

The State of Student Healthcare

2025 REPORT SUMMARY





Disclaimer

The third annual State of Student Healthcare Report (2025) has been prepared by QS Quacquarelli Symonds (QS), 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.

QS is a data-driven, independent, global provider of analytics and insights for the higher education sector.

DATA PREPARATION

The following summary provides a high-level overview of key insights from the 2025 State of Student Healthcare Report. For a comprehensive view, please refer to the **full report**.



Executive summary

International students in Australia continue to navigate a complex and shifting landscape. One shaped by underestimated living costs, varied access to support, health literacy, social connection and wellbeing. While many students arrive resilient, optimistic and eager to build a future in Australia, this year's findings reveal persistent structural barriers that continue to shape their lived experiences.

Across the 2025 report, a consistent pattern emerges: **students' outcomes are overwhelmingly defined by the interplay of three core drivers: financial security, social connection, and English proficiency.** These factors influence everything from students' confidence in navigating healthcare to their mental health, their capacity to manage cost-of-living pressures, and their long-term wellbeing.

Cost-of-living remains the defining pressure of the student experience, with the vast majority reporting expenses far higher than expected and significant difficulty securing suitable work. Social integration

continues to diverge sharply between students with strong networks and those navigating their settlement journey largely alone. Meanwhile, confidence in navigating Australia's healthcare system remains overstated, with pronounced gaps in pre-arrival preparation and practical health literacy.

Despite these challenges, students demonstrate determination, adaptability and an enduring sense of future optimism. However, these strengths coexist with rising emotional strain, a widening treatment gap in mental health support, growing reliance on informal information sources, and continued barriers shaped by culture, language, and financial stress.

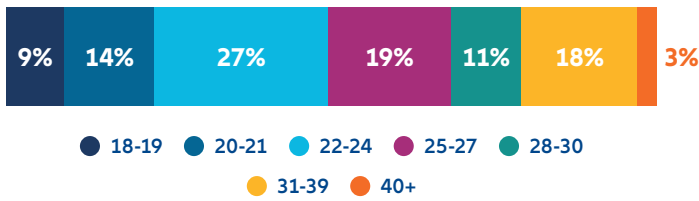
As the sector enters a new phase of recovery and growth, the 2025 findings reinforce a clear opportunity: **targeted support, delivered early in the student journey, has the potential to close critical gaps and ensure every student feels informed, connected and safe throughout their Australian journey.**

Student profile

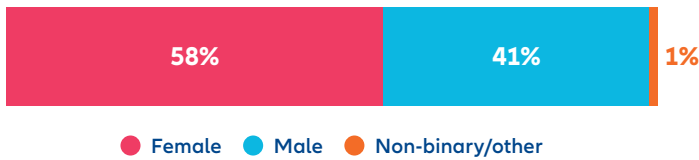


The 2025 sample comprises of a diverse cohort of **2,172 international students from 88 countries** weighted to reflect the current Australian enrolment landscape.

