Precarity Before and During the Pandemic: International Student Employment and Personal Finances in Australia

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Abstract

There is mounting evidence of increased international student financial and work precarity over the last decade in Australia. Yet there has been little scholarly analysis of which students are most affected by precarity and its sources. Drawing on two surveys of international students in Australia's two largest cities, conducted before and during the pandemic, we investigate the financial and work vulnerabilities of international students. We demonstrate that vulnerability is related to characteristics which describe particular cohorts of students: being from lower-income countries, of a lower social class, seeking a lower-level qualification, enrolled in a non-university institution, and being without a scholarship. The concepts of 'noncitizenship' and 'work precarity' are used to explain how the mechanisms of each characteristic heightens vulnerability, thereby contributing to a broader evidence-base about the causality of international student precarity.

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Introduction

International education has important cultural and economic implications for Australia, a country which has consistently ranked among the world's most significant hosts of international students (OECD, 2020). Recently, the welfare of international students studying in Australia has been in sharp focus, particularly due to the high cost of accommodation in the nation's capital cities, and mounting evidence of workplace exploitation and wage theft (Berg & Farbenblum, 2017; Clibborn, 2018). Covid-19 has further impacted the income and employment of international student-workers, and their general wellbeing.

The objective of this article is to present new evidence on financial and work vulnerabilities faced by international students in Australia before and during COVID-19. The paper analyses data from two surveys on international student welfare, the first from the second half of 2019, and the second from mid-2020 during the national lockdown. Our discussion of financial and labour market insecurity is assisted by the concepts of 'noncitizenship' and 'work precarity'. These help explain how worker rights, visa conditions and labour market exploitation interact with demographic factors to increase the welfare hazard to international student-workers. The article is motivated by the hypothesis that, although all international students experience aspects of noncitizenship, the mechanisms of vulnerability are activated most for those students who are highly dependent on the labour market and exposed to work precarity; and that there is differentiated vulnerability to work precarities derived from noncitizenship within the international student population.

The first section of the article provides a review of international student welfare in Australia, introducing the main areas of vulnerability with an emphasis on how noncitizenship and work precarity are generated for student-workers and serve to heighten their risk. The second section outlines the methodology. After presenting the data analysis in

the third section, the paper concludes with a discussion of findings and the main policy implications from the research.

International Students in Australia

In 2018 there were 5.3 million international students worldwide. Australia had the third highest number of international students in the world, after the US and the UK respectively (OECD, 2020). International student numbers in Australia have increased markedly over the last two decades. In 2002 there were 200,000 full fee-paying international students. By 2019 there were 758,154 (DESE, 2020). Equivalent to 3 percent of the nation's population, international students are an important part of the Australian community. They are also extremely important to the national economy. In the 2018-19 financial year, international education was worth $37.6 billion—rising from $18.5 billion in 2014-15. Education is the largest service sector export and the fourth biggest export after iron ore, coal, and natural gas (Department of Education, 2019).

Australia has been rated as the most expensive country in the world to live and study for international students (HSBC, 2013). Accommodation pressures are greatest in major cities like Sydney and Melbourne, the focus of this study. Both are consistently ranked in the top ten least affordable housing markets internationally (Cox & Pavletich, 2020). Many students therefore seek paid employment to pay their rent and tuition fees, often in insecure jobs that are systematically underpaid (Farbenblum & Berg, 2020).

Two related concepts are used in this article to explain the threats to security and welfare which condition the international student experience of work while they study in Australia. First, international students have a specific vulnerability because of their *noncitizenship*. Second, for those international students who need to work in Australia (student-workers), there is a related and interacting vulnerability tied to *work precarity*.

Noncitizenship

The developing literature on noncitizenship moves beyond defining this term as theoretically derived from formal citizenship—as simply the absence of legal status, participation in governance of the state, or identity-based membership (Weissbrodt & Divine, 2015). Instead, noncitizenship is a foundational concept, which can be experienced differently in particular social contexts and by specific groups. Its nature is dynamic, contingent, and relational (Landolt & Goldring, 2015). The noncitizenship of international student-workers in Australia is produced by Government policies governing visa conditions and deportation; within fields related to the experience of study, work, and attitudes towards temporary migrants; and through other experiences of exclusion and unequal treatment (Walsh, 2019). However, there are three parts of the experience of international student noncitizenship which are central to this article.

The first part relates to the impact of visa regulations on exploitation in employment. International students are subject to visa restrictions on the number of hours they are legally able to work, which places them at a disadvantage when seeking work (Clibborn, 2018). International students are legally subject to Australian employment law and are formally on an equal footing with other workers under the nation's Fair Work Act, 2009 (Cth) (Howe, 2019). However, in practice, there is widespread systemic underpayment and exploitation of international student-workers, which both constitutes and reinforces their noncitizenship (Berg & Farbenblum, 2017; Pen, 2018). The reduced hours they can legally work, and the penalty of deportation they face for a breach, are both factors contributing to exploitation, creating 'an underclass of student-migrant workers' (Howe, 2019, p. 422).

