



Institute for
Public Policy
and Governance

**International students and the
impacts of precarity: Highly and
extremely precarious international
students in Sydney and Melbourne
prior to and during the COVID-19
pandemic**

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About this document

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Executive Summary

Our first report in 2020, *The Experience of International Students Before and During COVID-19*, showed that many international students were already having difficulties in the Sydney and Melbourne private rental sectors (PRS) prior to the COVID-19 pandemic and these problems intensified during the initial lockdown of the pandemic (Morris et al., 2020).

To build upon the first report and better understand the range of challenges international students experience, this report, using the same survey data, divides students into four groups—secure, moderately precarious, highly precarious, and extremely precarious cohorts. Drawing on a slightly adapted version of the financial stress indicators used by the Australian Bureau of Statistics (ABS), the level of financial precarity was categorised on a 9-point scale by students' self-reported experiences of financial stress. Students who reported no financial stress indicators were categorised secure; those who reported 1 to 2 were categorised moderately precarious; those who reported 3 to 5 we categorised highly precarious; and those students who reported 6 to 8, extremely precarious. The report focuses on the experiences of highly and extremely precarious students in 2019, prior to the COVID-19 pandemic and their experiences in mid-2020, during the lockdowns.

This report draws on two separate surveys. The first survey was conducted from August to December 2019 and fielded 7,084 valid responses from international students in all three post-secondary educational sectors: universities, Vocational Education and Training (VET), and English Language Intensive Courses for Overseas Students (ELICOS). The second survey, conducted from June to July 2020 during the first wave of COVID-19 lockdowns, was sent to 3,114 students who had previously agreed to be contacted in the future for a follow-up interview or survey. This survey fielded 751 valid responses. The surveys were supplemented by 48 in-depth interviews with students.

Our aim is to provide data on the extent and nature of international student precarity so that it can inform government and sector responses as international students return to Australia. The lack of affordable accommodation has been an ongoing issue in Australia and the increase in rents in 2021-2022 has worsened the situation. Affordable accommodation, as we show, is essential to the wellbeing of international students and indirectly impacts on the reputation of Australia as a study destination.

Key Findings

Financial stress

Based on the survey conducted in 2019, 44% of students were classified as financially secure, 31% as moderately precarious, 20% as highly precarious, and 5% as

extremely precarious. The precarity profile shifted dramatically in 2020 during the lockdown. In 2020, 30% of students were classified as financially secure, 30% as moderately precarious, 29% as highly precarious, and 11% as extremely precarious.

Housing affordability

When asked whether they could easily afford their rent, 52% of highly and 59% of extremely precarious students reported that they could not. During the lockdowns in 2020, these figures rose to nearly 60% of highly precarious students and 70% of extremely precarious students.

More than 40% of highly precarious and 70% of extremely precarious students went without necessities, like food, to pay their rent each week. In 2020, 48% of highly precarious students and a staggering 84% of extremely precarious students reported going without necessities to pay their rent.

In the 2019 survey, students were asked whether they needed to find paid employment to help pay their rent. Among the highly precarious, 71% of students reported that they needed a job to pay rent. This figure was noticeably higher among extremely precarious students: 87% required paid employment to pay their rent.

Housing insecurity

The 2019 survey asked students whether they had ever been evicted. Only 5% of financially secure students had been evicted, while 11% of highly precarious and 21% of extremely precarious students reported having been evicted from a property.

In 2019, 35% of highly precarious and 70% of extremely precarious students reported being worried about becoming homeless. Surprisingly, the lockdowns brought about by the COVID-19 pandemic had little impact upon these figures: in 2020, some 27% of highly precarious and 71% of extremely precarious students reported that they feared they could become homeless.

This stress caused 39% of highly precarious and 60% of extremely precarious students to report that their academic studies were negatively impacted. The lockdowns had a significant impact on these numbers: in 2020, 72% of highly precarious and 86% of extremely precarious students reported that the stress surrounding their housing situation was having a negative impact on their studies.

Housing conditions

This report provides unique insights into what's good and not so good about international student rental housing. When asked about the condition of their home in 2019, almost one in five (19%) extremely precarious students reported that it was not in good condition. This figure was almost five times higher than financially secure students, of whom just 4% reported that their home was not in good condition.

When asked about the condition of their kitchens, 41% of extremely precarious students and 25% of highly precarious students reported that its condition had an impact on their ability to cook meals.

Just under four in ten (39%) extremely precarious students reported that the poor condition of their accommodation was having a negative impact on their studies. Among highly precarious students, this figure was 20%.

Overcrowding and use of space

Nearly a third (32%) of extremely precarious students reported that their home was over-crowded. Among highly precarious students almost one in five (19%) reported that their home was over-crowded. In contrast, 12% of moderately precarious and 8% of secure students felt similarly.

When asked about whether the garage was used as a bedroom, 6% of highly precarious students and 18% of extremely precarious students indicated that it was.

Students were also asked whether they were allowed to use all the common areas in their accommodation. Slightly more than 8% of highly precarious and 12% of extremely precarious students reported that they were not able to use all common areas in their homes.

Relationship of students with their real estate agent and or landlord

Almost half (47%) of extremely precarious students stated that they had a problem with their landlord or real estate agent. Among highly precarious students this figure was 38%. Just over a quarter (26%) of moderately precarious and 18% of secure students had had a problem. Of the students who reported having a problem with their landlord or real estate agent, 66% of extremely precarious students and 56% of highly precarious students were unable to resolve it.

Students were also asked whether their landlord or real estate agent had visited their home unannounced, an act which is illegal under tenancy laws. Just 13% of financially secure students and 18% of moderately precarious students reported an unannounced visit. This figure was 24% among highly precarious students and 38% among extremely precarious students.

The neighbourhood and commuting times

Students were asked whether they enjoyed living in their current neighbourhood. The overwhelming majority reported that they did, but only 51% of extremely precarious and 63% of highly precarious did. By comparison, almost 78% of financially secure students reported that they enjoyed living in their current neighbourhood.

The majority of highly (62%) and extremely (71%) precarious students commuted more than 20 minutes in one direction to reach their place of study. Moreover, 10% of highly

precarious and 16% of extremely precarious students had to commute for more than an hour each way to their place of study.

When asked whether their commutes had a negative impact on their studies, 29% of highly precarious and 42% of extremely precarious students reported that this was the case. By contrast, only 19% of moderately precarious and 14% of financially secure students reported that their commute had a negative impact on their studies.

1 Introduction

International students have become a substantial cohort within the post-secondary education sector in a number of countries. In 2018, it was estimated that world-wide there were 5.6 million international students, up from 2 million in 2000 (OECD, 2020). Per capita, Australia had the largest contingent of international students after Luxembourg. In December 2019, just prior to the COVID-19 pandemic there were just over 758,000 international students in Australia of which 46% were enrolled in the university sector, 30% in vocational and training (VET) and 16% were English language students (Australian Government, 2020). In the university sector in 2017, there were 1,513,383 enrolled students of which 431,438 (29%) were international students and 1,081,945 (71%) were local (Universities Australia, 2019). As is now well appreciated in Australia, international education is a crucial service export industry. The ABS estimated that in the 2018-2019 financial year, international students contributed \$37.6 billion to the Australian economy and created around 240,000 jobs (ABS, 2019; Tehan, 2019). Besides making a major contribution to the revenue flow of the post-secondary sector, international students add to the civic life of Australia's cities, are a significant cohort of workers in the labour market, and an important source of rental income for landlords. The loss of a substantial proportion of international students during the pandemic phase of 2020-2022 has had damaging impacts on post-secondary education, city life, and most of all, opportunities for thousands of students.

Despite their rising significance as a migrant cohort, research on the financial and housing circumstances of international students has been scant (see Berg and Farbenblum, 2020; Morris et al., 2021a). This report builds upon an earlier report, *The Experience of International Students Before and During COVID-19*, (Morris et al., 2020) that profiled the housing and work experiences of international students in Australia in the private rental sector in Sydney and Melbourne prior to and during the COVID-19 pandemic. Students enrolled in VET, English language colleges, and universities were surveyed. That report drew on two large surveys, one conducted in the second half of 2019, thus prior to the COVID-19 pandemic, and one conducted as follow-up research in mid-2020, during the lockdown.

A key finding was that the international student body is highly differentiated. The report showed that many international students had the resources to ensure that they had adequate accommodation and that paying the rent was not an issue. However, for a substantial proportion of international students their lack of adequate financial resources meant that their dependence on the lightly regulated private rental sector had a significant impact on the quality of their lives. Paying the rent and maintaining their tenure were constant challenges. In order to be able to pay the rent, employment for many was essential.¹ A smaller share had much more serious problems and those experiences motivated us to study the causes and consequences of severe precarity and its consequences more closely (Hastings et al., 2021; Wilson et al., 2022).

¹ Drawing on the two surveys and 48 interviews conducted with international students, a number of academic articles have been published, see Hastings et al., 2021; Morris, 2021; Morris et al., 2022; Overgaard et al., 2022; Wilson et al., 2022.

This report adds further to that profile. Drawing on the same two surveys, this report takes as its starting premise that the international student body in Australia has varying degrees of access to social and economic resources—accordingly, we have divided the respondents into four groups with each having a specified level of precarity. In order to identify the level of precarity, we continue to rely on a modified version of the financial stress indicators (this is elaborated on in Section 3) utilised by the ABS (see Wilson et al., 2022).

The four groups are secure students, moderately precarious, highly precarious and extremely precarious students. The level of precarity was determined by the number of financial stress indicators a student reported experiencing in the year proceeding the survey. Our primary focus was to illustrate the implications of these varying levels of precarity with respect to students' housing circumstances, affordability, security of tenure and relationships with their landlord and or real estate agent. We also supplement the survey data, as we did in the previous report, with data from 48 semi-structured interviews with international students.

2 Methodology

This report relies on three sources of data:

2019 survey

The 2019 survey data were collected from July to December 2019. All of the universities in Sydney and Melbourne, a large number of vocational education and training (VET) providers and English language colleges (ELICOS) were approached and asked to send a link to our questionnaire to all of their international students. This ensured that all of their international students had an equal chance to participate. Of the 68 education providers approached, 43 agreed to support and participate in the study (10 universities, 24 VET, 7 ELICOS and two foundation course institutions). That fieldwork exercise produced a total of 7,084 valid responses: 82.9% were university students, 11.3% were VET students, and 5.8% were ELICOS students. The sample over-represents university students but was large enough to yield credible samples for the other two sectors so that meaningful comparisons can be drawn.

The survey was made available in English or Chinese (Mandarin) to ensure a high response rate from Chinese-speaking international students, who at the time constituted the largest proportion of Australia's international student population. Representativeness checks revealed a good coverage of students by country with some over-representation of Chinese-speaking respondents due to the availability of the Chinese language survey questionnaire.

A follow-up survey in 2020

Given the need to understand the crisis conditions of 2020, a follow-up survey from the cohort of respondents to the 2019 survey was conducted from June to July 2020. The questionnaire was tailored to ask respondents about the impact of the lockdowns in the areas of income stability, housing, and employment. Respondents to the 2019 survey had been asked to provide contact information if they were prepared to be interviewed in-depth: the 3,114 respondents who agreed to further contact were then invited to participate in the follow-up survey. Responses collected in 2020 were not linked at an individual level to responses to the 2019 sample.

In the follow-up sample, there were 751 valid responses; 90.2% were university students, 8.8% were VET students, and 1.0% were ELICOS students. The second survey sample also over-represents students from the university sector. Indeed, the relatively small number of responses from ELICOS students highlights that any generalisations made from these survey results about the broader ELICOS sector during the pandemic should be made with caution.

In-depth interviews

During 2020 and 2021, we conducted 48 in-depth interviews with international students, and have supplemented the data with relevant quotes. These interviews covered a range of themes: finding accommodation; the condition of the property; perceptions of home-life; relationships with fellow tenants; relationships with the landlord and/or real estate agent; perceptions of security; the affordability of the accommodation; rent and paid employment; friendship and social ties; perceptions of the neighbourhood; the impact of the Covid-19 pandemic and risk coping strategies.

All of the interviews were audio-recorded and transcribed. The interview data was organised using NVivo software.

The data in this report is presented in simple tables and charts to facilitate access and promote understanding to ensure wide use of the findings to inform scholarship and policy. In most cases, additional background analysis using regression and other statistical techniques assisted us in locating the most significant underlying patterns in the data. The next section defines the central variable for this report: a modified version of financial stress.