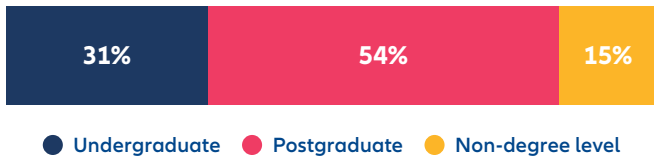
AGE



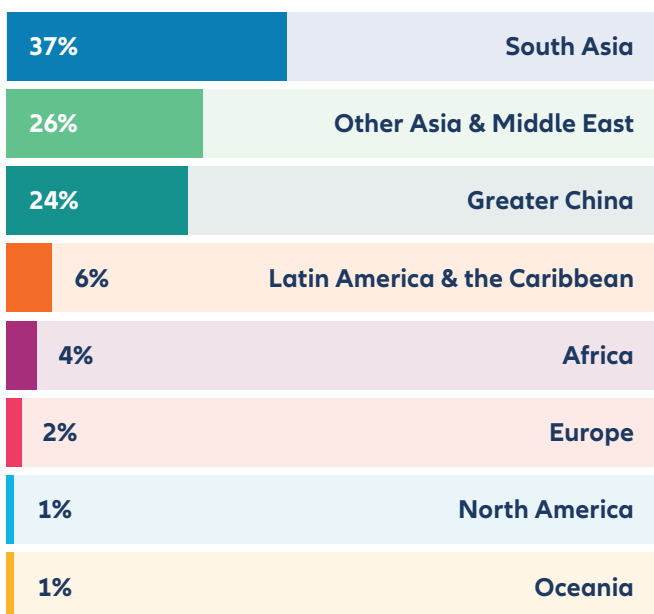
GENDER



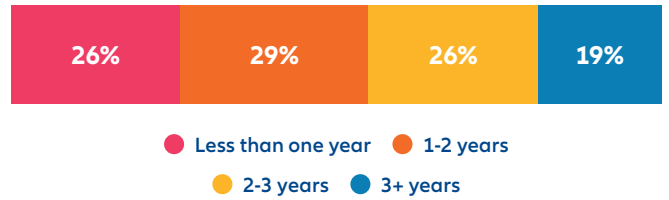
LEVEL OF STUDY



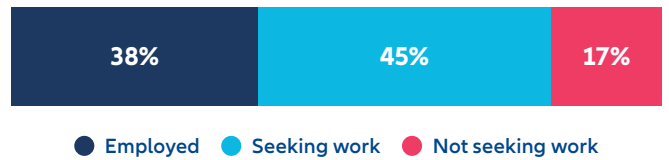
REGION OF ORIGIN



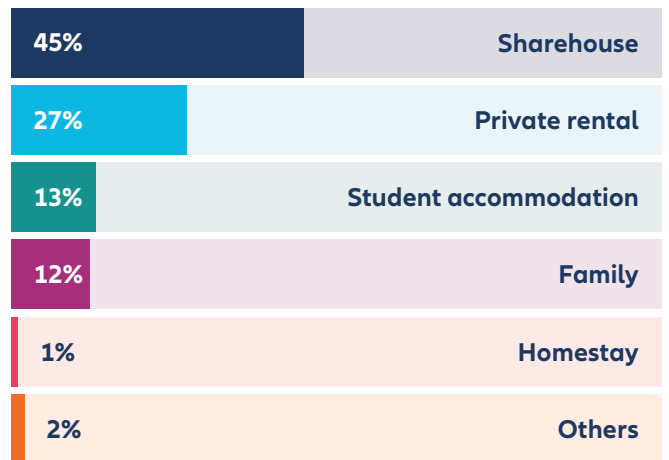
TIME IN AUSTRALIA



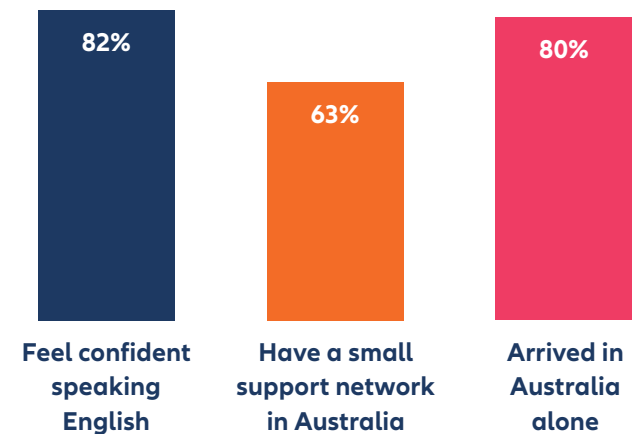
WORK STATUS



LIVING ARRANGEMENTS



STUDENT EXPERIENCES

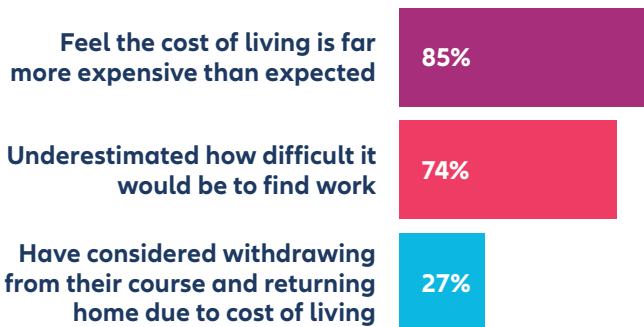


Living in Australia

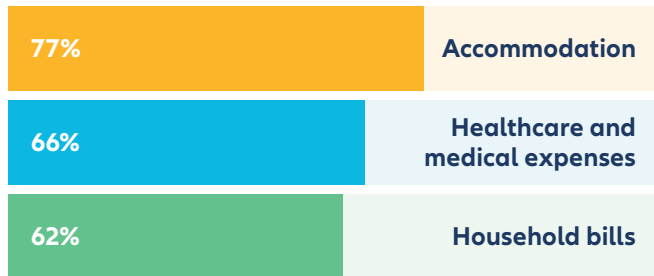


Underestimating the Australian cost of living remains the defining challenge of the student experience, intensifying stress and shaping every aspect of life, from wellbeing to social connection and academic stability.

