



JRG student contributions and Low SES enrolments

The purpose of this briefing is to examine how changes in the student contribution rates in 2021 under the Job-Ready Graduates (JRG) package have been associated with changes in domestic bachelor enrolments. We focus on the top and bottom charging student contribution bands because it is within these fields where we would expect greatest effects on student choices, particularly for Low SES students. We examine commencements from 2014 to 2024, focusing on the 2020 to 2024 period and the proportion of Low SES students enrolled in these courses over time.

Key results

- Total domestic undergraduate commencements declined by 3.5% from 2020 to 2024, but Low SES student commencements were down 9.8% compared with a 2.2% decline for non-Low SES. This has contributed to a declining share of Low SES commencements from 16.8% of total commencements in 2020 to 15.7% in 2024.
- For courses in the highest charging band – Humanities and Social Sciences (HASS), Commerce and Law – Low SES commencements declined 19.7% from 2020 to 2024, compared with an 8.2% decline for non-Low SES.
- In 2024, Low SES commencements comprised only 15.7% in HASS, 10.9% in Commerce and 13.4% in Law, far below population parity (25%).
- In the lowest charging bands (including Education, Nursing and Languages), Low SES commencements were up 2.1% from 2020-2024, while non-Low SES were down 5.0%.
- The disproportionate declines in Low SES commencements in the highest charging courses, combined with increases in Low SES commencements in the lowest charging courses, are indicative of greater price sensitivity and impact of JRG for Low SES students. However, the effects are mixed across sub-fields, including large Low SES declines in mid-charging bands largely unaffected by the JRG changes.

Background

In 2021 the JRG package led to an increase in maximum student contribution rates in the highest charging Law and Commerce, and Humanities and Social Sciences (HASS) fields:

- From \$6,804 in 2020 to \$14,500 in 2021 in HASS (comprising Communications, Society and Culture, plus Human Movement) (an increase of \$7,696; 113%);
- From \$11,115 in 2020 to \$14,500 in 2021 in Law and Commerce (an increase of \$3,345; 30%).

The JRG led to a decrease in maximum student contribution rates in the lowest charging fields:

- From \$9,698 in 2020 to \$3,950 in 2021 in Statistics, Mathematics and Agriculture (a decrease of \$5,748; -59%);
- From \$6,804 in 2020 to \$3,950 in 2021 in Education, English and Nursing (plus Clinical Psychology and Foreign Languages) (a decrease of \$2,854; -42%).

The JRG had more moderate and mixed effects on student contributions in the two middle-charging clusters. The second lowest charging band had moderate decreases (from \$9,698 in 2020 to \$7,950

in 2021 in STEM, Allied Health and related fields) or increases (from \$6,804 in 2020 to \$7,950 in 2021 in Performing Arts, plus Professional Psychology and Social Work). The second highest charging band did not change for Medicine, Dentistry and Veterinary Science (\$11,115 in 2020 to \$11,300 in 2021).

Figure 1. Student contributions since original HECS system introduced, 1989 to 2026