3 Defining financial stress and the varying levels of precarity

Even before the pandemic, Australia had been ranked as one of the most expensive countries in the world for international students (HSBC, 2013). The cost of studying and residing in Australia results in many international students experiencing financial stress. This stress is shaped by the social, family, and class background of students (Hastings et al., 2021). To capture the degree of financial stress students experienced, our research has used a modified version of the financial stress questionnaire developed by the ABS (Travers and Robertson, 1995; also, Wilson et al. 2022). Two of the nine ABS indicators— household spends more than it gets (over the past 12 months) and unable to raise \$2,000 in a week for something important— were removed because they have little applicability to the international student population (ABS, 2017). We also added a novel item asking students about the affordability of textbooks to include an element more relevant to students. The items used in our surveys, and their distribution before and during the COVID-19 pandemic, are presented in Table 3.1.

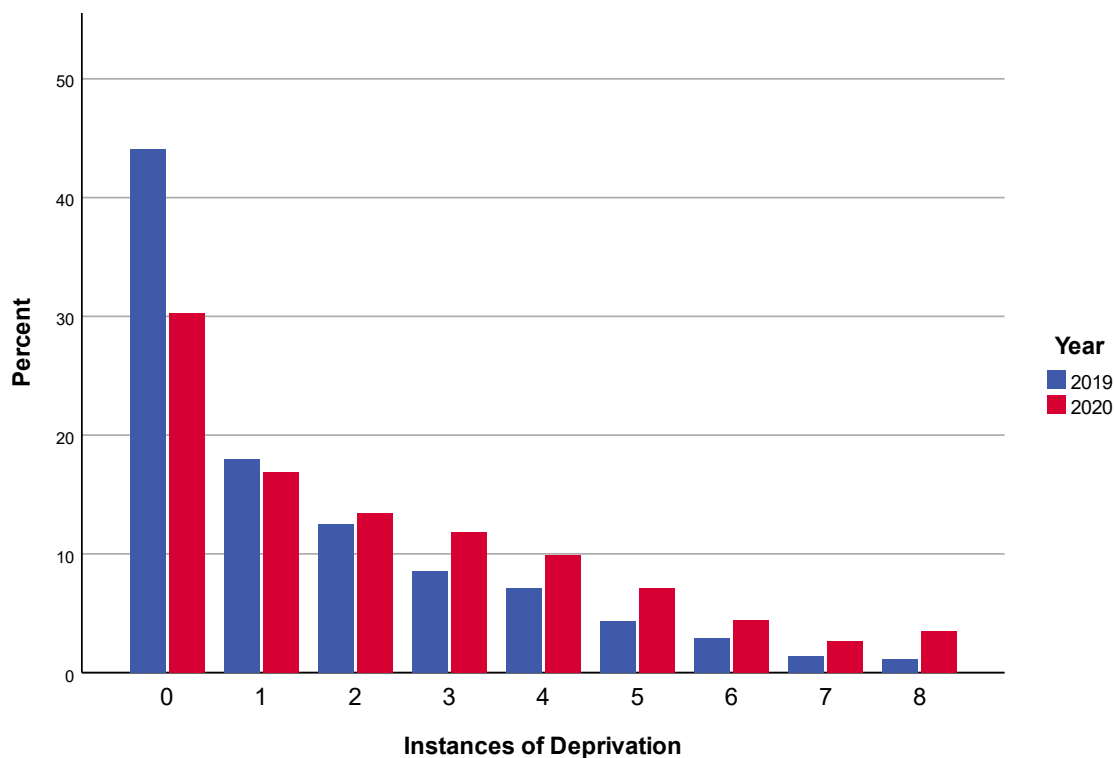
The key advantage of this scaled measure of financial stress, which correlates moderately with reported income data, is that it better captures the specific nature of a student’s experience than income data alone. Understanding these experiences of financial stress is important, given anecdotal evidence that suggests that many international students are unsure of their exact income, rent, or other expenses because these costs are often borne by their families.

Table 3.1: Over the past year, since you started renting, have any of the following happened to you because of a shortage of money?

Items	2019	2020
Had to borrow money from friends or family?	41%	45%
Unable to heat your home adequately?	22%	35%
Unable to cool your home adequately?	22%	21%
Could not afford to buy prescribed textbook/s?	22%	28%
Went without meals?	21%	29%
Pawned or sold something to get money?	12%	26%
Had trouble paying your electricity on time?	11%	23%
Asked welfare/community organisations for help?	4%	23%
N	6,818	717

Previous research in Australia has considered a respondent to be experiencing financial stress if they reported experiencing two or more items on the ABS financial stress inventory (Marks, 2007). However, to better distinguish the international student experiences on our modified scale, we created a novel index. First, the number of different financial stress items that a respondent indicated experiencing was aggregated, creating a score of between 0-8 for each respondent. The distribution of these aggregated scores both before and during the pandemic are shown together in Figure 3.1. The figure shows that prior to the pandemic almost 45% of international students reported experiencing **no** instances of financial stress. During the lockdowns, this figure dropped to just 30%.

Figure 3.1 – Distribution of Aggregated Financial Stress by Year – n=6,818/717

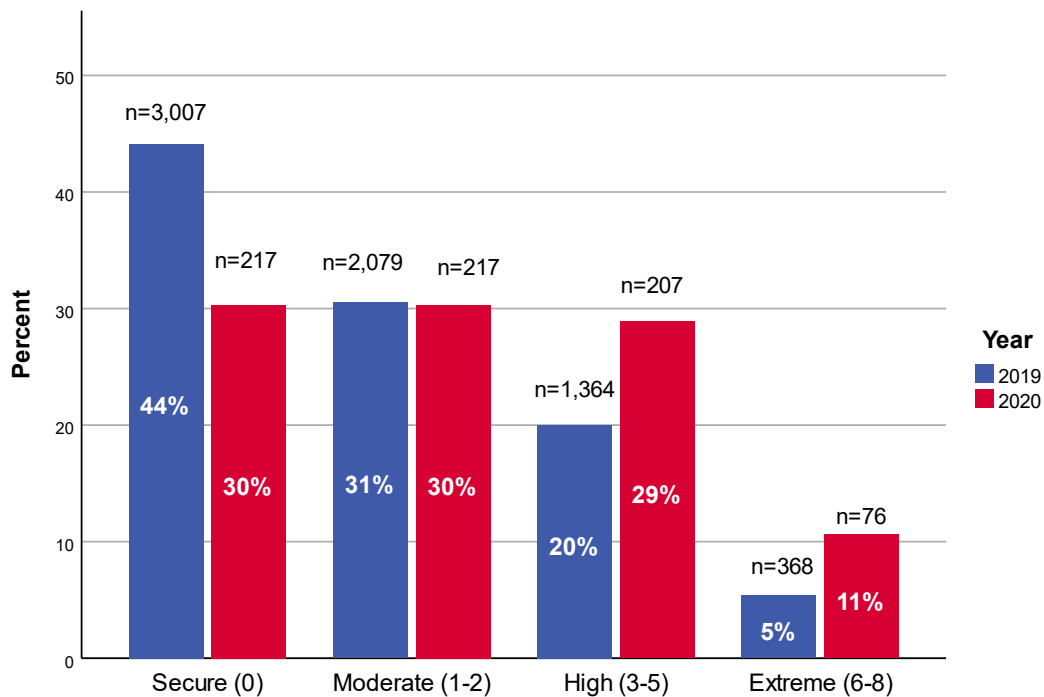


After aggregating the number of instances of financial stress, principal component analysis (PCA), a technique which can reduce noise in the data, was used to create cut-off points for the groups within our financial stress index. Those who reported 1-2 instances of financial stress were determined to experience a ‘moderate’ amount of financial stress. While those who reported 3-5 instances of financial stress were deemed to experience a ‘high’ amount, and those who reported 6-8 instances an ‘extreme’ amount of financial stress.

The distributions for our financial stress index are shown for 2019 and 2020 in Figure 3.2 below. As mentioned before, 44% of students in 2019 were classified as financially secure. Due largely to the pandemic, this figure fell substantially to just 30% of students in 2020. In contrast, the proportion of students classified as moderately precarious remained relatively constant, declining slightly from 31% in 2019 to 30% in 2020. The proportion of highly precarious students was 20% in 2019 and increased noticeably to 29% in 2020, whilst the proportion of extremely precarious students doubled rising from just over 5% in 2019 to almost 11% in 2020. In sum, where one in four students were classified as highly or extremely precarious in 2019, in 2020 four in ten were.

Comparisons between the two surveys in 2019, prior to the pandemic, and 2020 when the pandemic took hold—suggest a major increase in international student precarity. But there are some limitations around our comparisons. The survey data was not linked at an individual level, so the change in precarity for individual respondents could not be discovered. There is some possibility that the smaller cohort of repeat respondents were motivated by their grievances about hardship during the lockdowns of 2020 and that this inflated the true state of hardship experienced by the pandemic cohort. But, equally, some students in 2020 may not have responded to the second survey *because of severe hardship*: many students may have left Australia due to severe precarity or experienced circumstances that made follow-up participation in the survey harder.

Figure 3.2 – Four levels of precarity measured by financial stress in 2019 & 2020 – n=6,818/717



Over the remainder of this report, we demonstrate how students who are part of the highly and extremely precarious groups are more likely to report and experience adverse situations than their secure and moderately precarious counterparts. We are particularly focused on the experiences and challenges faced by those students who comprise the extremely precarious group.

4 Housing affordability

Definitely when you don't know where your rent is coming from how are you going to eat, you cannot study. I failed two subjects ... while this was happening. (VET student from India)

Definitely at that time I used to survive on one meal per day ... Actually I have seen some days where having nothing at all wouldn't actually bother you much because it's just like you have this thing in your mind that you have to pay somebody back. You have to save up for your rent and your fees. I think that was the time when you have to put it all off. So we have seen the days where we wouldn't eat all day and that actually also affected me physically. Not eating the whole day and relying on one meal just water and water. (University student in Sydney from India recounting her struggle prior to finding employment)

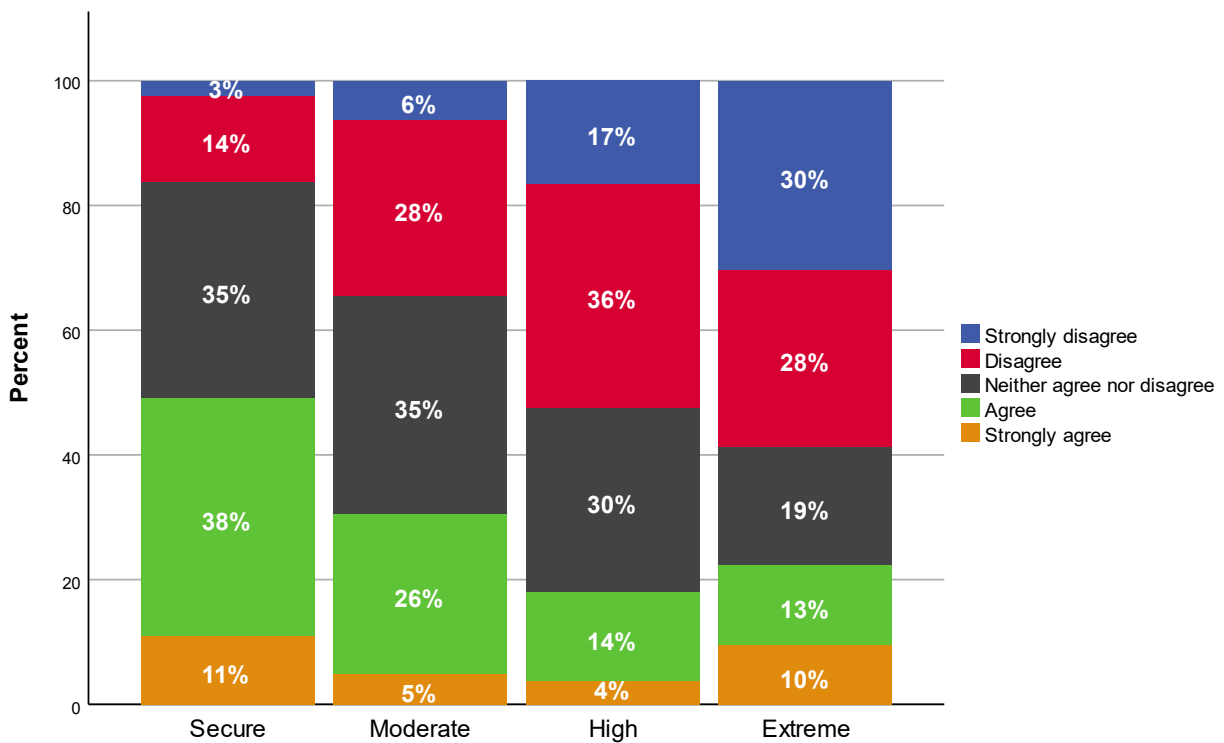
I didn't like my job ... it was a terrible job but I still had to stick to it because of the rent I needed to pay ... I had to consistently worry about my rent, had to worry about the next week I had to pay for. And you know I knew that I'm feeling terrible ... [but I need] to go to work and ... have that passive aggressive voices of my boss or manager and I need to be with him all day because you know I need to pay the rent. (University student from Bangladesh)

4.1 Housing affordability in 2019, prior to the COVID-19 pandemic

Research continues to indicate that Australia faces a housing affordability crisis (Morris, 2022). This problem is particularly serious in Australia's major cities, with both Sydney and Melbourne ranked as two of the most expensive cities in the world to live (Cox, 2022). With the advent of the COVID-19 pandemic, the affordability crisis extended to many regional areas where historically the private rental sector has been affordable for low-income households (Ting et al. 2022; Morris, 2022). Typically, research into housing affordability compares a household's total housing expenditures to their gross income to determine how much financial stress housing costs impose upon the household. However, as has been noted, the collection of accurate income data from international students proved difficult, especially when estimates of rental stress depends on accurate knowledge of income. However, based on the data, our assessment is that it is common for international students to experience rental stress on the 30% of household income measure. The alternative method for establishing affordability simply asks respondents to report rent and living cost stress on a range of Likert measures—for example, asking whether students 'can easily afford housing costs' and whether they 'quite often go without necessities like food to pay for their accommodation', to better capture the lived experiences of international students in the private rental sector (PRS).