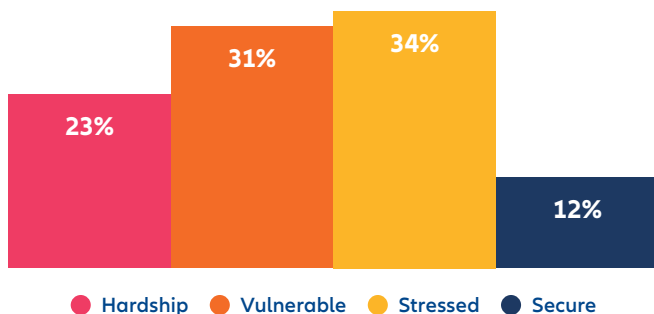
EXPECTATION VS REALITY



Top domestic expenses perceived as more expensive than expected



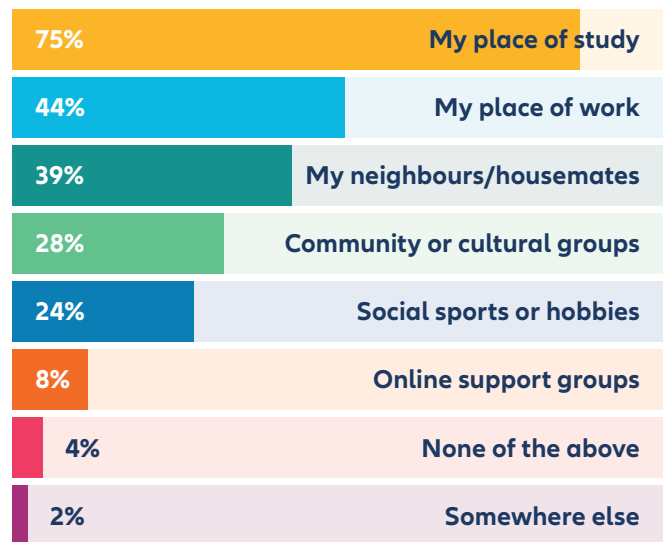
FINANCIAL STRESS LEVELS



- Only 12% of the cohort are financially secure.
- Nearly half (48%) have relied on personal savings or family support.
- 70% have reduced their everyday spending.

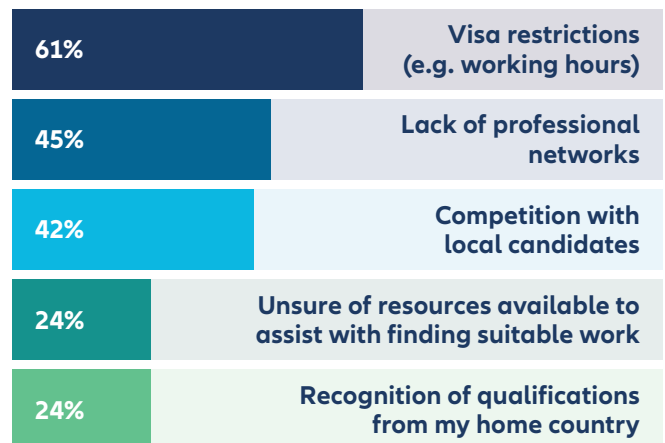
SOCIAL CONNECTION

Places students have made friends while in Australia



- 38% of the cohort find it easy to make friends with Australians. Students from China, Nepal and Bhutan report the greatest difficulty.
- Living in student accommodation boosts connection, 45% report ease making friends.