The second part relates to the formal status of international students as non-citizens. The differentiation of conditions between local and international students has consequent welfare and financial implications. Unlike local students, international students are required

to pay full tuition fees (ESOS Act, 2000), to ‘purchase’ health care (Marginson et al., 2010), enjoy fewer public transport concessions (Patty, 2012), are ineligible for government rental subsidies (Morris et al., 2020), and do not qualify for any form of government-provided income assistance (Marginson et al., 2010).

The third part of the experience of international student noncitizenship relates to how the conception of rights contributes to the denial of access to work and welfare protections for international students. Commodification of international education reframes students’ rights in terms of economic considerations, illegality, security and risk, with the private sector acting as an often-unnoticed mediator of migration control (Bloom, 2015). International students are viewed primarily as consumers of a service, not as rights-bearing subjects of education and welfare systems (Marginson et al., 2010), and their value is linked to their position as a source of commercial income (Burke, 2012).

Noncitizenship is therefore produced through the structural conditions of the labour market for international students—constructed in part by their visa status—and the formal status of international students as non-citizens. It is reinforced by commodification through denial of work and welfare rights.

Work precarity

The precarity experienced by international students and other temporary migrants is defined by an uncertain existence, characterised by factors such as job and income insecurity alongside limited material and social entitlements (Chacko, 2020). In a study of international students in Dublin experiencing similar visa work restrictions and housing affordability difficulties as in Australia, Gilmartin et al. (2020) find that visa conditions creating opportunities for abuse at the intersection of legal and economic insecurity—intensified by high cost of living—renders students vulnerable to exploitation, including in the workplace. Similarly, work precarity for international students in Australia is a multi-faceted

phenomenon that intersects with other aspects of legal and economic precarity already identified with noncitizenship.

As noted above, there are legal aspects to the construction of noncitizenship which condition the precariousness of work for temporary visa holders (Goldring & Landolt, 2011). For international students in Australia, it is visa conditions that require self-sufficiency and defining conditions for participation in the labour market—and the consequences of breaches to these conditions—that are most important. Whilst students are required to demonstrate financial self-sufficiency as part of their visa application, they only need to prove that they have adequate resources to meet their travel, first year of tuition fees (on average $AU30,000 a year, or approximately USD$21,000) and first year of living expenses ($21,041, or approximately USD$15,000 in 2020) (Department of Home Affairs, 2020a; Australian Universities, 2020). The requirement for self-sufficiency is low enough that students without access to other income will eventually need paid work to afford rent, eat and pay their tuition fees, contributing to their tolerance of exploitation (Clibborn, 2018).

As discussed in relation to the construction of noncitizenship, the threat of visa cancelation and deportation for students violating the '40 hour per fortnight' employment rule facilitates exploitation by employers, largely by acting as a disincentive to reporting underpayment and mistreatment (Howe, 2019; Pen, 2018). Past policies providing clear pathways to permanent migration for international students have also contributed to a culture of unpaid work and other exploitative work practices, as well as student tolerance of them (Howe et al., 2018). The disinclination (or inability) of regulators to act on exploitation of student-workers is also a factor (Nyland et al., 2009; Reilly et al., 2017).

At the same time, international student work precarity overlaps with the employment insecurity experienced by other unskilled casual workers in Australia (Campbell & Burgess, 2018). Student-workers are implicated in the broader consequences of deregulation of the

Australian labour market since the 1990s, with an associated downward pressure on working conditions and wages, and a declining culture of employer compliance encouraging 'wage theft' (Teicher, 2020). Wage theft has 'become a common business practice' in Australia (p. 51) and is more associated with specific demographic groups, industries, and occupations. International students are over-represented in industries such as retail, hospitality, and cleaning where underpayment and exploitation are already issues (Campbell, Boese & Tham, 2016). Low skill levels, a lack of previous work experience, lower English language ability, the need for flexibility around study commitments and the restrictions of their temporary visas, are all factors that may further increase work precarity for international students (Clibborn, 2018).

In addition, a 'tolerance' for precarity may be motivated by a student-worker's fear of employer reprisals (Farbenblum & Berg, 2017); comparison of their conditions through 'frames of reference' to the home country or international student-worker peers (Clibborn, 2018); lack of knowledge of their work rights (Berg & Farbenblum, 2017); desire to improve their English (Nyland et al., 2009); social, language or cultural connections with their employer (Farbenblum and Berg, 2017); or the sense that their job is 'just a transitory stage in a life-course project', meaning its shortcomings are less significant (Campbell et al., 2019, 12). The international student experience of "promising precarity" proposed by Gilmartin et al. (2020)—hope for the future co-existing with contemporary anxiety caused by precarity—may also explain a tolerance of precarious work.