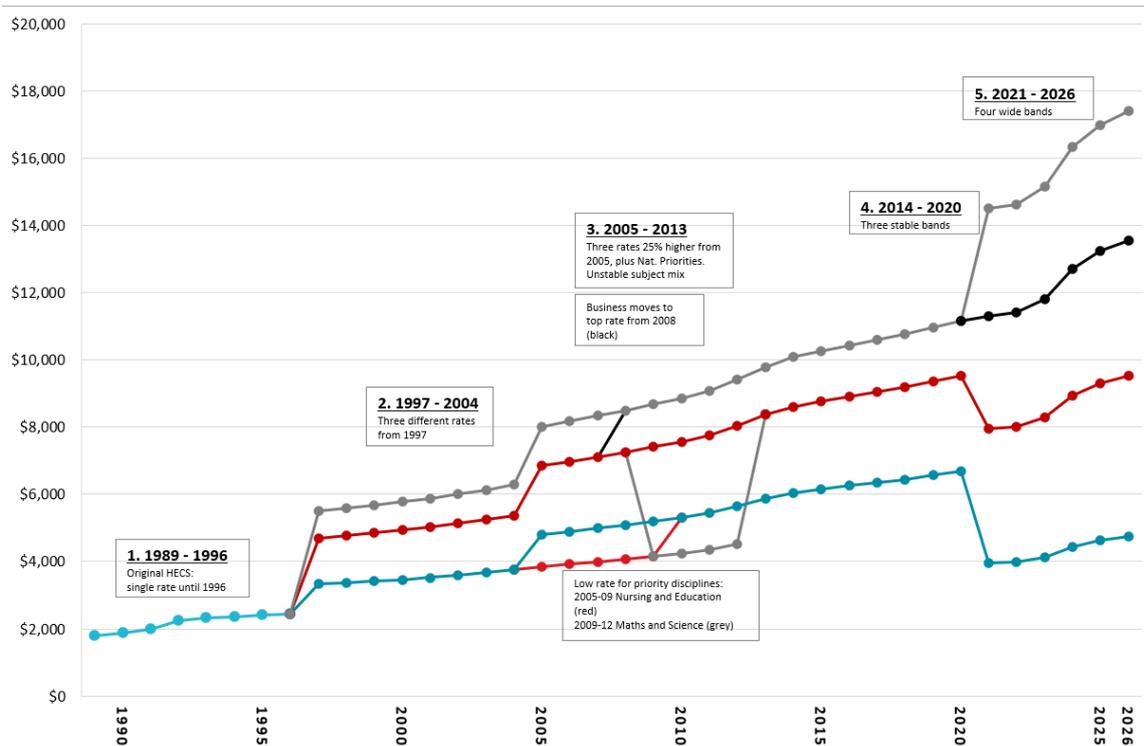
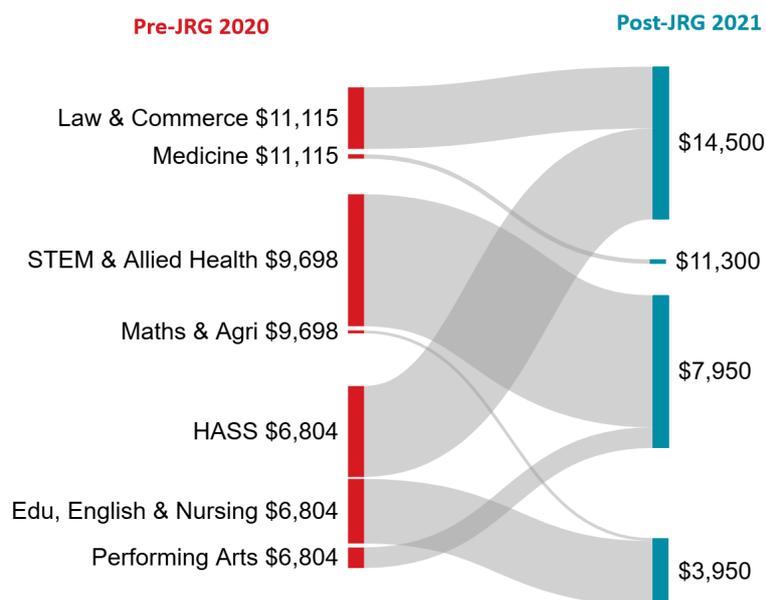


Figure 2. Maximum student contributions by field, before and after the introduction of the JRG