EMPLOYMENT BARRIERS



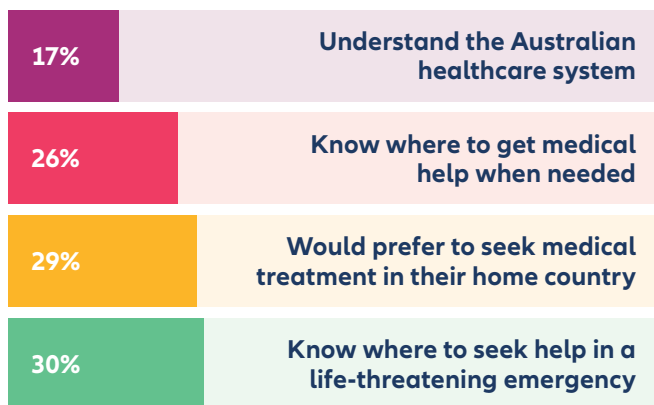
62% of students with low English confidence struggle to find work

Health literacy



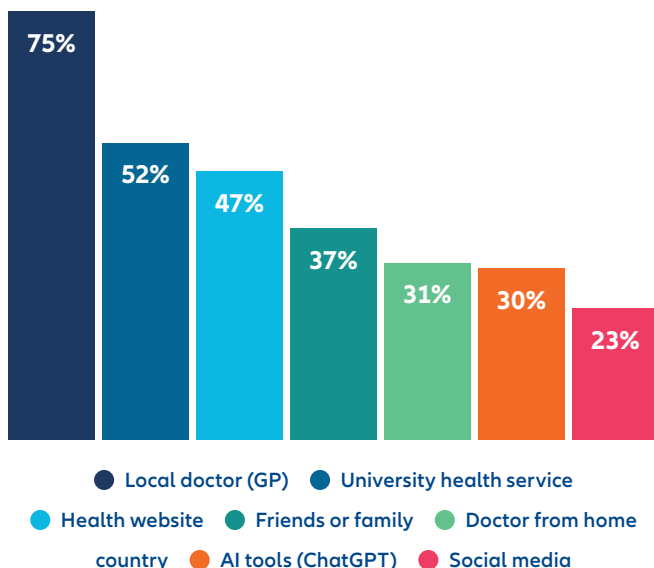
Students want to do the right thing, but limited preparation and overestimated confidence leave many vulnerable to misinformation and unnecessary costs.

% STRONGLY AGREE



PREFERRED INFORMATION SOURCES

Students generally rely on reputable health information sources, but many rely on informal channels.

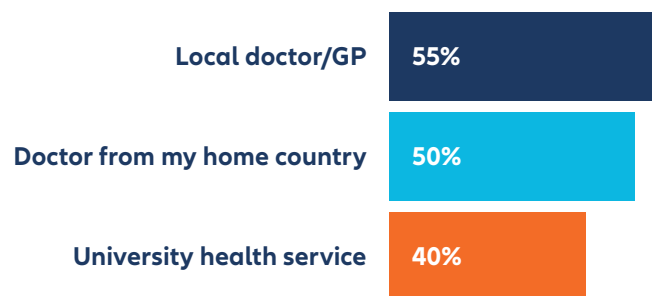


66% say structured pre-arrival healthcare education would have improved their experience