Figure 4.1 displays the distribution of responses to the statement, 'I can easily afford housing costs' for groups ranked by financial stress in 2019. The figure demonstrates that there is a clear trend in that the proportion of students who disagree with the statement surges as financial stress increases. Thus 30% of extremely precarious students strongly disagreed that housing costs are easily affordable, whereas only 3% of secure students (students not experiencing any financial stress) shared a similar sentiment. Similarly, 58% of students in the 'extreme' category disagreed or strongly disagreed with the statement, while only 17% of those experiencing no financial stress did. Just over half (53%) of the highly precarious students also strongly disagreed or disagreed that they can easily afford housing costs.

Figure 4.1 – I can easily afford housing costs (by financial stress level) – n=6,811



The ability of students to easily afford their housing costs has a direct impact upon their wellbeing. Figure 4.2 displays the proportion of students who found themselves worrying about paying their rent each week by financial stress. An astounding 81% of students in the extreme precarity group reported that they worry about paying their rent each week (strong agreement is almost half of responses at 45%). Just under two thirds of students in the high precarity group strongly agreed or agreed that they worry about paying the rent each week, versus 38% in the ‘moderate’ financial stress group. Only 16% of students experiencing no financial stress reported worrying about paying their rent each week. These findings suggest that having the means to pay the rent each week is a major anxiety for a substantial proportion of both extremely and highly precarious student cohorts.

Figure 4.2 – I find myself often worrying about paying the rent each week – n=6,810

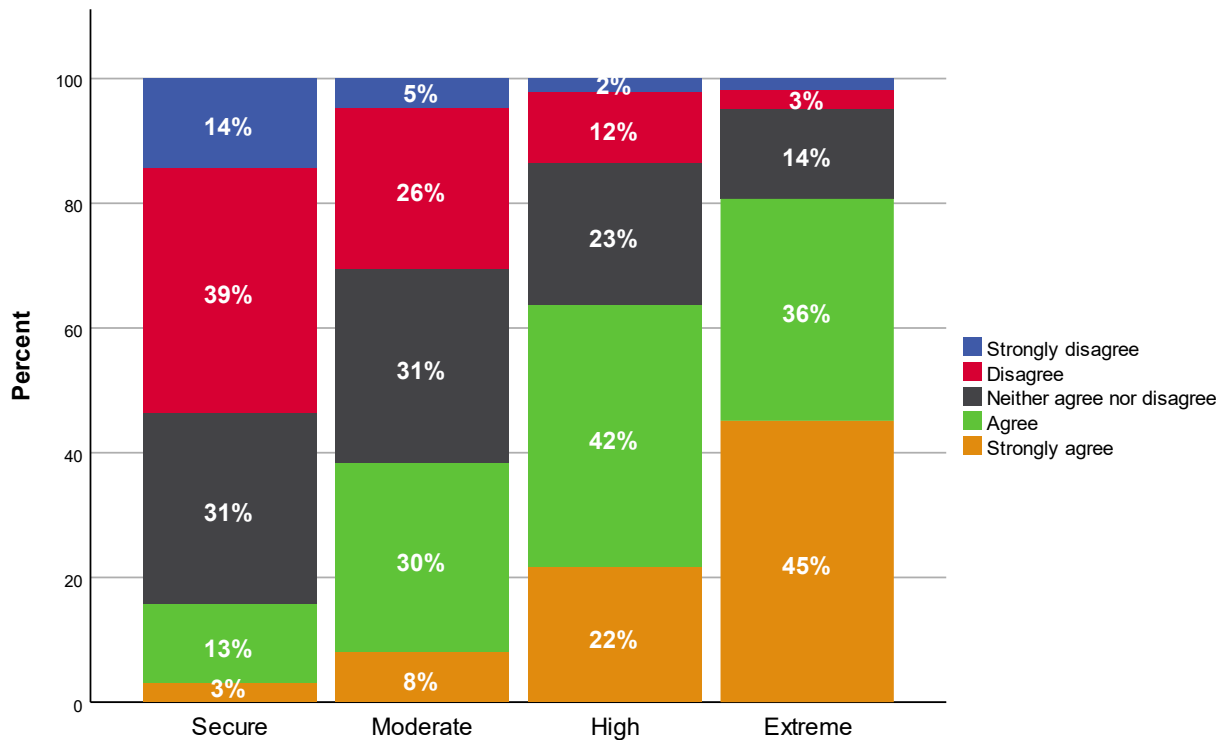


Figure 4.3 shows the responses of students to the statement ‘Quite often I go without necessities like food so I can pay for my accommodation’ by level of financial stress in 2019. Seven in ten students in the extreme category of financial stress often go without necessities, such as food, so that they can pay their rent. Strong agreement with this proposition rises to 30% for this cohort. Approximately 40% of students in the high precarity group reported that they go without necessities. This figure falls even further to just 16% of the moderately precarious, while only 12% of the secure students reported having to go without necessities.

Figure 4.3 – Quite often I go without necessities like food so I can pay for my accommodation – n=6,809

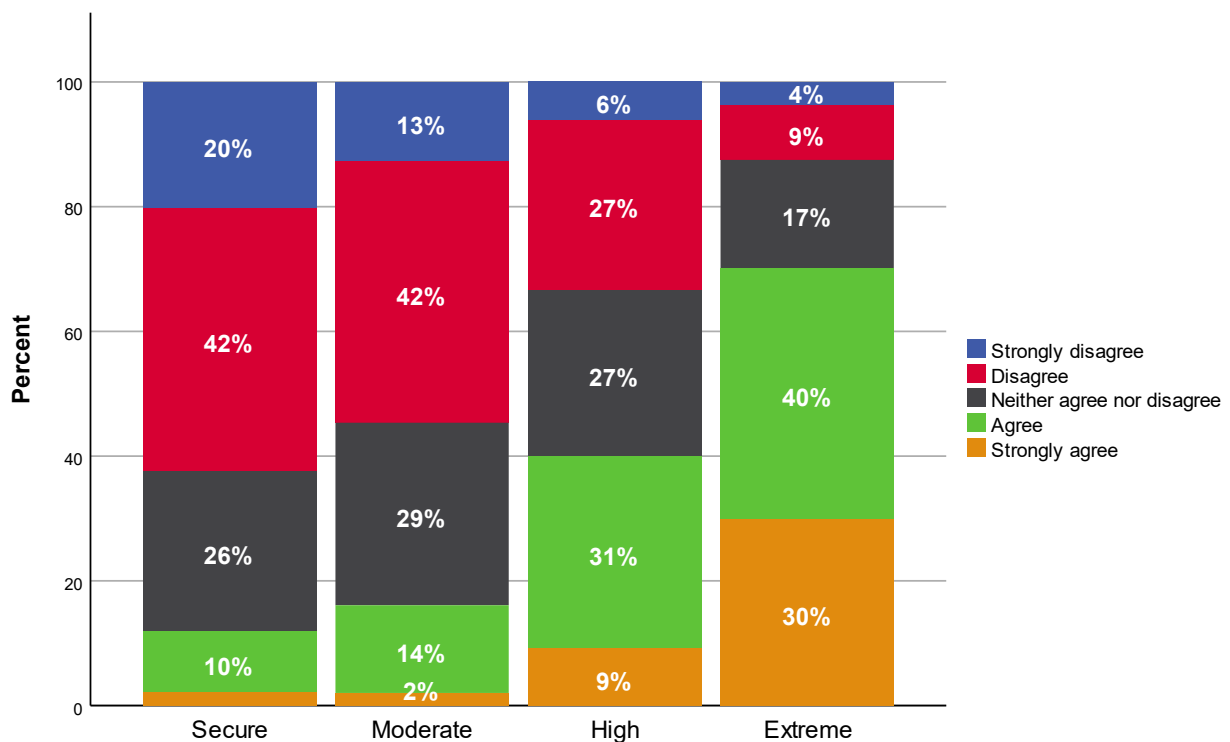
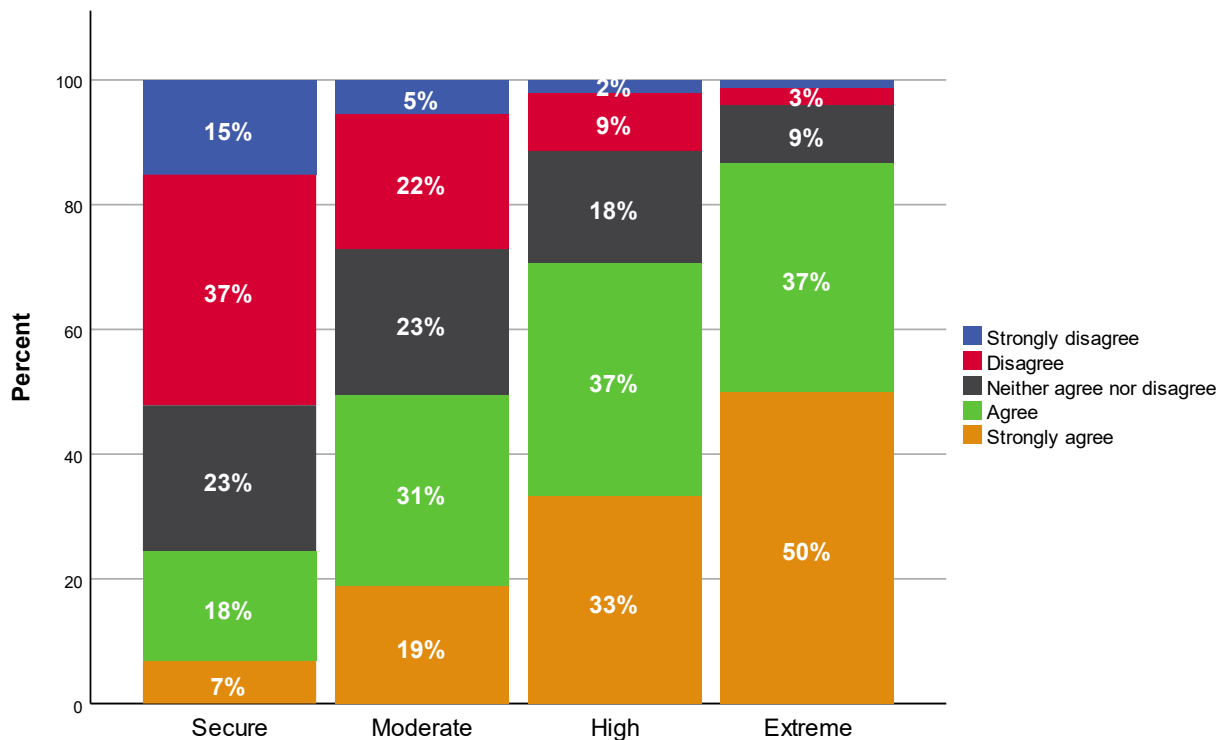