During the Covid-19 Pandemic

The literature on international student welfare pre-dates the pandemic and draws attention to a wide range of challenges that international students have increasingly faced as the 'market' has continued to grow (Ramia et al., 2013). Concerns have been raised about a range of life-domains including: housing (Morris et al., 2020); social isolation, loneliness,

civic engagement and domestic-international student interaction (Sawir et al., 2008); personal safety from crime (Nyland et al., 2009); racism (Fincher & Shaw, 2011); personal finances (Forbes-Mewett et al., 2009); and exploitation and underpayment in employment (Clibborn, 2018).

Despite the pre-existence of work precarity and student noncitizenship, Covid-19 has resulted in an exacerbation of the challenges faced by students to maintaining their welfare. The suspension of business in hospitality, retail and other industries due to the lockdown left many international students without employment, with significantly reduced hours or less support from family (Berg & Farbenblum, 2020). Media reports of international students relying on foodbanks, unable to pay the rent, and at risk of homelessness quickly emerged from the nation-wide lockdown in March, and a second lockdown in Melbourne following a resurgence of Covid-19 cases at the end of June (e.g. O'Brien, 2020; Henriques-Gomes, 2020).

The Australian government granted international students modest employment concessions during the pandemic, but it has excluded them from direct financial support. A patchwork of other support from local government, State government, charitable organisations and educational institutions has provided some relief. However, international student groups, welfare advocates and sector bodies have argued that these piecemeal measures do not meet demand, calling unsuccessfully on the federal government to extend its economic stimulus package to international students and other temporary visa holders (Robertson, 2020).

Methodology

This article analyses data from two related surveys on international student housing and welfare. An initial survey was conducted across the higher education sector in the cities with

the largest populations of international students—Sydney and Melbourne. Fielded between August and December 2019, using the online software package Qualtrics, a sample of 7,084 responses was achieved. A total of 43 higher education providers participated in the fieldwork, including ten public universities, 24 vocational education providers (VET), and seven English language schools (ELICOS). Providers emailed their entire international student populations, giving all students an equal opportunity to respond. The survey questionnaire was also available in Chinese to encourage responses from Australia's large Chinese-speaking student population.

The sample achieved a favourable degree of representativeness when key sample properties were compared to parameters from known sub-populations. There was an over-representation of responses from students from mainland China because of simultaneous fieldwork with a Chinese-language questionnaire; from the university sector compared to the vocational and English-language training sectors (with smaller providers); and from Sydney-based respondents as fieldwork in Melbourne was more limited (see Morris et al., 2020 for more information).

A second survey was fielded in June 2020, during the nationwide lockdown, to investigate the impact of COVID-19 on international student employment, income and housing. The follow-up sample of 817 valid responses (751 of whom still resided in Australia) were derived from a sub-sample of 3,114 responses who had a valid email address and who had consented to follow-up contact. The net response rate was 26.2%. It was not possible to link data to previous responses at an individual level. However, before-and-after comparisons have yielded large and important shifts worthy of investigation and dissemination. Before pursuing analysis, we inspected response patterns to detect likely biases. University students were more likely to respond to the follow-up survey than students from other sectors with shorter courses. In addition, response rates were higher among

students who were in paid work, which may indicate that students adversely affected by the crisis had elevated interest in reporting their hardship.

Findings

Changes in income, income sources and work

Prior to Covid-19, a large proportion of survey respondents were already living on low incomes. Just over half (54%) had an income of $499 or less. In the 2019 survey, we found that the average individual rent for students was $287 per week (Morris et al., 2020, p. 51), an amount that for approximately two-thirds of students would have been more than half their income. When we re-contacted students in June 2020 to ask about their experiences during the pandemic, incomes had dropped an average of 23% (sample median was 18%). However, these figures understate the severity of income loss across the sample, as 28% of students lost more than half their income.

Students generated income from a combination of sources prior to Covid-19, most commonly from paid employment (59%), allowances from family (47%), savings (36%) and scholarships (27%). Covid-19 impacted some income sources more than others. For example, 89% of students receiving a scholarship had no change to this income. By comparison, of the students receiving an allowance from family, 43% experienced a decrease in the amount, presumably due to the impact of the pandemic on the student's family.