82% of all students are worried about out-of-pocket healthcare costs

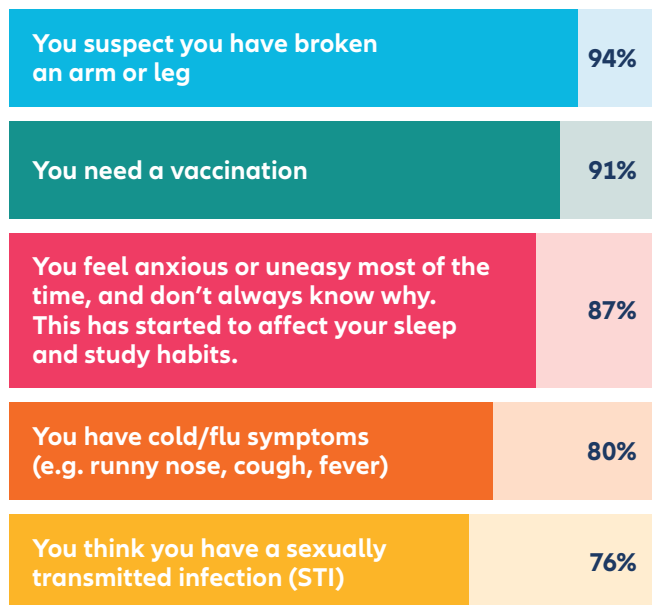
Proportion finding each source of health information "very trustworthy"



HEALTHCARE ACCESS LITERACY

Students generally show a fair understanding of where to seek care across common health scenarios. A 58% proficiency score was achieved for the cohort. English confidence remains a strong predictor of performance, with low-confidence students scoring 48%.

Proportion selecting correct health provider to see in each scenario



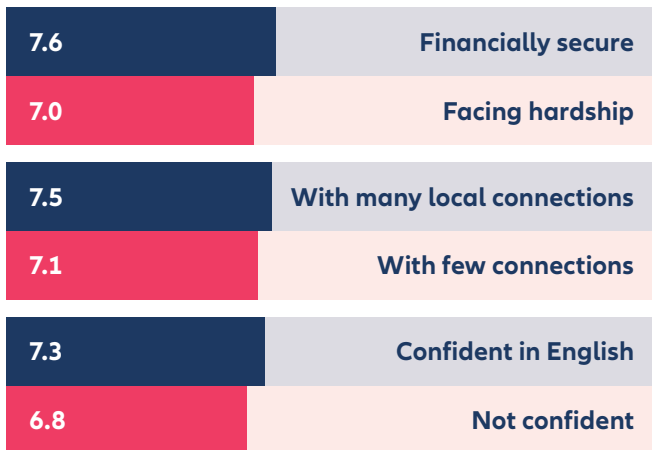
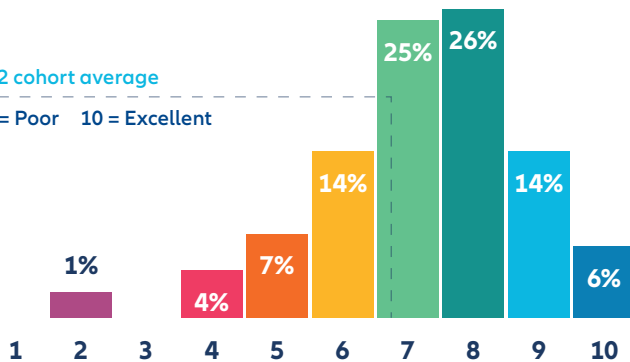
General health

Wellbeing appears strong on the surface but is fragile: eroded by financial strain, limited networks, language barriers, and the cumulative impact of settlement stressors.