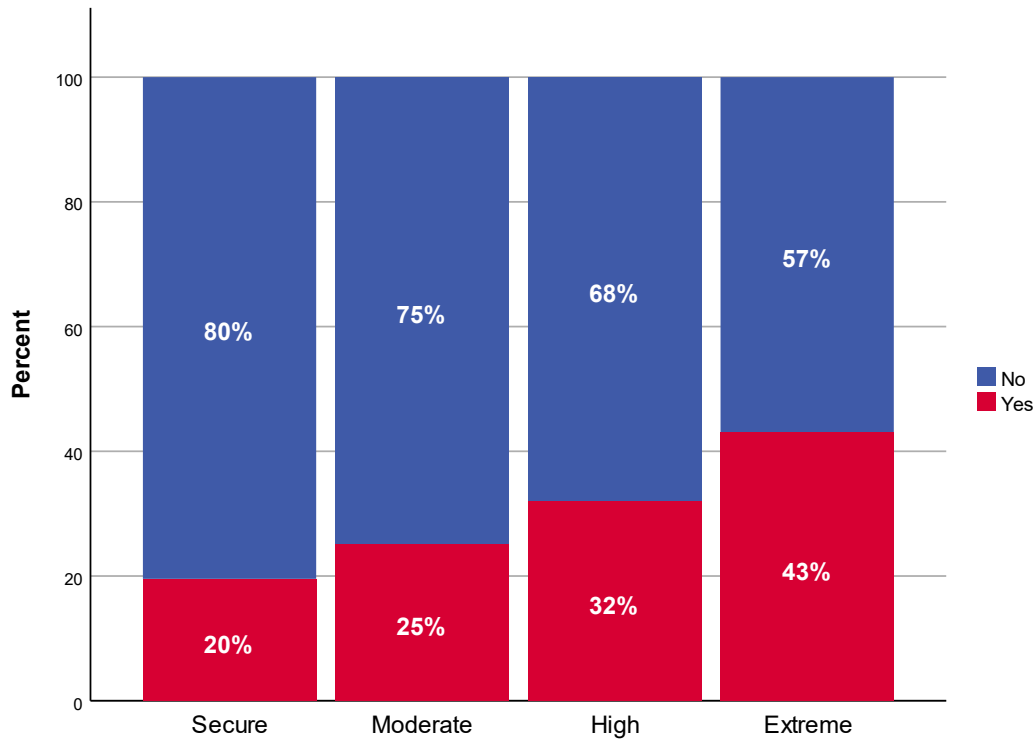
Figure 4.4 shows the percentage of students within each group who have had to undertake paid employment to help cover their living costs. Among extremely precarious students 87% agreed that they had to find paid employment to pay their rent compared to 71% of highly precarious students. Among moderately precarious students almost half (49%) had to find paid work to pay their rent, and among the financially secure almost a quarter (24%) reported needing paid employment to pay their rent. These findings not only indicate that the need for students to undertake paid employment rises with increasing precarity, but they also point to the prohibitive costs associated with the private rental sector within Australia’s two major cities.

Figure 4.4 – To pay the rent, I have to get a paid job – n=6,806



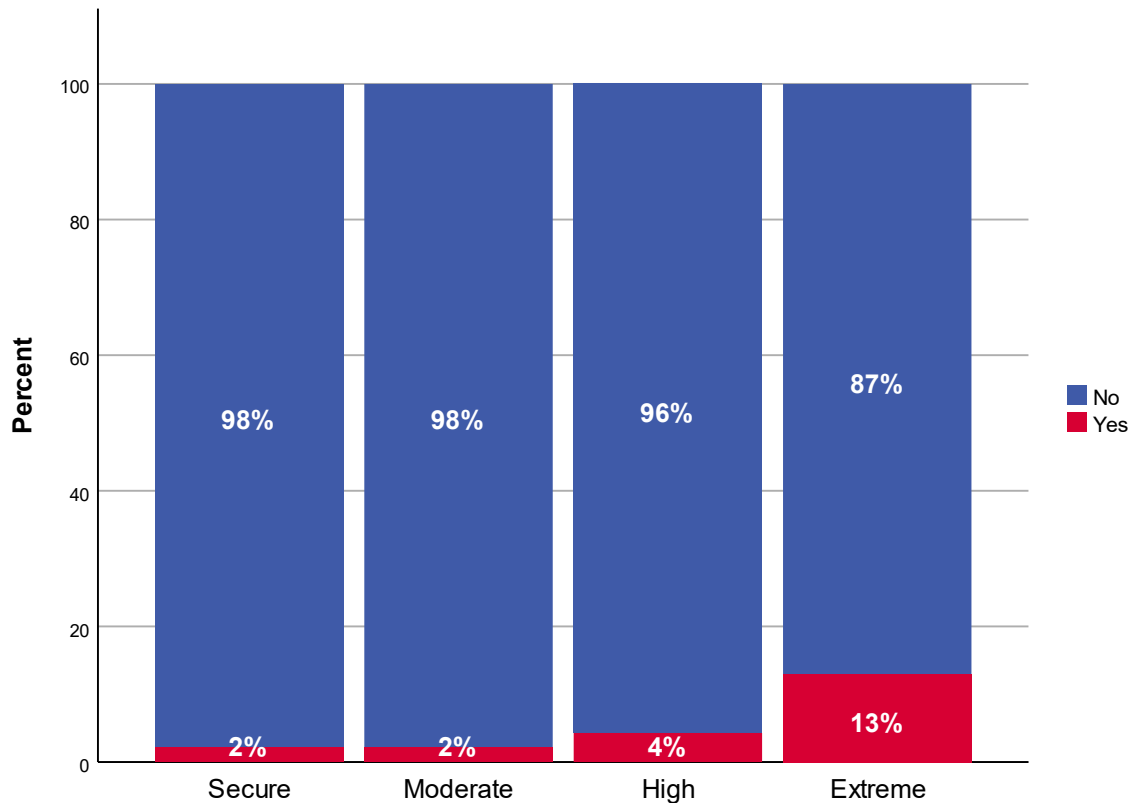
One key means of coping with high rents was sharing a bedroom with somebody who was not their partner. Overall, 25% of students shared their bedroom with a non-partner. Extremely precarious students were more likely than their less precarious counterparts to share. Just over four in ten (43%) shared, compared to just under a third of highly precarious students and a quarter of moderately stressed students. Interestingly, one in five students in the secure group said that they shared their bedroom to reduce their rent.

Figure 4.5 – To save on rent, do you share your bedroom with someone who isn't your partner? – n=6,779



Remarkably, 13% of extremely precarious students answered in the affirmative when we asked, ‘Do you have to hotbed (i.e. your bed is only available for a few hours of the day/night?)’, as did 4% of highly precarious students. It is possible that a proportion of students may have misinterpreted the question, so we examined self-reported English ability and found that 95% of students who said that they had to hotbed rated their English ability as fair or better. This result suggests that most students who answered in the affirmative understood the question.

Figure 4.6 – Do you have to hotbed (i.e., your bed is only available for a few hours of the day/night)? – n=6,762



4.2 Housing affordability during the lockdown in 2020

Yeah, we are worrying and like we asked, we emailed to our agency to make discount or something like that but they said, “It’s hard for them... because the landlord has like a mortgage ... and everybody’s struggling”, and so for now they don’t have any like discount or this kind of thing so we are worried because before that, before this current thing we had our part-time jobs and three of us now lost our job. (University student from Mongolia)

Before getting my job back, I had to cut down on fresh fruits and veggies and even canned food and to get cheap cup of noodles for every day. I also had to limit the quantity of my food to save enough money for rent which was barely enough. Even now, I’m sticking to canned food but not as much as before. (University student from India talking about the impact of losing her job when lockdown took hold)

The follow-up survey conducted in mid-2020 during the lockdowns illustrated the profound impact of the pandemic on the capacity of many students to pay their rent (see Figure 4.7). We found that, overall, 4% of students had not been able to pay any rent, and 24% had only been able to pay part of the rent.

Whilst noting that the number of respondents in these cohorts in the follow-up sample was smaller, the financial vulnerability of highly and extremely precarious students was concerning. Only 32% of the extremely precarious cohort reported that they had been able to pay the full rent (during the lockdowns) while just over half (54%) had managed to pay part of the rent and 14% had not paid any rent. The highly precarious group was overall in a better position: 62% had managed to pay their rent. However, a third had only managed to pay part of the rent and 5% had not been able to pay any rent.

The impact of the lockdown was far less disruptive for the moderately precarious and secure groups. Only around 1% of respondents in these two groups reported that they had not been able to pay any rent. However, in the moderately precarious group just under one in five students reported that they had only been able to pay part of their rent. Within the secure group, 8% had not managed to pay the full rent.

Figure 4.7 – Since the lockdown have you been able to keep paying rent? – n=715

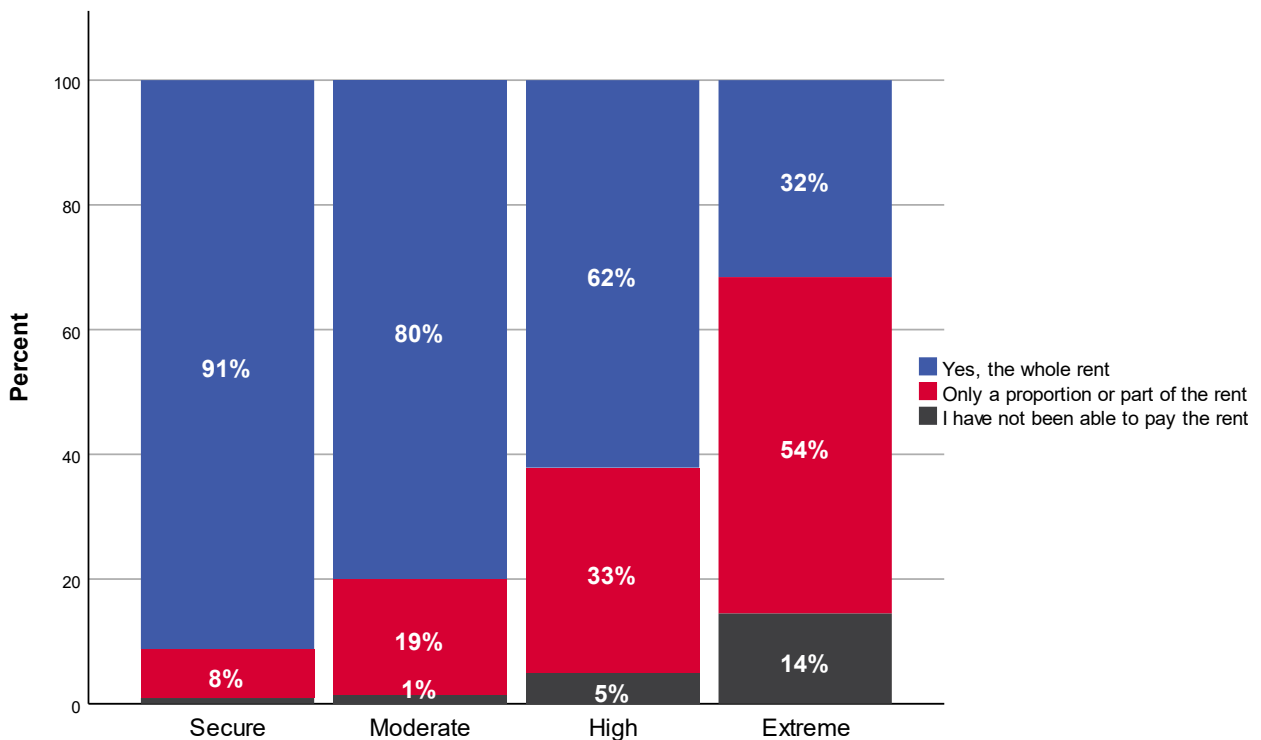


Figure 4.8 shows the distribution of responses to the statement, 'I can easily afford housing costs' by financial stress in 2020. Comparisons with the response profile from 2019 gives perspective on the extent of financial deterioration. The only group whose situation did not deteriorate substantially were students experiencing no financial stress. Among this group, only 17% of students disagreed with the statement in 2020 compared with 16% in 2019. Students experiencing a moderate degree of financial stress went from 35% disagreement in 2019 to 41% in 2020 and highly financially stressed students went from 52% disagreement in 2019 to 60% in 2020. Extremely financially stressed students suffered the most: in 2019, 59% of extremely precarious students disagreed or strongly disagreed they could easily afford housing costs but this figure increased to 78% during the lockdowns.

Although sample sizes are smaller for the 2020 sample, the trend is clear: housing unaffordability in 2020 increased disproportionately as the level of reported financial stress rose. During the 2020 lockdowns, the NSW and Victorian state governments did issue moratoriums on evictions, but international students were not always able to negotiate rent reductions in line with falling incomes.