Six out of ten international students (59%) were reliant on paid work for income. The pandemic impacted this income source most of all: 61% of student-workers lost their job during the pandemic and a further 25% had their hours reduced. Students working in some industries experienced a higher rate of job loss. Prior to Covid-19, students we surveyed were most likely to be working in accommodation and food services/hospitality (33%), in education and training (24%) or in retail or wholesale trade (22%). During the lockdown

restrictions, 77% of those in hospitality lost their jobs, along with 68% of those working in education and training and 54% of those in retail or wholesale trade. It was in these industries that students were also most likely to experience a reduction in hours of paid work.

Financial Stress

Our study provides evidence that many international students were in financial stress prior to Covid-19, and that the pandemic merely exacerbated money problems. Although the data collected in the two survey time points are not linked, and there are differences in the profile of the samples (described above), indicative comparisons are important.

Table 1: Financial stress items (because of a shortage of money, have you...)

Financial stress items	**2019 Before Covid-19**	**2020 During Covid-19**
Had trouble paying your electricity on time?	11.4%	23.1%
Pawned or sold something to get money?	11.9%	25.6%
Gone without meals?	20.8%	28.9%
Been unable to heat your home adequately?	22.3%	35.4%
Been unable to cool your home adequately?	22.1%	20.9%
Asked a welfare/community organisation for help?	4.1%	22.9%
Had to borrow money from friends or family?	40.8%	45.4%
Been unable to afford to buy prescribed textbooks?	21.6%	27.6%
Asked my educational institution for help?		47.3%
n	6818	717

Measures of financial stress were adapted from the Australian Bureau of Statistics (2017) to suit the circumstances of international students (that is, by adding an item on the affordability of textbooks). The first observation is how many of these indicators of financial stress were reported by students before the lockdown and its impacts (see Table 1). One in five respondents went without meals and two in five needed to borrow money from friends and family. Second, there are clear differences between the responses of the pre- and during-Covid samples. Leaving aside questions on adequacy of heating and cooling (the surveys took place during different seasons), on every other measure, students were more likely to have demonstrated a behaviour implying elevated financial stress during the lockdowns.

The eight items common to both surveys were combined to create a score for financial stress. Comparing across the two samples indicates students are in increased financial stress during Covid-19 (Table 2). The proportion of students who scored zero has fallen from 44% to 30% and the share of the sample scoring 6 or above was sharply higher (5.4% to 13.7%).

Table 2: Financial stress score before and during Covid-19 (0-8)

Score	2019 Before Covid-19	2020 During Covid-19
0	44.1%	30.3%
1	18.0%	16.9%
2	12.5%	13.4%
3	8.6%	11.9%
4	7.1%	10.0%
5	4.4%	7.1%
6	2.9%	4.5%
7	1.4%	5.7%
8	1.1%	3.5%
mean	1.55	2.28
median	1	2
std.dev.	1.93	2.26
n	6818	717

Increased vulnerability to decreases in income, job loss and increased financial stress

Although our respondents are not perfectly representative of the international student population in Sydney and Melbourne, variability across the sample in terms of five key demographic characteristics—gender, educational institution type, qualification level, country of origin and social class/income—enables multivariate analysis. We hypothesised that the social backgrounds of students influenced the level of vulnerability to the impacts of the Covid-19 lockdowns. We used linear and binary logistic regression to investigate the impact of these factors on three indicators of vulnerability. The respective dependent variables were: extent of loss of income, employment vulnerability, and financial stress. Our modelling strategy also considered other influences on vulnerability—in particular, whether students were in paid employment prior to Covid-19 and whether students had access to scholarships during their time in Australia. We also explored the characteristics of students who were

more likely to have lost their job and most likely to be working in hospitality, the hardest hit industry. The data on how students have fared during Covid-19 reveals consistent patterns that indicate which international students were most financially vulnerable and precariously employed prior to the start of the pandemic.

Table 3: Distribution of variables used in regression analyses

Variable	**Distribution**	**Variable**	**Distribution**
Female	54.4%	Income Lost (ratio)	.77 (sd .71)
Melbourne	19.6%	Hours Lost - paid work (ratio)	.60 (sd .46)
Non-University	9.8%	Wages Lost – paid work (ratio)	.59 (sd .31)
Undergraduate	36.0%	Financial Stress score (0-9)	2.74 (sd 2.50)
GNI country of origin		Income sources	
Low/Lower-middle income	41.4%	Paid employment	59.0%
Upper-middle income	39.0%	Scholarship	26.9%
High income	19.6%	Family allowance	47.1%
Class		Savings	36.3%
Working class	30.5%		
Middle class	64.3%		
Upper class	5.2%		

Change in income

Table 4 shows two models with the continuous dependent variable of income loss—the ratio of income during Covid-19 to income prior. A smaller number (expressed as a percentage) indicates a higher income loss and coefficients are unstandardized. Reduction in income during Covid-19 was not equally likely for all students. Model 1 indicates that students with paid employment prior to the pandemic lost on average 34% more income during Covid-19 than those who were not working, and this was the most significant contributor to lost income for students over this period. The addition of five demographic variables in Model 2 reduces the strength of this relationship a little.