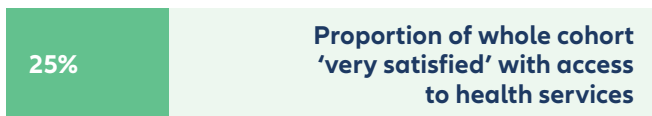
COHORT HEALTH AND WELLBEING SCORES

7.2 cohort average

1 = Poor 10 = Excellent



ACCESS TO HEALTH SERVICES



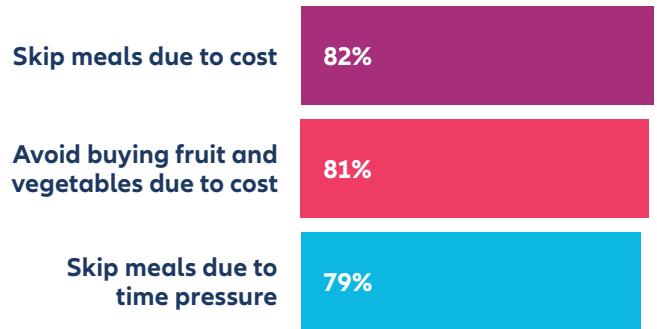
Age: Younger students (18-19 years) report the highest satisfaction (45%), while those aged 40 and over are least satisfied (17%), expectation and experience.

Language confidence: 27% of confident English speakers versus 14% of those lacking confidence.

Financial status: financially secure demonstrate higher rates of satisfaction (32%) compared to those facing financial hardship (26%).

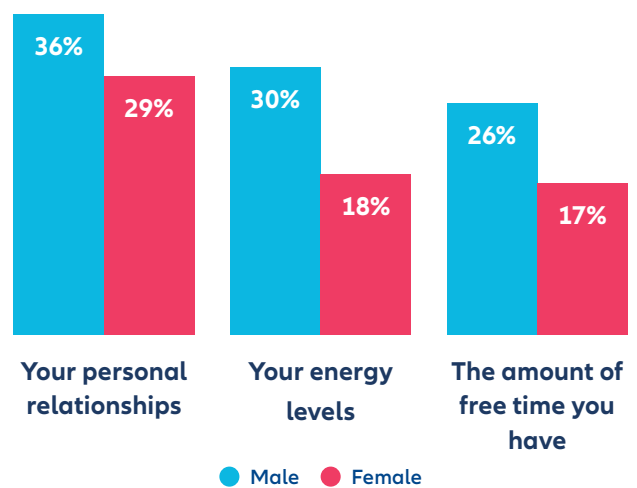
HEALTHY HABITS UNDER STRAIN

62% of the cohort feel they don't have a well-balanced diet. These students report the following experiences:



47% of students feel they get enough exercise

GENERAL HEALTH GENDER DIVIDE (% VERY SATISFIED)



12% live with a chronic condition

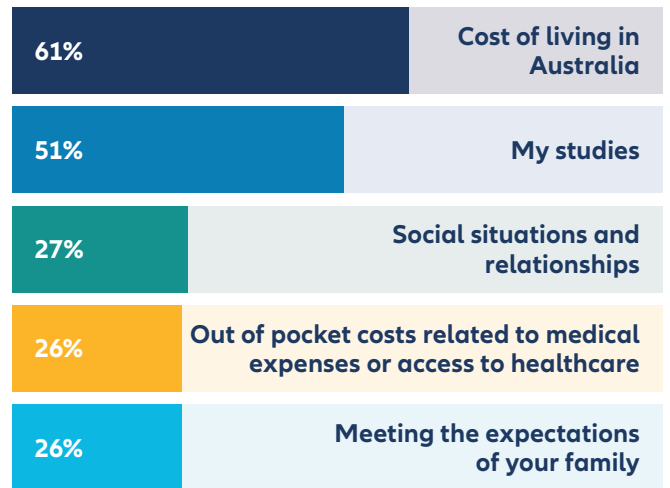
Mental health



Optimism coexists with increasing emotional strain, widening the gap between need and access to culturally safe, affordable support.