Methodology and data

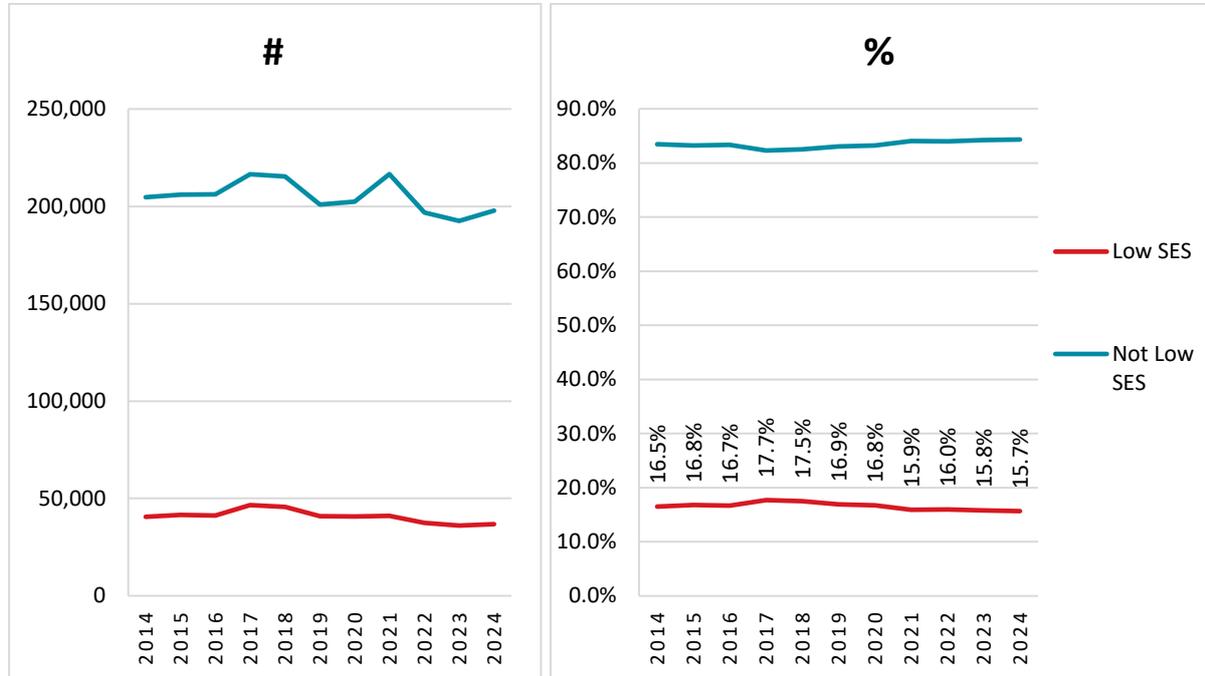
In 2021 the Government sought to incentivise enrolments in courses with stronger employment prospects through changes to maximum student contributions. We examine the impact by analysing trends in domestic Bachelor degree commencements by field of education and Low SES.

The JRG changes affected student contributions at a unit level, not a degree or course level, meaning students in high contribution courses could reduce their total student contribution by enrolling in elective units with lower student contributions, like STEM, Nursing, English and Foreign Languages. In their submission to the JRG, the [Department of Education](#) anticipated this would encourage multidisciplinary education. Unfortunately our analysis is limited to course commencements, rather than load (EFTSL) or unit-level commencements, due to unavailability of EFTSL data for key equity group categories. This means that trends in electives and foundational subjects taught across multiple courses, such as mathematics and statistics, will not be captured in our results.