Figure 4.8 – I can easily afford housing costs – n=713

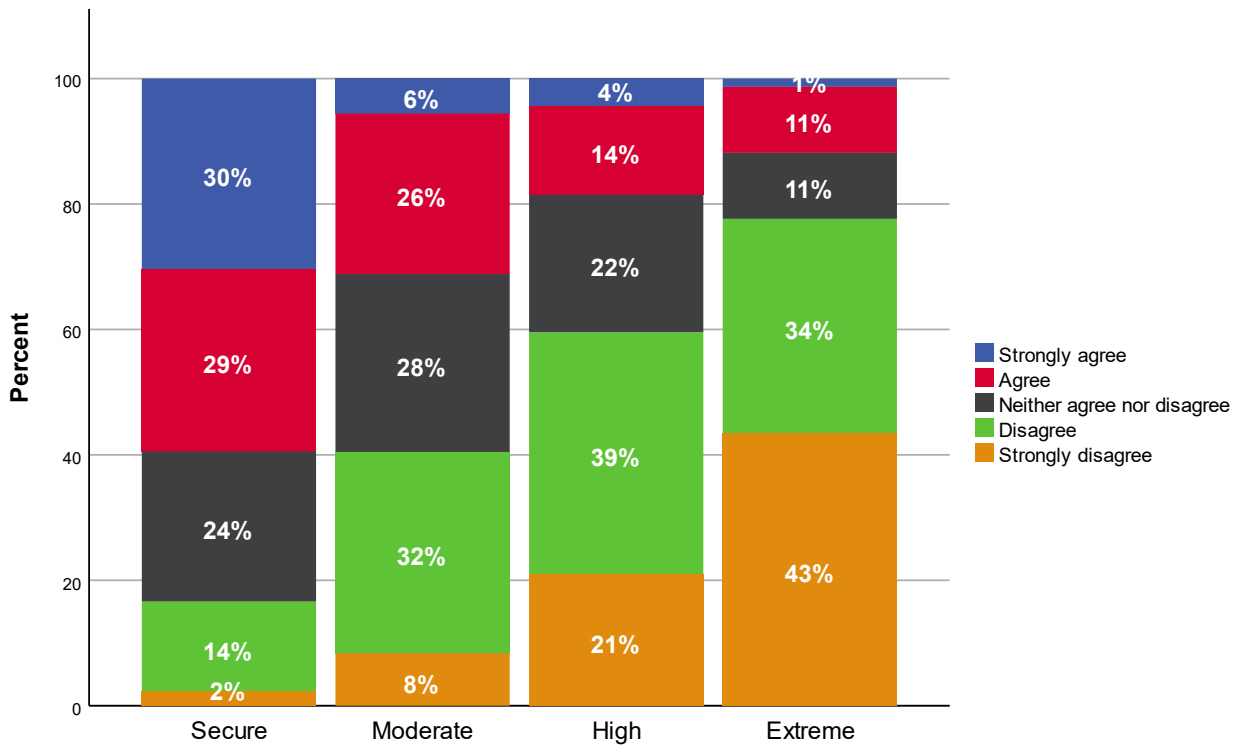
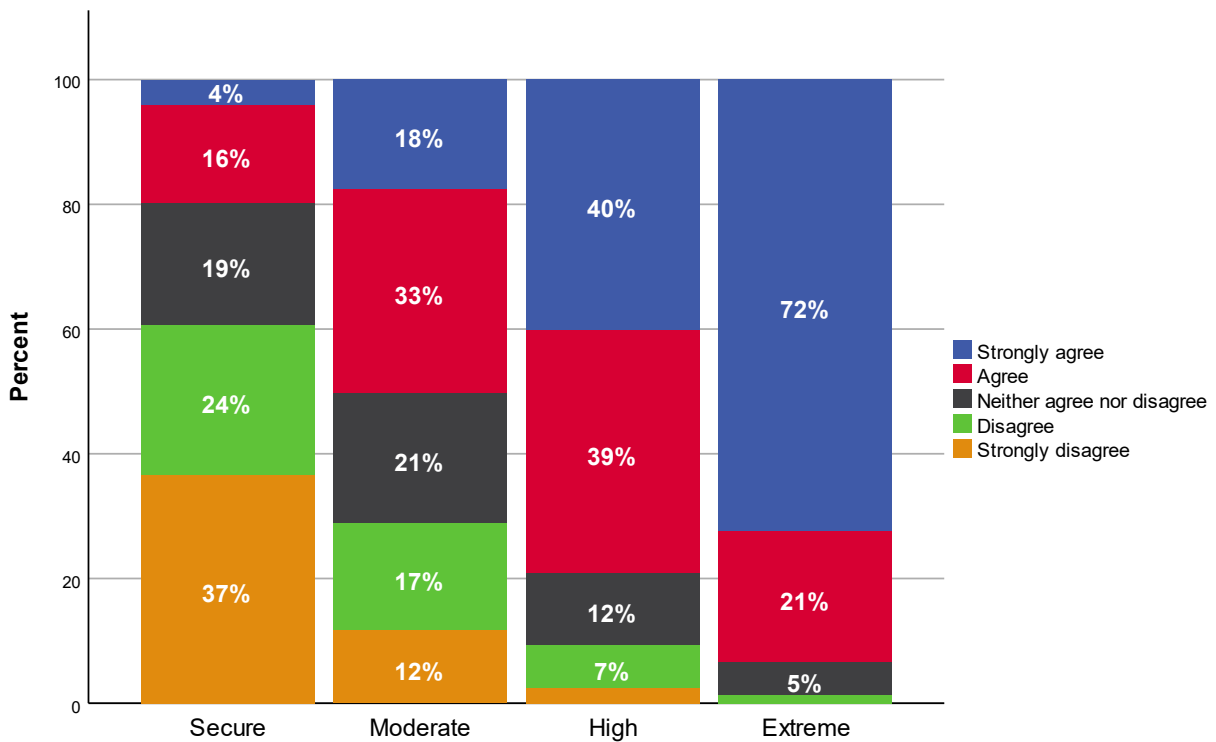


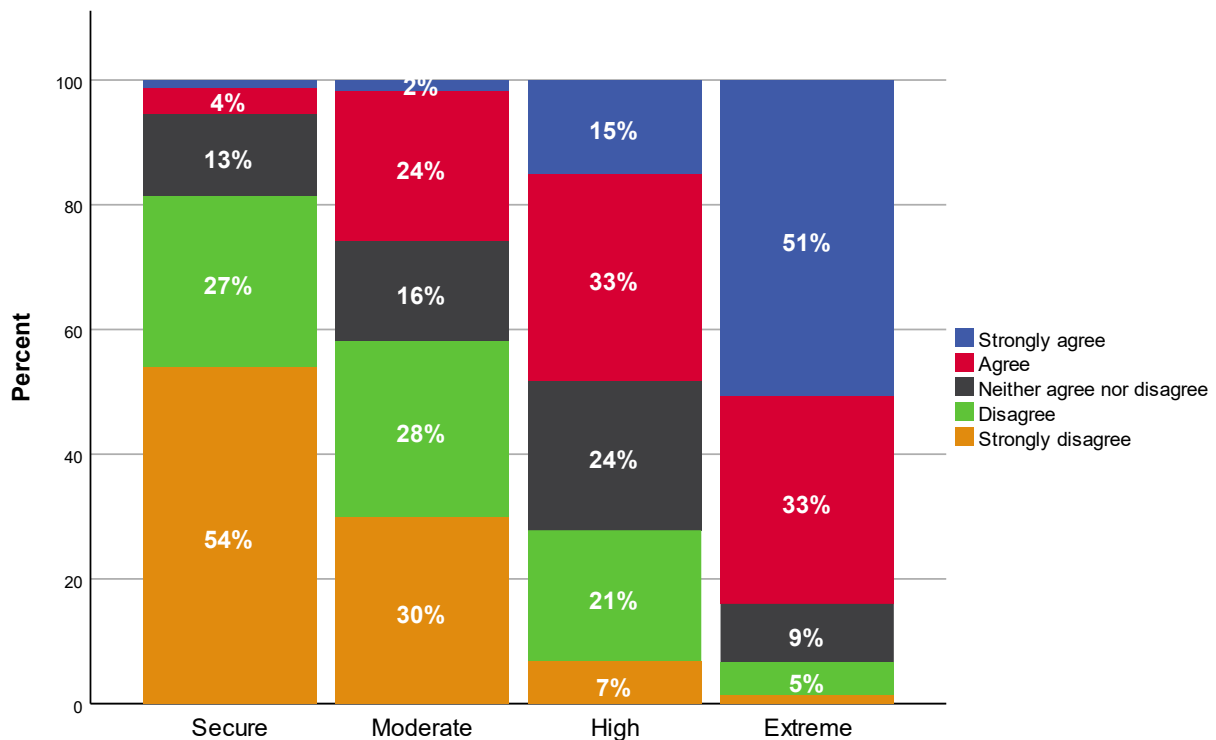
Figure 4.9 – I find myself often worrying about paying rent each week – n=713



Similar trends emerged when respondents were asked about ‘worrying about paying the rent each week’—Figure 4.9. Among students experiencing no financial stress, 20% agreed with the statement; an increase from 16% in 2019. Similarly, 40% of moderately financially stressed students agreed with the statement, up slightly from 38% when compared to 2019. The increase in students agreeing with the statement jumps significantly among highly and extremely financially stressed students. Among highly stressed students, 79% agreed that they were worried about paying their rent each week, up from 64% in 2019. In the extremely precarious group, 94% worried about paying their rent each week in 2020; in 2019, 81% did.

As in 2019, anxiety around paying the rent manifested in other forms of material deprivation. Figure 4.10 presents the proportions of students who ‘Quite often going without necessities like food’ to meet the rent. Interestingly, among those experiencing no financial stress, there was a reduction in the percentage of students who reported going without necessities to pay rent (from 12% in 2019 to 6% in 2020). Among the moderately financially stressed, however, this share increased from 16% in 2019 to 26% in 2020. Similarly, the percentage of highly financially stressed students who went without necessities so that they could pay their rent rose from 40% in 2019 to 48% in 2020. Again, the extremely financially stressed students had the largest increase in deprivation; in 2019, 70% of students in this category went without necessities and, in 2020, this percentage rose to a staggering 84%.

Figure 4.10 – Quite often I go without necessities like food so I can pay for my accommodation – n=712



5 Housing insecurity

The contract will finish in July so we don't know what will happen in July and like should we ask for extension till December or should we move for now. We don't know. It's very unstable. (University student from Mongolia based in Melbourne)

There was a time, like that time when I was still looking for a housemate, it was still something that kept me awake for days especially after seeing his attitude towards me. I mean he [the landlord] wasn't really cutting me any slack and I was like, 'I've been here for a whole year, I've never faulted on rent', and we still had a month before our lease elapsed but then I felt like he wasn't giving me any chance at all. So at that time I was really, really worried ... (University student from Kenya, based in Melbourne)

It [not having a lease] makes everything more fluid and vague. Sometimes it's hard because they're like there are issues that come along the way and it's hard to not have a contract. There's nothing to look at. (University student from the Philippines, based in Sydney).

5.1 Housing insecurity in 2019

The cost of accommodation captures only one dimension of housing precarity in Australian rental markets. Figure 5.1 shows that students who had reported having no or moderate financial stress were far more likely to report that they felt they could stay in their accommodation for 'as long as they wanted to'. Only 12% of the financially secure group and 17% of the moderately stressed group disagreed or strongly disagreed with this statement compared to 24% of the highly precarious and 32% of the extremely precarious group. The data suggest that more financially precarious students are living in less secure accommodation or that they more commonly perceive that their situation is insecure.