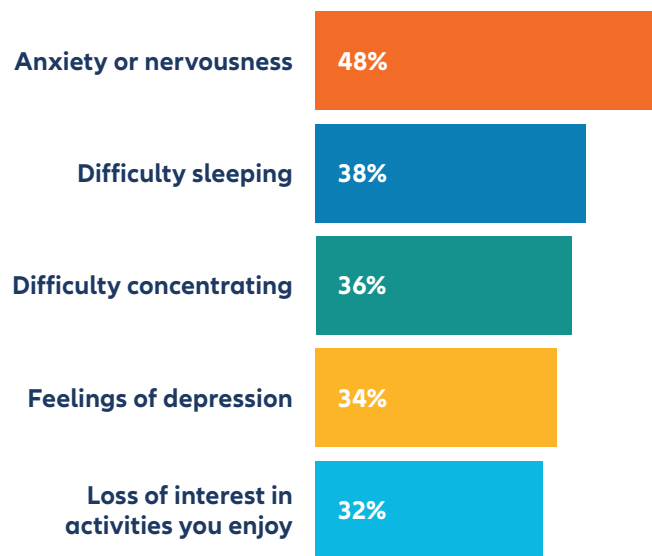


TOP 5 CAUSES OF STRESS



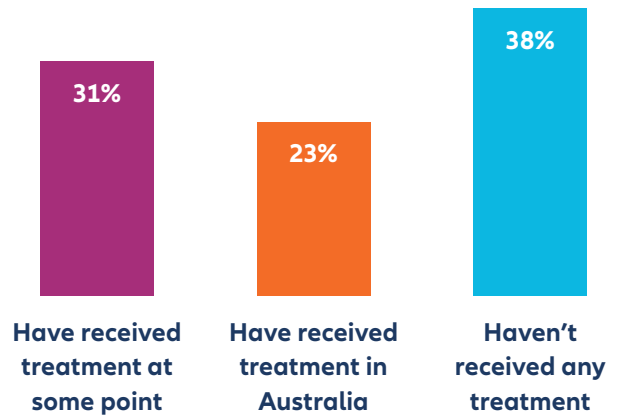
MENTAL HEALTH EXPERIENCES

Females overall report higher levels of experience across all indicators.



DIAGNOSIS AND THE TREATMENT GAP

Of the students who experience a mental health condition:



BARRIERS TO SEEKING TREATMENT



29% of the cohort report experiencing a mental health condition



Sexual health and relationships

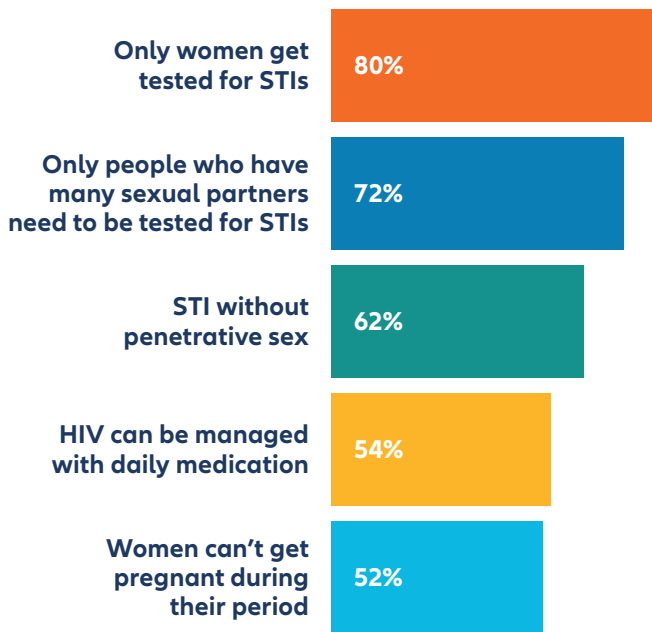


Most students rely on personal networks, such as partners and close friends, for sexual health support, with relatively few engaging medical professionals. However, when faced with specific or practical sexual health scenarios, preferences shift towards professional services. Gender differences are evident, with female students drawing on a broader range of information sources, while male students are more likely to consult no one.