Table 4: Linear regression analysis of Income Loss (ratio of income during Covid-19 to income prior)

Income Loss	**Model 1**		**Model 2**	
	Co-efficient	**SE**	**Co-efficient**	**SE**
Income sources				
Paid employment	-.343***	.060	-.275***	.061
Scholarship	.017	.070	.015	.071
Family allowance	-.052	.062	-.022	.062
Savings	.003	.057	-.015	.056
Demographic				
Female			.108**	.054
Undergraduate			-.082	.059
Non-university			-.019	
Country of origin (GNI)				
Low/lower-middle income (ref)				
Upper-middle income			.115*	.061
High income			.112	.076
Class/relative income in home country				
Working class (ref)				
Middle class			-.045	.060
Upper class			-.065	.126
n	700		669	
R^2	0.050		0.065	

*p<0.1; **p<0.05; ***p<0.01

Work and other income before lockdown

Given the relationship of work income to income loss during Covid-19, we then asked which students were more likely to be working prior to the pandemic. Model 1 (in Table 5) shows that students in paid employment prior to Covid-19 were more likely to be enrolled as undergraduates (rather than postgraduates) and attending an ELICOS or VET sector institution (rather than a university). Compared to students from lower-income countries, those from higher-income countries were increasingly less likely to be engaged in paid employment as a source of income. As having a scholarship and working are to some degree inversely correlated (r^2=-0.229, p<0.05), Model 2 included the addition of a scholarship as a source of income. Scholarship holders are more than twice less likely to have been working compared with non-scholarship holders. The inclusion of having a scholarship has also reduced the significance and magnitude of the odds of undergraduates to postgraduates

working, suggesting a relationship between having a scholarship and qualification enrolment level—i.e. that undergraduates have less access to scholarships.

Table 5: Binary logistic regression of Paid Employment (working prior to Covid-19)

Paid Employment	**Model 1**		**Model 2**	
	Odds Ratio	**SE**	**Odds Ratio**	**SE**
Female	1.102	.181	1.044	.174
Undergraduate	1.567**	.281	1.235	.233
Non-university	2.814**	.963	2.682**	.926
Country of origin (GNI)				
Low/lower-middle income (ref)				
Upper-middle income	0.308***	.057	0.303***	.057
High income	0.350***	.078	0.392***	.089
Class/relative income in home country				
Working class (ref)				
Middle class	1.224	.220	1.201	.219
Upper class	0.980	.369	0.854	.328
Scholarship			0.415***	.080
n	705		705	
Log likelihood	-441.6		-430.9	
Pseudo R^2	0.077		0.100	

*p<0.1; **p<0.05; ***p<0.01

We also investigated the profile of students with scholarship (Table 6), looking for patterns of association in the same five demographic variables. Undergraduates were almost six times less likely to have a scholarship than postgraduate students. Students from high-income countries were more than twice more likely to have a scholarship than those from the lowest-income countries. However, students who assessed their family as being of a higher class and income were less likely to have a scholarship when compared to those who reported themselves as being of a lower income/class relative to others in their home country.

Table 6: Binary logistic regression of Scholarship (reported receiving a scholarship as part of their income)

Scholarship	**Odds Ratio**	**SE**
Female	0.706*	.130
Undergraduate	0.178***	.045
Non-university	0.503	.254
Country of origin (GNI)		
Low/lower-middle income (ref)		
Upper-middle income	1.162	.242
High income	2.386***	.586
Class/relative income in home country		
Working class (ref)		
Middle class	0.855	.172
Upper class	0.400*	.198
n	705	
Log likelihood	-364.5	
Pseudo R^2	0.117	

*p<0.1; **p<0.05; ***p<0.01

Vulnerability to job loss

The next analysis focusses on establishing the characteristics of students who were working prior to Covid-19 but lost their job during the lockdown—the restrictions on workplace activity and movement following the public health response to the spread of the virus. Table 7 shows the outputs of a binary logistic regression of job loss on the five demographic variables and a dummy variable hospitality (working in the accommodation and food services industry rather than all other sectors combined). The focus on hospitality was motivated by the high proportion of students in this sample working in the sector who lost their job during Covid-19. It was also motivated by data from the Australian Bureau of Statistics (2020) showing the sector experienced the highest decrease in jobs of any industry (33%) during the start of the lockdown in the five weeks to 18 April 2020.