Figure 5.3 – I feel I can stay in this rental property as long as I want to – n=6,812

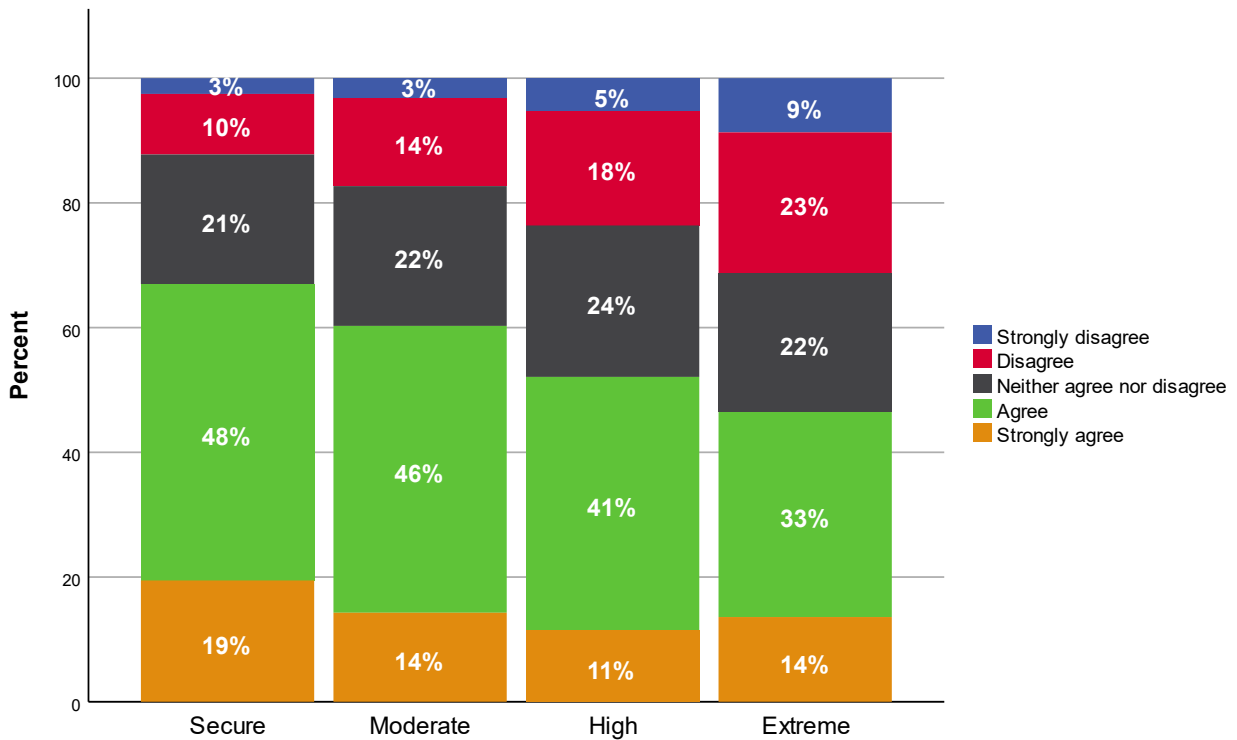
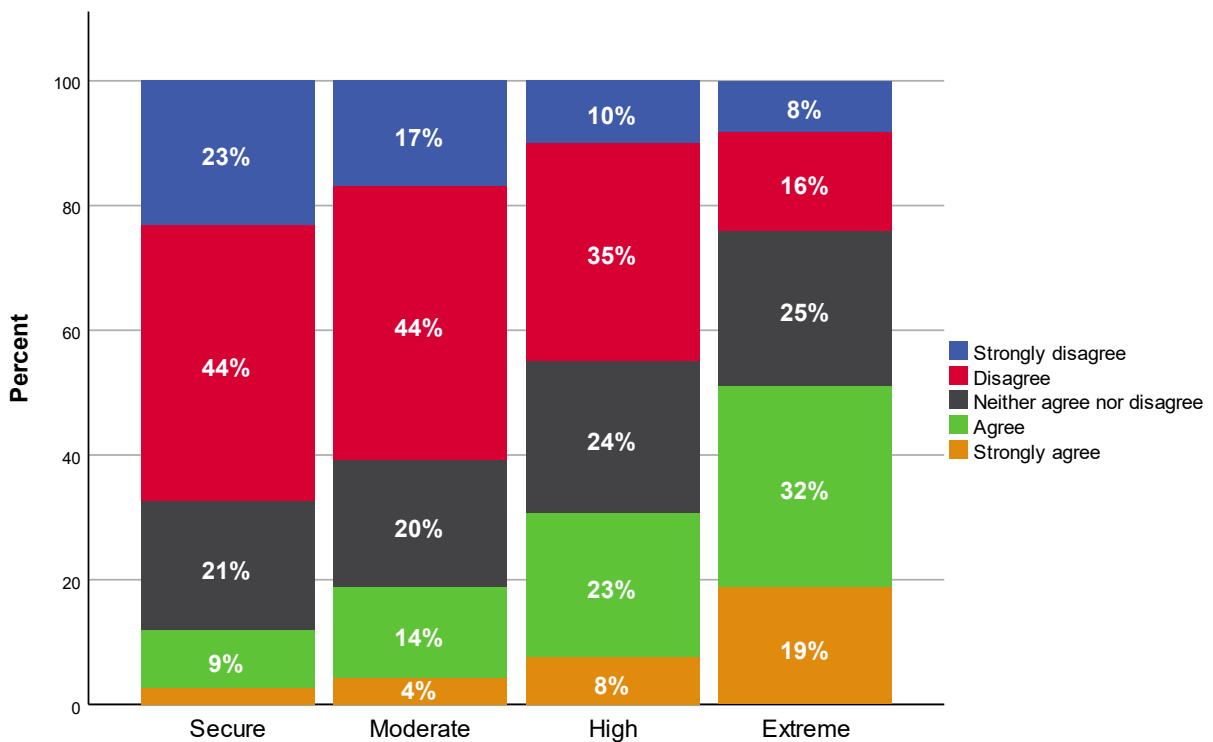


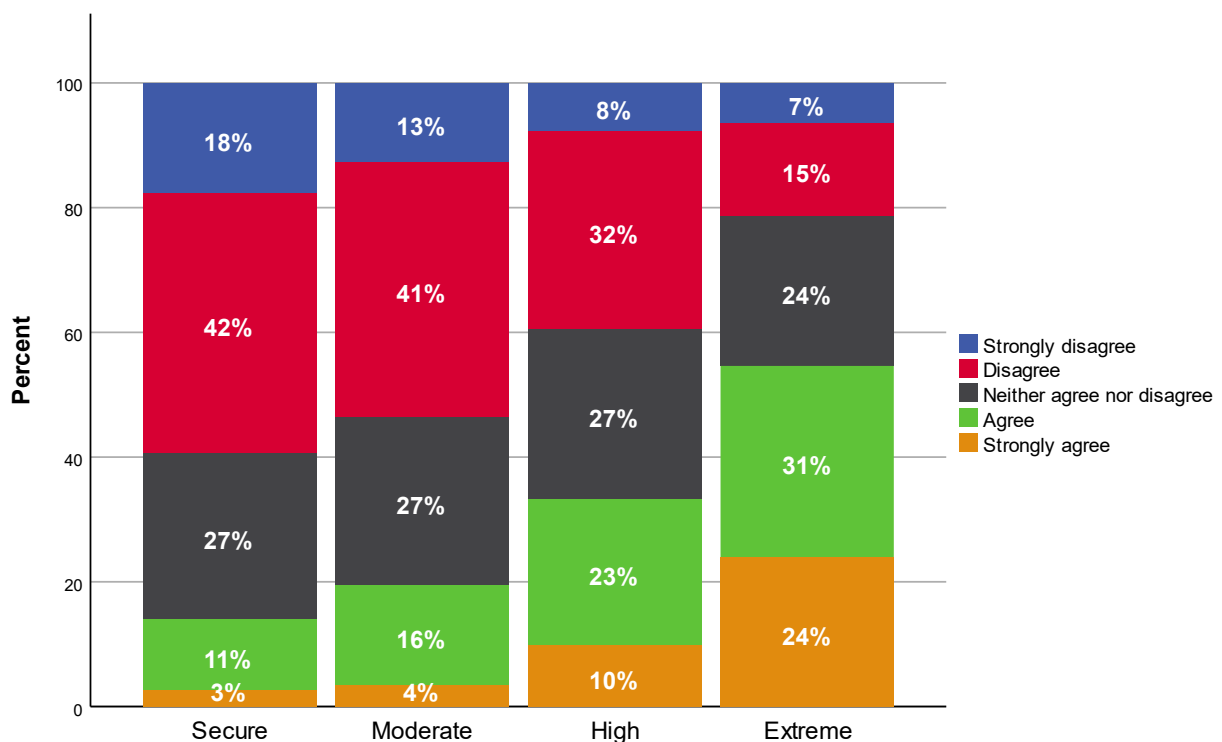
Figure 5.2 – I worry that I might be told to leave this property and be given a short time to leave – n=6,805



Insecurity about retaining accommodation was widespread enough to justify further investigation. Analysis of additional survey items provides clues about its causes. Overall, 20% of respondents agreed or strongly agreed that they worried that they ‘might be told to leave this property and be given a short time to leave’. However, as Figure 5.2 shows, the extremely precarious group in 2019 were far more likely to feel insecure. Just over half (51%) of this group agreed or strongly agreed that they could be given a short time to leave compared to 31% of the highly precarious, 19% of the moderately precarious, and only 10% of the group reporting no financial stress.

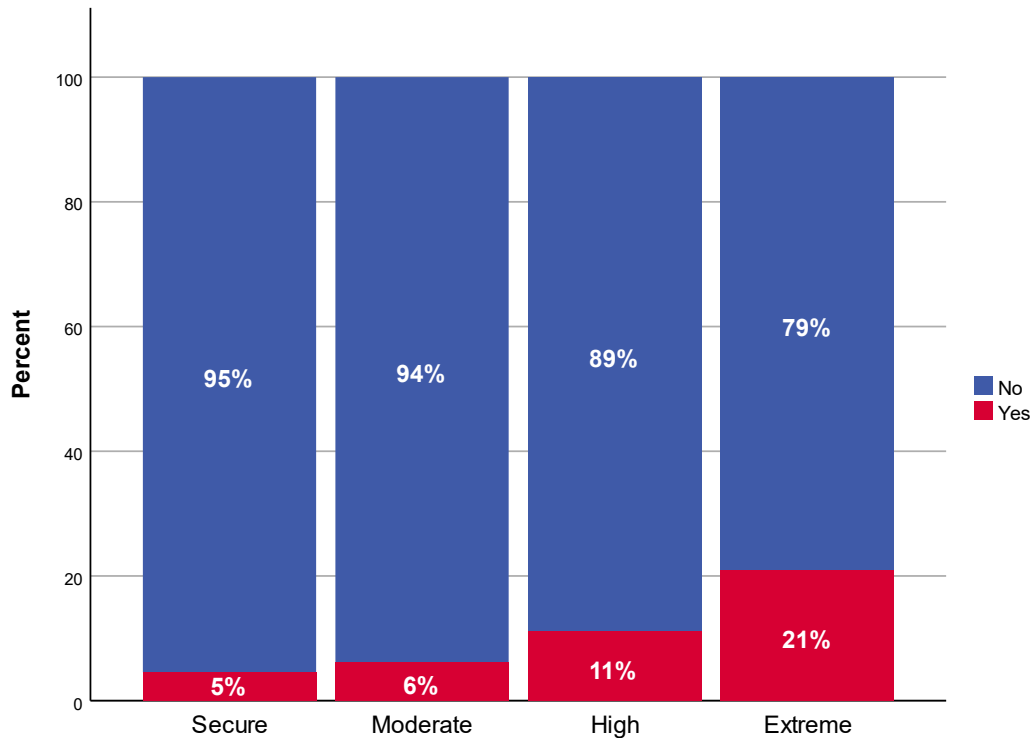
The extremely precarious group were also far more anxious about the consequences of complaining to their real estate agent or landlord about maintenance issues, fearing that if they did, they could be told to vacate. As shown in Figure 5.3, some 54% of the extremely precarious and a third of the highly precarious group reported this concern, compared to 19% of the moderately precarious and 14% of the cohort with no financial stress. This result may indicate more common tensions over rent payments as well as problems associated with the quality of the accommodation.