Domestic Bachelor Commencements by SES from 2014 to 2024

- Domestic bachelor commencements peaked at 263,000 in 2017 during demand-driven funding, before declining to 243,000 in 2020. Following the introduction of JRG in 2021, commencements increased to 259,000 in 2021, but declined to 230,000 in 2023 and 236,000 in 2024.
- Low SES commencements declined 9.8% from 2020 to 2024 across all fields, from 41,000 to 37,000. This compared with a 2.2% decline for other students, from 202,000 to 198,000.
- Low SES commencements peaked at 47,000 in 2017 before declining to 41,000 in 2019, and stabilizing at this level in 2020 and in 2021 immediately post-JRG. This contrasts with a spike in non-Low SES commencements post-JRG from 202,000 in 2020 to 217,000 in 2021. Low SES commencements declined to 37,000 in 2022 and again to 36,000 in 2023.
- Low SES commencements as a % of all domestic bachelor commencements peaked at 17.7% in 2017 and have steadily declined to 15.7% in 2024.
- Overall, Low SES commencements as a proportion of all commencements declined almost one percentage point immediately post-JRG in 2021 and have declined further since. This suggests a longer-term trend in declining Low-SES participation. However, it is difficult to attribute this decline directly to the JRG changes. Covid-19 had many confounding impacts on education and the economy. The classifications for Low SES areas also changed from 2020 to 2021, complicating over-time comparisons, but the downward trend has continued since 2021.

Figure 3. Domestic Bachelor Commencements, 2014 to 2024 by SES (# and % of total)



Domestic Bachelor Commencements by funding cluster from 2014 to 2024

Highest charging bands (student contributions increase from \$6,804/\$11,115 to \$14,500 in 2021)

- Prior to the JRG reforms, in 2020 there were 104,000 domestic bachelor commencements in HASS (plus a small number in Human Movement), Law and Commerce, comprising 42.8% of total commencements. Commencements increased to 107,000 in 2021, before decreasing to 92,000 by 2023. In 2024 commencements increased to 94,000, 40.0% of total commencements.
- The declines can partly be traced to long term trends. Prior to JRG, commencements in Law and Commerce had declined from 19.8% of all commencements in 2014 to 17.1% in 2020. The proportion of commencements in these fields continued to decline post-JRG to 16.5%, but increased back to 17.7% of total in 2024.
- Post-JRG declines have mostly been in HASS, not Law and Commerce. Commencements in HASS fields peaked at 66,000 in 2018 and at 25.7% of all commencements in 2020. Commencements have since declined to 52,000 and 22.3% of all commencements in 2024.
- Overall, this suggests mixed effects of JRG changes on student preferences, with declines in Communications, Society and Culture courses possibly attributable to higher course fees. Declines in commencements in Law and Commerce mostly pre-date the JRG changes, starting around 2015, but have recently stabilised and increased marginally.

Lowest charging bands (student contribution decreases from \$6,804/\$9,698 to \$3,950 in 2021)

- Commencements in low charging fields increased in aggregate and as a proportion of all commencements following the JRG changes in 2021, suggesting student choices were influenced, but mostly temporarily. Commencements in these fields peaked at 49,000 in 2021