Model 1 indicates that female students and those from high-income countries (relative to low-income countries) were less likely to lose their paid work in the pandemic. Compared to students from working class families, those from middle- and upper-class backgrounds in their home country were increasingly less likely to lose their job. Students from the highest

class within their country were almost eight times less likely to have lost their job than someone from the lowest class. Model 2 shows that students working in hospitality were two and a half times more likely to have lost their job during Covid-19 than students working in any other industry. That the magnitude and significance of the demographic characteristics of students did not change with the addition of this added variable, suggests a distinct vulnerably to job loss for these students, associated with structural factors within the hospitality sector.

Table 7: Binary logistic regression of Job Loss (working prior to Covid-19 and lost their job during)

Job Loss	**Model 1**		**Model 2**	
	Odds Ratio	SE	Odds Ratio	SE
Female	0.627**	.139	0.623**	.141
Undergraduate	1.190	.281	1.021	.249
Non-university	1.768	.637	1.543	.566
Country of origin (GNI)				
Low/lower-middle income (ref)				
Upper-middle income	1.119	.280	1.226	.316
High income	0.461***	.136	0.497**	.149
Class/relative income in home country				
Working class (ref)				
Middle class	0.456***	.117	0.504***	.132
Upper class	0.116***	.066	0.128***	.074
Hospitality			2.636***	.678
n	407		406	
Log likelihood	-251.4		-243.0	
Pseudo R^2	0.074		0.102	

*p<0.1; **p<0.05; ***p<0.01

We next examined the profile of students more likely to be working in hospitality. Again, it was students who are undergraduates or enrolled in non-university sectors (compared to students who are not) that had higher odds of working in hospitality prior to the pandemic. Middle class students were also less likely than those from working class families, suggesting an influence of the position occupied by a student's family in the home country on the types of jobs they can obtain in Australia.

Table 8: Binary logistic regression of Hospitality (working in Hospitality prior to Covid-19)

Hospitality	**Odds Ratio**	**SE**
Female	1.032	.232
Undergraduate	2.049**	.485
Non-university	1.747*	.562
Country of origin (GNI)		
Low/lower-middle income (ref)		
Upper-middle income	0.801	.201
High income	0.626	.201
Class/relative income in home country		
Working class (ref)		
Middle class	0.614**	.147
Upper class	0.488	.275
n	407	
Log likelihood	-244.0	
Pseudo R^2	0.052	

*p<0.1; **p<0.05; ***p<0.01

Increased levels of financial stress

The final analysis asks which international students experienced higher levels of financial stress during the Covid-19 pandemic (Table 9). A higher score on the scale signifies a higher level of financial stress. Coefficients are unstandardized.

Model 1 starts with a linear regression of the financial stress scale on the ratio of income loss during Covid-19 and key demographic characteristics. Given the differences between the Melbourne and Sydney lockdown experiences, housing markets, and other features of the two cities, we also controlled for students' location. Students experiencing a greater reduction in income were also suffering increased financial stress, as were undergraduates and students enrolled in ELICOS and VET.

In Model 2, both the added variables for income of country of origin and relative social position within the country of origin have a significant association with levels of financial stress experienced by students. Compared to students from lower income countries, students from middle income countries scored (on average) almost a point lower on the scale and students from higher income countries almost one and a half points lower. Controlling for the gross national income of a student's home country, students from a middle-class

background—and even more so students from an upper-class background—scored lower on the financial stress scale than students who identified as coming from a working class or lower income background.

Table 9: Linear regression analysis of Financial stress scale (number of items)

Financial stress scale (0-9)	**Model 1**		**Model 2**	
	Coefficient	**SE**	**Coefficient**	**SE**
Income Loss (ratio)	-0.285**	.130	-0.288**	.127
Female	-0.456	.190	-0.270	.183
Undergraduate	0.698***	.210	0.708***	.200
Non-university	0.790**	.341	0.746**	.323
Melbourne	0.277	.245	0.134	.234
Country of origin (GNI)				
Low/lower-middle income (ref)				
Upper-middle income			-0.946***	.203
High income			-1.493***	.250
Class/relative income in home country				
Working class (ref)				
Middle class			-0.884***	.199
Upper class			-1.294**	.4221
n	670		662	
R^2	0.055		0.142	

*p<0.1; **p<0.05; ***p<0.01

Discussion

The data analysis suggests a relationship between international student characteristics, the need to work, and vulnerability to Covid-related loss of employment. Figure 1 summarises diagrammatically the connections discovered in our regression analyses between five demographic variables; having a scholarship on the choice to work pre-Covid; and hospitality sector employment on job loss during the lockdown. Being from a lower income country, occupying a lower social class, being enrolled as an undergraduate, and attending a non-university (VET or ELICOS) institution are all associated with increased financial vulnerability. This vulnerability is expressed as increased levels of financial stress, resulting in greater dependence on paid work as a source of income before the pandemic and increased job loss during Covid-19 restrictions. The figure suggests the requirement for seeking paid employment, the types of jobs students are likely to get, and their vulnerability to job loss (as

illustrated by Covid-19) are related to characteristics that describe a particular cohort of student.