Figure 5.3 – I worry if I complain about the standards of the property and maintenance problems that I might be asked to leave – n=6,806



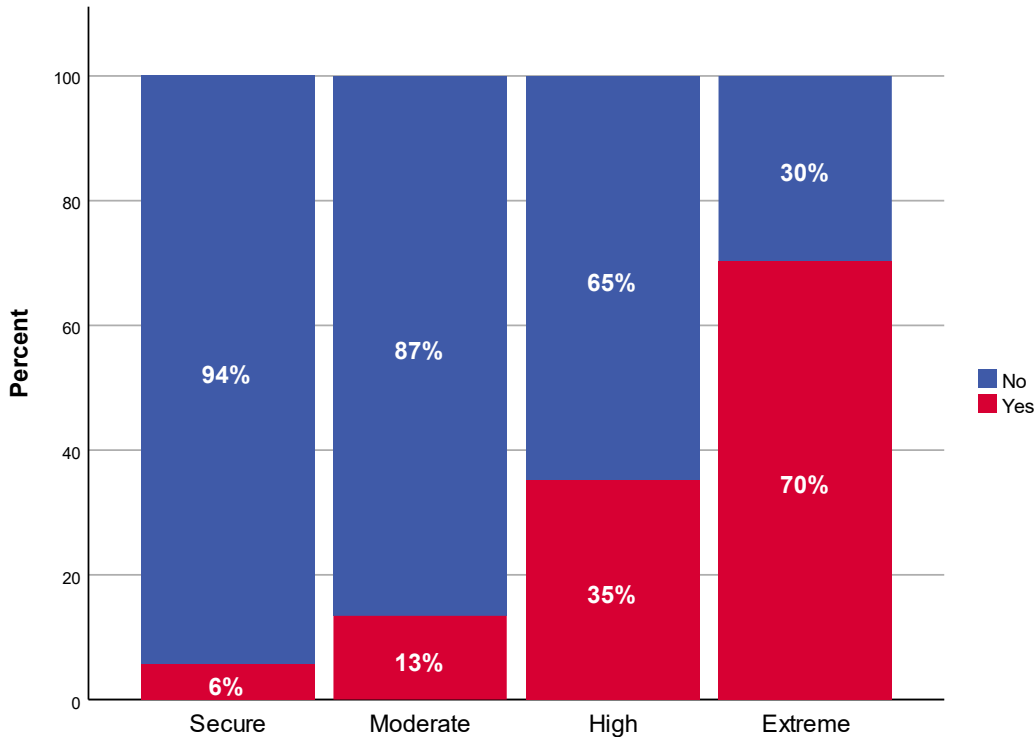
Fear of raising complaints about a property are directly related to landlord power over financially insecure tenants. Indeed, just over one in five (21%) of the extremely precarious cohort in 2019 had experienced eviction by their landlord. This was double the proportion of highly precarious students (11%). In sharp contrast, only about one in twenty of the moderately precarious and secure group had experienced an eviction. Elsewhere, we have described an ‘accelerating’ level of disruption to student life as financial stress rises with landlord evictions or the perceived threat thereof, key to that experience (Wilson et al., 2022).

Figure 5.4 – Have you ever been evicted by the landlord – n=6,811



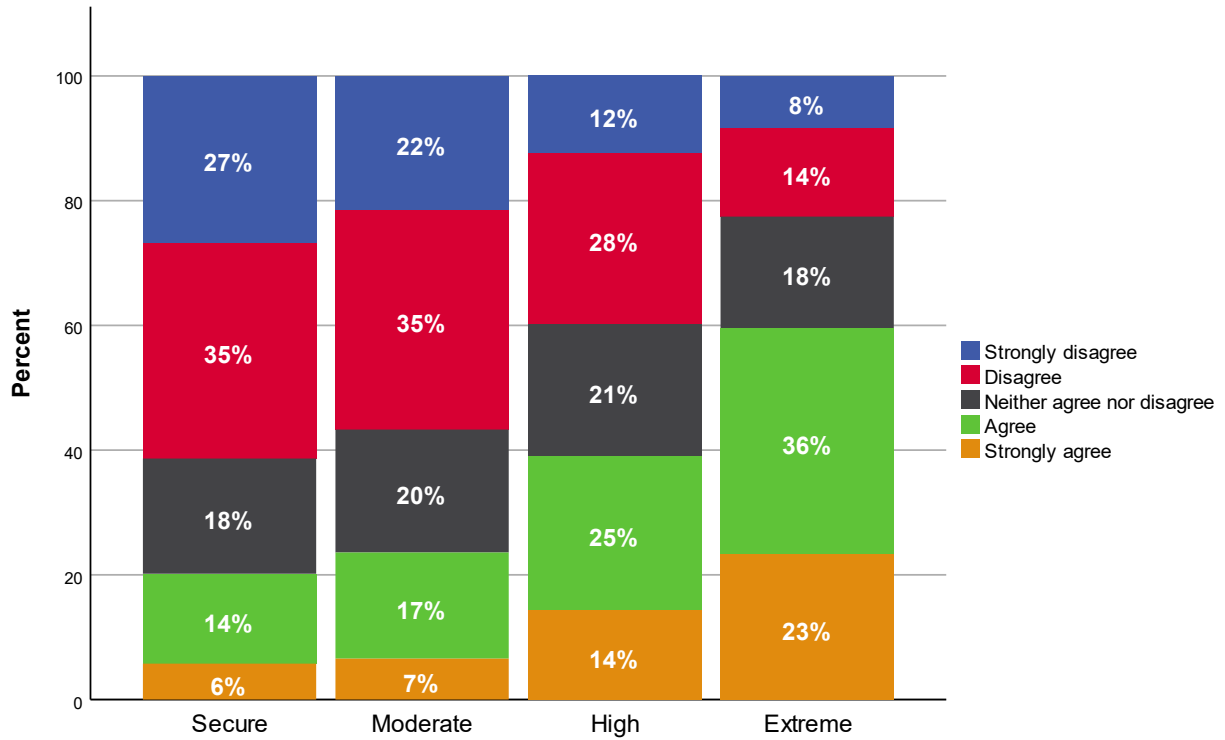
Similarly, fear of becoming homeless among the extremely precarious cohort was strong. Seven in ten answered in the affirmative when asked, ‘In the last year have ever felt that you could become homeless?’ (Figure 5.5). There was still a good deal of fear expressed among the highly precarious group— over a third (35%) felt that they could become homeless. The fear of homelessness drops away sharply among the more secure cohorts: just 6% of the secure group and 13% of the moderately precarious cohort reported that they could become homeless.

Figure 5.5 – In the last year, have you ever felt that you could become homeless? – n=6,810



Not surprisingly, housing insecurity has a significant negative impact upon students' perceptions of their academic performance (see Figure 5.6). Overall, 27% of international students reported that they agreed or strongly agreed with the statement 'stress around the possibility of losing my accommodation is affecting my academic studies'. Again, this stress rises sharply with financial stress: among the extremely precarious cohort, some 60% agreed or strongly with the statement and 41% of highly precarious students reported agreement. Looking at the more financially secure cohorts, just under a quarter (24%) of respondents in the moderate group and 20% of students in the most secure cohort reported that stress around the possibility of losing their accommodation was affecting their studies.

Figure 5.6 – Stress around the possibility of losing my accommodation is affecting my academic studies – n=6,805



5.2 Housing insecurity during the 2020 COVID-19 lockdowns

So the situation now is so I was not able to pay rent because I've been stood down from my job since March and I had not been getting any income so I was not able to pay my full rent from last week of March and because of that they were like, 'Okay, don't pay rent if you don't have any money, we'll understand'. So the agent was telling me that then all of a sudden by the mid-week of April they were like, 'Hey you have this much outstanding rent and you have to pay it immediately. And otherwise the landlord is going to file the case to the Tribunal'. And I was shocked and it was out of nowhere and I told them like you were the one who told me you didn't have to pay rent if you don't have it. (VET student from Nepal)

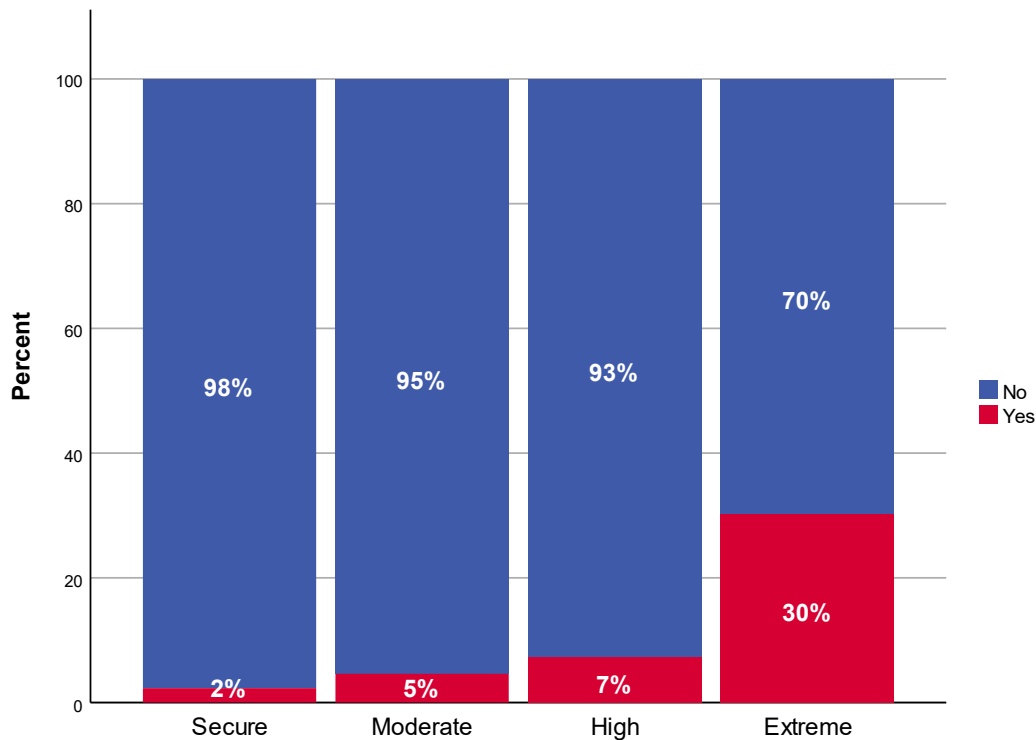
I could really save some money in the month of February and March that really you know took me until the month of April so I was not really worried the month of April. But then as May started ... I was really worried about my account balance. I'd already given multiple calls to different organisations by then for any kind of support. (VET student from India based in Melbourne)

The thought of not being able to meet rent every two weeks, it's very stressful. It's the worst thing to think about. (University student from Singapore based in Sydney)

It's really difficult to deal [with] ... The future is uncertain so we don't know when it's going to go back to normal, if it's going to go back to normal and if I'm going to be able to keep my job ... And yeah, I don't know if the government will help us ... as international students. If things get worse. It's uncertain, yeah. (VET student from Brazil based in Sydney)

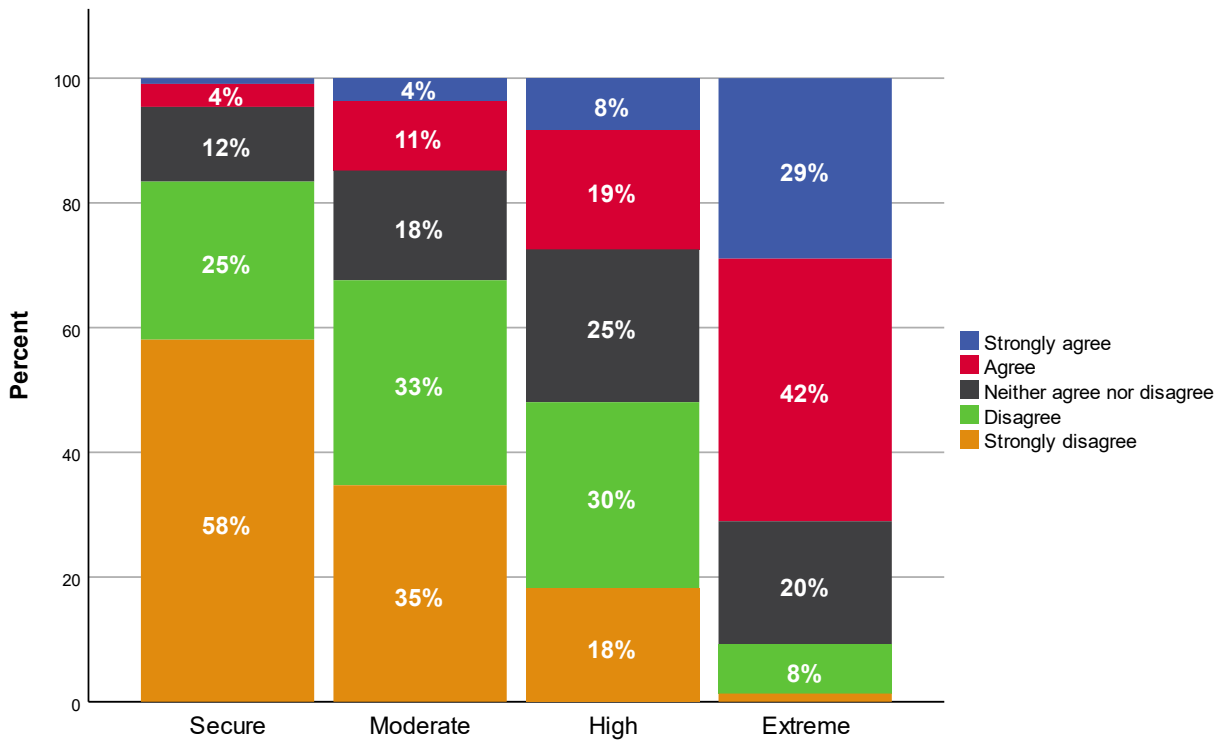
The lockdowns in Sydney and Melbourne brought about by the COVID-19 pandemic resulted in widespread job losses. Just over six in ten of the students who responded to the 2020 survey, reported that they had lost their jobs. These job losses, which were also experienced in the wider Australian community, led to the national JobKeeper scheme as well as a national moratorium on evictions from residential and commercial properties. Just 8% of all students in the second survey reported being threatened with eviction by their landlord or real estate agent. However, this experience was not evenly distributed: 30% of extremely precarious students reported being threatened with eviction. In comparison, only 7% of the highly precarious group, 5% of the moderately precarious group, and 2% of the secure group reported eviction threats.

