0%
Other	0.5%

Awareness of STI prevention methods among international students

## Observations

- Partners and friends are the first port of call for sexual health support, increasing the risk of misinformation and hindering students from receiving appropriate treatment. Accessible, trustworthy, and culturally sensitive professional resources are required to bridge the gap between informal advice and professional guidance.
- Students' sexual health education varies significantly prior to arrival. Education programs that build and reinforce foundational knowledge on arrival will better support students in accessing appropriate care.

# We're here to help

This report was prepared by Allianz Partners Australia in partnership with research vendor, The Voyage Group.

It presents key findings on international students in Australia, focusing on their needs, concerns, attitudes, and behaviours related to health, wellbeing, and their overall experience living in Australia.

The information in this document is general in nature and based on information available at the time of publishing.

For any questions about this report, please contact:  
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Your expertise and insights are invaluable in helping us assess the strengths of the State of Student Healthcare Report and identify opportunities for improvement.

Your feedback will help us refine future reports, ensuring they remain impactful and relevant to the needs of your international student cohort.

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