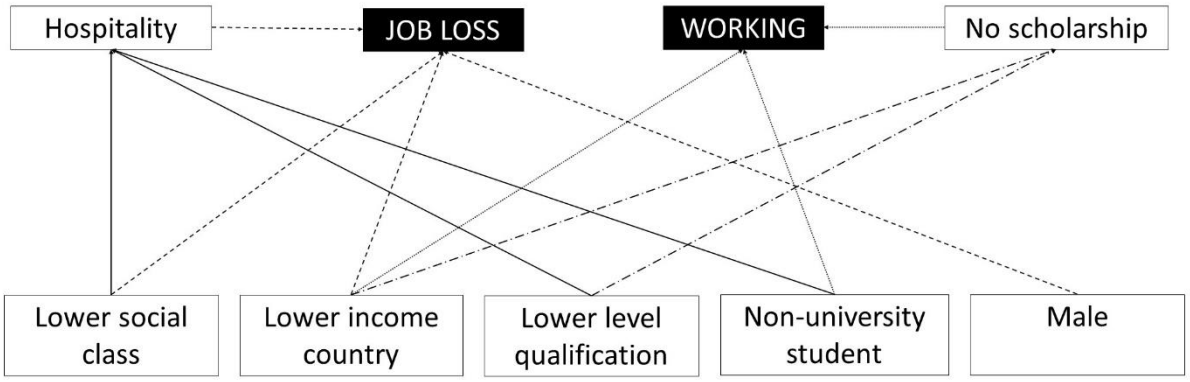

Figure 1: Diagrammatic summary of student characteristics and their positive associations with the need to work (before Covid-19) and job loss (during Covid-19)

However, these associations in themselves do not explain why particular students are more financially vulnerable or dependent on work. Nor do they explain the mechanisms of their vulnerability to job loss. As discussed above, the noncitizenship of international student-workers is a function of visa conditions, formal non-citizenship, and the framing of their rights in terms of their status as 'commodities' in an export industry. Their work precarity is characterised by labour market insecurity, wage theft and exploitative practices—in part generated by current and historical visa conditions and migration policies, and a regulatory tolerance for breaches. Our data provides evidence that some student cohorts experience greater exclusionary noncitizenship and heightened vulnerability to work precarity. Reflecting on the characteristics and generative processes of international student work precarity and noncitzenship, we explain some of the factors that may be driving this vulnerability, and its nature.

Need to work

Existing research acknowledges that the experience of financial pressure for international students in Australia—as well as their corresponding need to work—is a

function of the privilege of their background (Campbell et al., 2016; Marginson et al., 2010). In our analysis, students from the lowest-income countries[1] were three times more likely to be working prior to Covid-19 than those from higher-income countries. As identified by Reilly et al. (2017), there are 'two distinct sets of international students—those with and those without adequate pre-existing financial resources to study in Australia' (p. 5). Each of these groups will have a different motivation—and imperative—to work. The financial requirement for income from paid employment in Australia 'can also render [international students] vulnerable to the physical, social and emotional risks accompanying some forms of employment' (Marginson et al., 2010, p. 115).

For the most financially vulnerable students from lower-income countries, there is a direct relationship between a necessity to work and their workplace precarity, which takes the form of low-paying jobs, the risk of wage theft, and other forms of exploitation. That international students experience a particular form of precarious work has been recently and adequately evidenced (Campbell et al., 2016; Berg & Farbenblum; 2017; Clibborn, 2018). As discussed above, this precarity is a function of factors including visa requirements, increased exposure to the most insecure employment in industries employing unskilled casualised workers, and a culture of wage theft from international students.

Students demonstrated different levels of work participation. First, international students at non-university institutions in our sample were 2.5 times more likely to be working than those at universities. This accords with the results of other research and Census data (Reilly et al., 2017). Although a difference in work rates has been described statistically, there is little existing research that specifically focusses on the non-university sector and

[1] USD $3,995 or less Gross National Income per capita according to World Bank 2020 GNI per capita classifications https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups

explains the motivations behind an increased work participation rate for VET and ELICOS students. The desire to study in Australia in a vocational education or English language setting is likely in part driven by a motivation to work in Australia, with migration as a possible outcome. Clibborn (2018) hypothesises that students in private language or vocational colleges with lower barriers to entry, share characteristics such as weaker language proficiency and lower educational capital—making work a higher priority and the students more vulnerable to exploitation. Regardless of motivation, the increased need to work means that non-university students were in a more vulnerable position once the restrictions associated with Covid-19 started (Berg & Farbenblum, 2020).