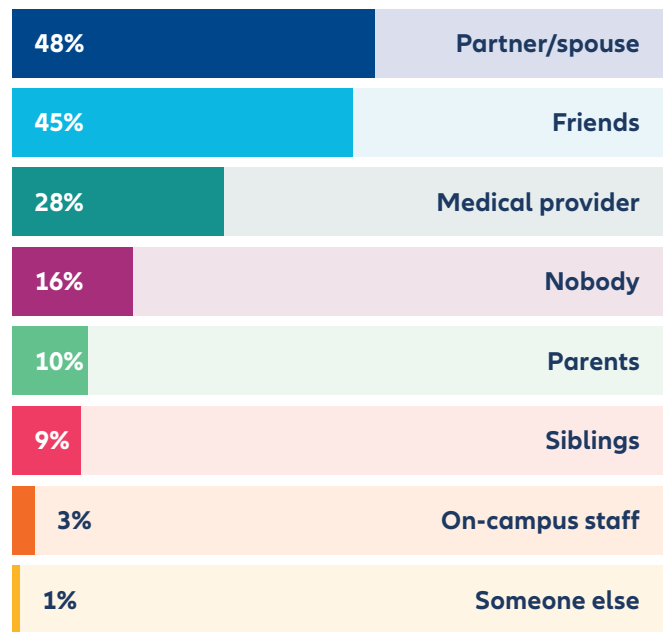
Knowledge check results exposed a notable disconnect between what students believe they know and what they can accurately identify. While in each case a majority selected the ‘correct answer’, when broken down by key demographics, health literacy varied widely. Females consistently outperformed their male colleagues, and similarly to other comparisons of age and time spent in Australia, results weren’t linear.

SEXUAL HEALTH KNOWLEDGE CHECK

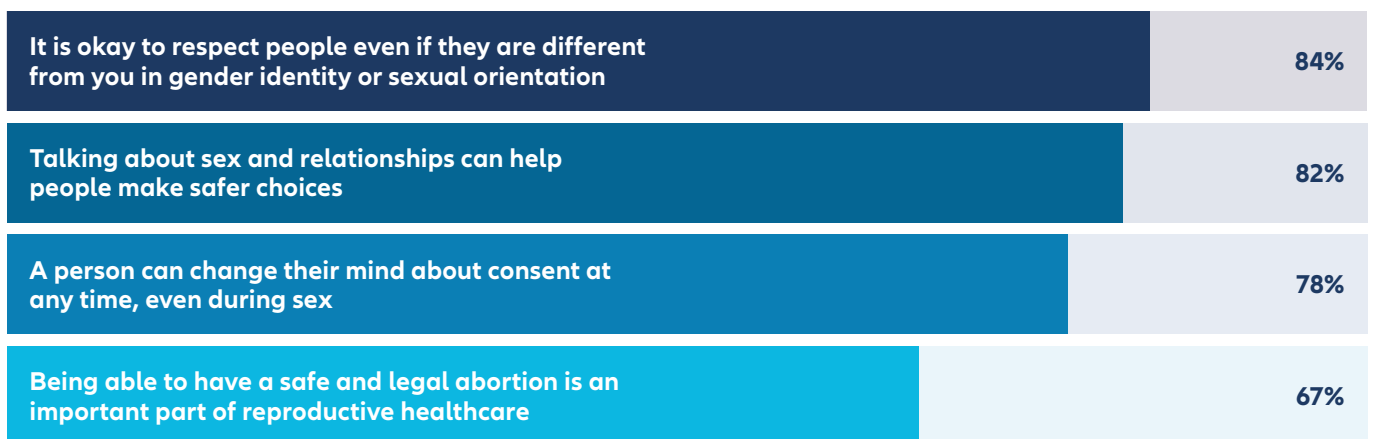
Proportion selecting correct answer to each scenario



PREFERENCES FOR DISCUSSING SEXUAL HEALTH TOPICS



VALUES & ATTITUDES (% AGREE)





Looking forward

This year's findings provide clear direction for the sector: early, accessible, culturally attuned support has the potential to close the most persistent gaps in financial preparedness, healthcare navigation, mental health access, and sexual health literacy. Strengthening pathways to safe employment, improving pre-arrival education, and expanding practical wellbeing support will be essential in ensuring every student can thrive academically, socially, and personally.

Allianz Partners remains committed to working collaboratively with education, health and community partners to champion the needs of international students and strengthen their wellbeing across every stage of their Australian journey.



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Partners

We're here to help

This report was prepared by Allianz Partners Australia in partnership with research vendor, QS Quacquarelli Symonds.

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:

healthresearch@allianz-assistance.com.au



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