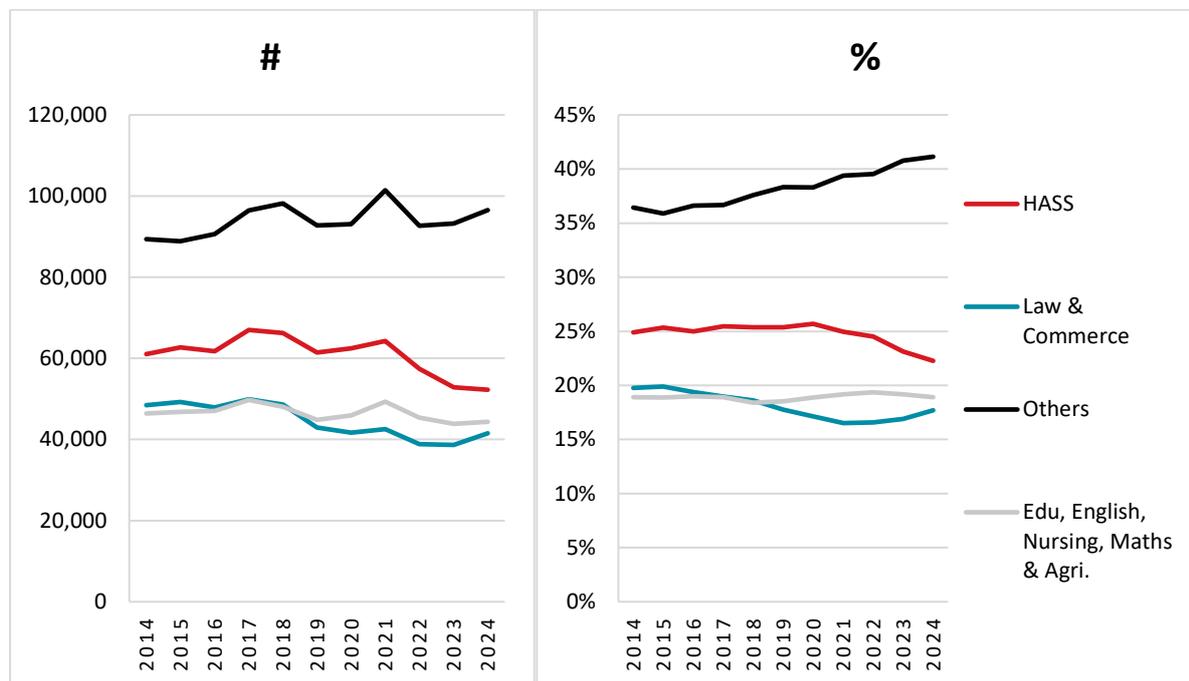
and reached 19.4% of all commencements in 2022, but have since returned to roughly their pre-JRG levels in terms of enrolments (44,000 in 2024) and their proportion (18.9% in 2024).

- Attributing changes in commencements to JRG policy changes is difficult. Education courses have been incentivised through state government scholarships, and the Covid-19 pandemic had a dramatic economic and social effect, possibly increasing the profile of nursing and psychology.
- The largest JRG student contribution cuts were in Statistics, Mathematics and Agriculture, but these fields are very small, comprising less than 1% of total commencements. Our analysis is also limited to course commencements, rather than load or unit commencements, which means we do not capture trends in elective units in mathematics or statistics.
- Overall, the effect of JRG student contribution reductions was likely minor, complicated by other changes to base funding, state government policy and societal changes.

Other mid-charging bands (minor changes/stability in student contribution rates in 2021)

- Commencements in courses where student contributions were not affected by JRG reforms (Dentistry, Medicine, Vet. Science), or only changed moderately (Science, Engineering, Allied health, and Performing Arts), increased in 2021 to 101,000 and have steadily increased to 41.1% of all commencements in 2024.
- Growth in commencements in mid-charging courses is difficult to attribute to the JRG changes.

Figure 4. Domestic Bachelor Commencements, 2014 to 2024 by Funding cluster (# and % of total)



Domestic Bachelor Commencements by SES and funding cluster from 2020 to 2024

- From 2020 to 2024 Low SES commencements declined by 4,017 (-9.8%), with greatest declines in the highest charging fields (-3,175, -19.7%), comprising HASS (-2,158 commencements; -20.9%) and Law and Commerce (-1,017 commencements; -17.7%). Separating Law from Commerce, Low SES commencements increased by 86 in Law (8.0%), but decreased in Commerce (by 1,103; -23.5%). Medium-charging STEM, Allied Health and Performing Arts declined by 1,058 (-7.5%).
- Low SES commencements increased by 267 (2.7%) in the lowest charging fields, including Education, English, Nursing, Maths and Agriculture. Separating Education and Nursing, Low SES commencements increased by 313 in Education (6.8%) but decreased by 65 in Nursing (-1.2%). Other low charging fields of Statistics, Mathematics and Agriculture, where student contributions more than halved under JRG (from \$9,698 in 2020 to \$3,950 in 2021) have few enrolments. Low SES commencements declined slightly in these fields (-55 commencements).
- Non-Low SES commencements also declined most in aggregate in the highest charging fields (-7,240) but the proportional decline was less than for Low SES (-8.2% versus -19.7%). However, non-Low SES commencements *increased* in Law and Commerce (by 828 commencements; 2.3%). Separating Law from Commerce, non-Low SES commencements increased by 1,472 in Law (24.7%), but declined in Commerce (-644; -2.1%).
- Non-Low SES commencements *declined* in the lowest charging courses by 1,781 from 2020 to 2024 (-5.0%). Separating Education and Nursing from other low charging fields, non-Low SES commencements decreased by 239 in Education (-1.5%) and 1,331 in Nursing (-7.8%).