Second, regression results initially suggested that undergraduate students were also more likely to be working pre-pandemic than postgraduate students. However, a stronger and more important association with the need to work—not having a scholarship—was uncovered. The inference is that undergraduate students are more likely to be working primarily because they have less access to scholarships. Scholarships provide a degree of financial support which is also more often available for students from richer countries, and associated with study at more prestigious institutions (Campbell et al., 2016). Our analysis shows that, for undergraduates as well as students from the poorest countries, scholarships are less available, and students without a scholarship are more likely to be working. The comparative vulnerability of those without scholarships was apparent during Covid-19.

Risk of job loss

Student-workers from lower-income countries, as well as those from more working-class families within their country of origin, were more likely to lose their employment during the first months of the pandemic. Employment vulnerability is tied to social class. Skill level is stratified by class, and the financial position of a student-worker's parents 'is the primary determinant of the number of hours the student works, and the type of pay the

student is prepared to accept' (Marginson et al., 2010, p. 119). Students from less privileged backgrounds, with limited financial support, are more likely to be vulnerable to exploitation (Campbell et al., 2016). Their family and home-country community, the basis of their 'mediated class location', links them to mechanisms of class exploitation that shape their material interests (Wright, 1997). Higher class position can influence the outcomes of student migration, in both the pre-migration and post-arrival environments, by facilitating the accumulation of English language and education capital (Kim, 2020).

Lower skilled student-workers are particularly prevalent in industries such as retail, hospitality, and cleaning (Campbell et al., 2016)—industries in which there has been a rapid increase of 'flexibilisation' within labour markets and increased casualisation (Campbell et al., 2019). Students working in hospitality prior to Covid-19 suffered from higher rates of job loss in our survey sample than those working in other sectors. Casual employment, the reliance on international students in hospitality, and individual student characteristics interacted to increase the impact on some student-workers more than others as the Covid-19 public health restrictions on workplaces and movement were introduced.

Policy implications

Before Covid-19, international student workers were adversely impacted by visa requirements that inadequately tested their capacity to afford study in Australia at the same time as limiting their work rights. During Covid-19 their unequal status was exacerbated when their formal status as non-citizens, supported by their informal characterisation as noncitizens, locked them out of income and job retention support extended to other workers as the job market collapsed—particularly in the industries in which they were overrepresented prior to the pandemic.

There are emerging indications that these policies are jeopardising the future of the market for international education in Australia. A collapse in application numbers for student

visas is evident, with a 40% fall in applications from January to July 2020 compared to the same period the year before (Morris, 2020). It is estimated that by July 2021, if travel restrictions remain in place, there will be 50% fewer international students in Australia compared with pre-pandemic numbers (Hurley, 2020). Whilst this change is in part generated by border closures associated with the response to Coivd-19, there is mounting evidence that exploitation in the workplace, racism and a lack of government support during the pandemic are contributing to changing attitudes towards Australia as a preferred study destination (Berg & Farbenblum, 2020; Morris et al., 2020).

To stem this shift, it is necessary that the government policies reflecting a commodification of international students be reversed by recognition and enforcement of their existing work rights and granting access to basic welfare rights in a time of crisis. Students are legally resident in Australia and are consequently owed a duty of care by the Australian Government under international human rights' treaties (Weissbrodt & Divine, 2015). Change to current visa policies are needed, to decrease employers' opportunities for diminution of rights in the workplace—such as reversing the maximum hours of legal work regulation.

Conclusion

The data analysis shows that the income of many students has fallen dramatically during Covid-19. These results concur with the recent findings of Berg and Farbenblum (2020) and reflect the breadth and magnitude of stories in the media about international student suffering and extreme financial stress during the Covid-19 pandemic. Students have not been able to access unemployment income support or the job retention subsidies of government. Our data also illuminates the degree to which students from lower-income countries, in the non-university sector, and without scholarships, are more financially vulnerable and more likely to need to work whilst studying in Australia. These are the same

students who, with those from a working-class family background, were more likely to be working in industries such as hospitality—the hardest hit by the pandemic—and more likely generally to have lost their job.

International students in Australia navigate conditions defined by their noncitizenship and experience of work precarity. During the pandemic, they have been left struggling in a crisis not of their own making and exacerbated by structures over which they have no individual control. The government needs to attend to its duty of care though policy change, including the reform of student visa conditions and the inclusion of international students in income support measures, at least while the pandemic continues to influence their welfare.

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