Table 1. Bachelor Commencements by SES, change from 2020 to 2024 by student contribution (SC) band

Max SC		Low SES		Others		Total	
		#	%	#	%	#	%
High	1. HASS, Commerce & Law	-3,175	-19.7%	-7,240	-8.2%	-10,415	-10.0%
	1a. HASS (& Human movement)	-2,158	-20.9%	-8,068	-15.5%	-10,226	-16.4%
	1b&c. Commerce & Law	-1,017	-17.7%	828	2.3%	-189	-0.5%
	1b. Commerce	-1,103	-23.5%	-644	-2.1%	-1,747	-5.0%
	1c. Law	86	8.1%	1,472	24.7%	1,558	22.2%
Medium	2 & 3. Others	-1,054	-7.3%	4,475	5.7%	3,421	3.7%
	2. Dentistry, Medicine, Vet. Science	5	1.1%	274	9.4%	279	8.3%
	3. STEM, Allied health, Perf. Arts	-1,059	-7.5%	4,201	5.5%	3,142	3.5%
Low	4. Agri, Maths, English, Edu, Nursing	212	2.1%	-1,781	-5.0%	-1,569	-3.4%
	4a. Agriculture, Maths	-55	-16.2%	-339	-18.3%	-394	-18.0%
	4b. English, Languages, Clin. Psych	19	22.4%	128	26.9%	147	26.3%
	4c&d. Education & Nursing	248	2.5%	-1,570	-4.7%	-1,322	-3.1%
	4c. Education	313	6.8%	-239	-1.5%	74	0.4%
	4d. Nursing	-65	-1.2%	-1,331	-7.8%	-1,396	-6.3%
	Total	-4,017	-9.8%	-4,546	-2.2%	-8,563	-3.5%

- Graduates of Law, Commerce and HASS are more likely to be higher SES, while Teaching and Nursing graduates are more likely to be Low SES. In 2020, 15.2% of commencements in Law, 13.9% in Commerce and 16.5% in HASS were Low SES. In 2024 it was 13.4%, 10.9% and 15.7%, respectively, well below population parity (25%). In Education and Nursing, the proportion of

Low SES commencements increased from 22.1% and 23.1% in 2020, respectively, to 23.2% and 24.7% by 2024. However, this was partly due to declines in higher SES commencements, rather than growth in Low SES.

- The relative decline of Low SES commencements in STEM, Allied Health and Visual/Performing Arts between 2020 and 2024 is less clear and cannot be directly to the JRG. This is due to both aggregate declines for Low SES commencements (-1,059) and increases for non-Low SES commencements (by 4,201). Specifically for STEM (including Maths and Agriculture, but not IT), overall commencements increased by 5.7%, but Low SES commencements were down 11.0%.
- Medicine (incl. Dentistry & Vet Science) were unchanged by JRG and are small fields but declined from 13.5% Low SES in 2020 to 12.6% by 2024.
- Overall, the different trends by SES suggest a growing disparity in student and graduate outcomes. The trends for Low SES commencements suggest a relatively stronger impact of the JRG on student preferences for these students, with some courses like Nursing and Education approaching population parity and Commerce moving in the opposite direction. But the effects are mixed and likely complicated by the supply of courses, previously unmet student demand, and changes in student demand unrelated to student contribution rate (e.g. Covid-19 impacts on education and the economy).

Figure 5. Low SES Bachelor Commencements, 2014 to 2024 by student contribution band (# and % of total)