Figure 5.7 – Since the lockdown has your landlord / real estate agent threatened to evict you? – n=716



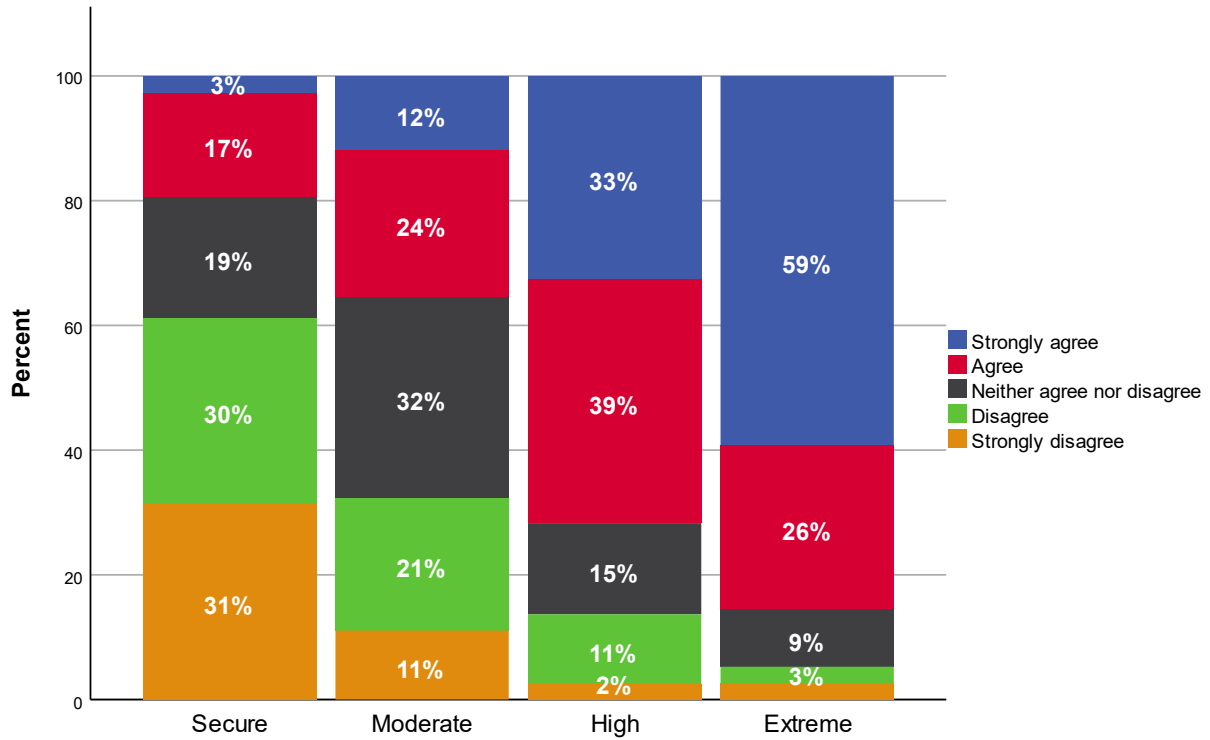
Interestingly, the pandemic (and lockdown situation) did not meaningfully change how likely students were to report fears about becoming homeless. Overall, 21% of students agreed with the statement 'I fear I could become homeless' (Figure 5.8). It is possible that the greater risks of eviction (due to financial stress) were mitigated by stricter policies that constrained landlord action. Still, there was a dramatic contrast between precarious and non-precarious cohorts. In the 2020 lockdown data, some 71% of extremely precarious and 27% of highly precarious cohorts reported fears of homelessness. Among the more financially secure groups, only 15% of moderately precarious students and only 5% of secure students reported experiencing fears about becoming homeless.

Figure 5.8 – I fear I could become homeless – n=713



The pandemic related lockdowns had a negative impact on close to half of all students with respect to their studies. During the lockdowns, 46% of students agreed with the statement, ‘Stress around my housing situation is having an impact on my academic studies’, whereas only 27% agreed in 2019. The experience of stress around their housing situation negatively affecting academic studies was highly differentiated. An alarming 85% of extremely precarious students reported that housing stress was having an impact on their academic studies as did 72% of highly precarious students. Yet even among moderately precarious students over one-third (36%) reported that their studies were impacted by housing stress, whereas only 20% of students in the secure cohort agreed. These results suggest accommodation anxiety disrupted study for a wide range of students during the lockdowns including a notable proportion of those with moderate financial stress.

Figure 5.9 – Stress around my housing situation is having an impact on my academic studies – n=714



6 The condition of student housing

That house was quite bad actually. The condition was quite bad ... There was no heating and it's like very dirty. The walls are really dirty and the ceiling is not very good. Outside the appearance is very bad and after we went inside we realised that there are some kind of small animals going through the ceilings every night ... The range hood it was not working and there was some kind of small insects, not insects they're worms, they just fall through onto our dishes. It was hell. (University student in Sydney, originally from Sri Lanka)

It was a. very, very bad apartment to be honest ... So the apartment was not clean. It was really smelly. There were a lot of cockroaches and even if I talked to the agent about it he would just shrug it off. So I just adjusted there for a year. (VET student studying in Sydney, originally from Nepal)

I would say it was good, I'd say it was good. It had a few defects like the curtains, taps. Except for that it was pretty good. It was all right. (University student in Sydney, originally from Bangladesh)

Despite problems with housing affordability and insecurity, we found that the majority of students (79%) were satisfied with the accommodation they were renting in 2019 (see also Morris et al., 2020). Still, we need to travel below headline satisfaction levels to reveal the gradient of satisfaction as well as common problems with amenities.

Figure 6.1 presents responses to overall satisfaction to housing by the four levels of financial stress. Even among the extremely precarious group, 59% of these students reported that they were satisfied with their accommodation in the 2019 survey. Satisfaction with housing increased with falling financial stress: 68% of highly precarious students, 79% of moderately precarious students, and 86% of secure students reported overall satisfaction with their homes. Not surprising, one set of significant predictors of overall satisfaction with their accommodation were the conditions of the housing. These findings add to the growing body of evidence that suggests that extremely precarious students are much more likely to live in inadequate and poorly maintained housing (Berg & Farbenblum, 2019).

Figure 6.1 – How satisfied are you with the home you rent now? – n=6,805

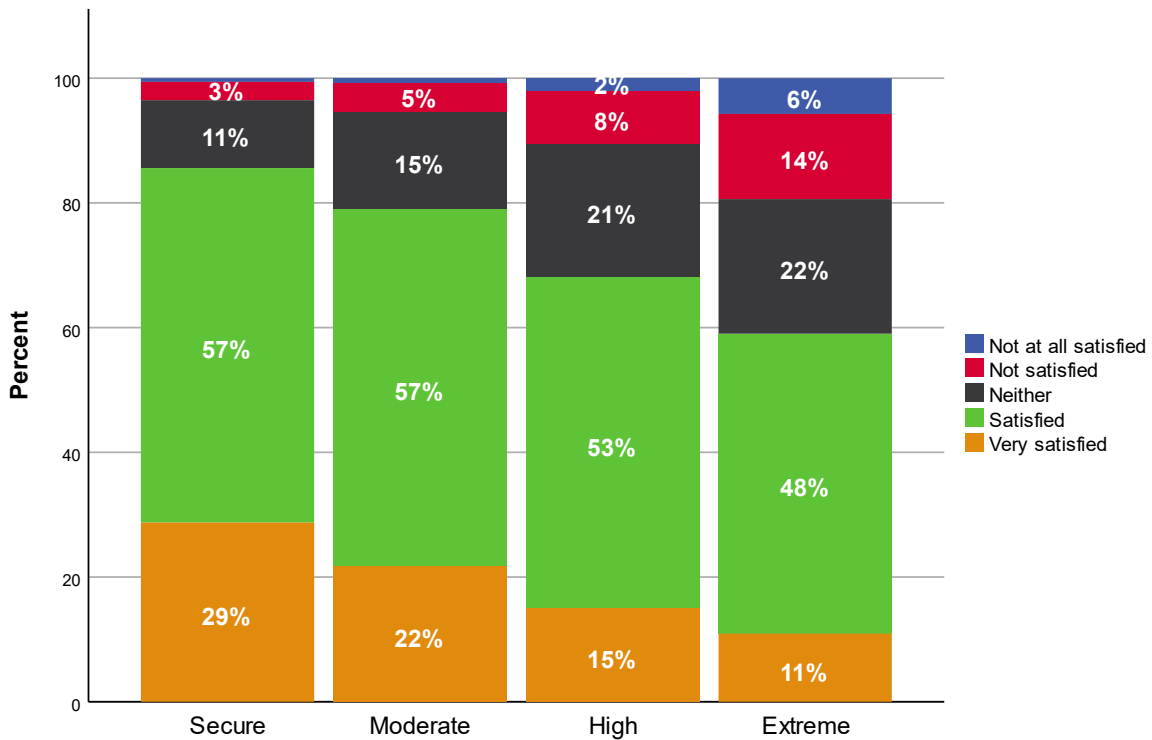
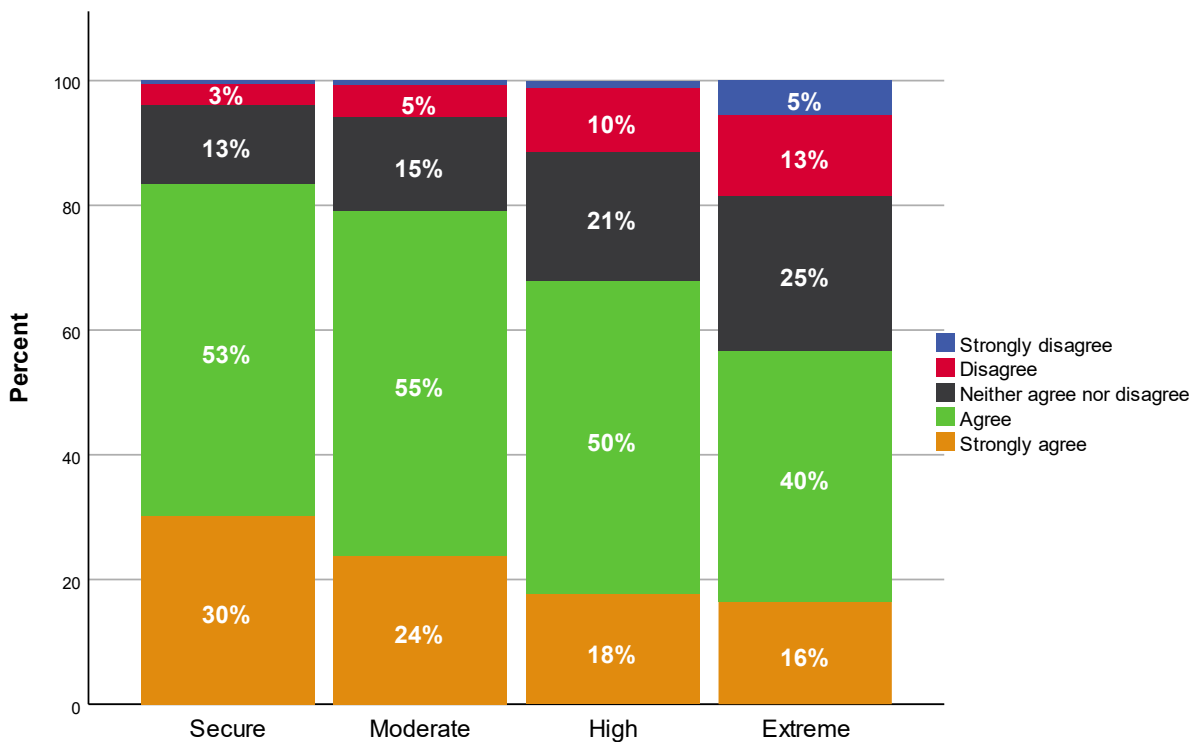


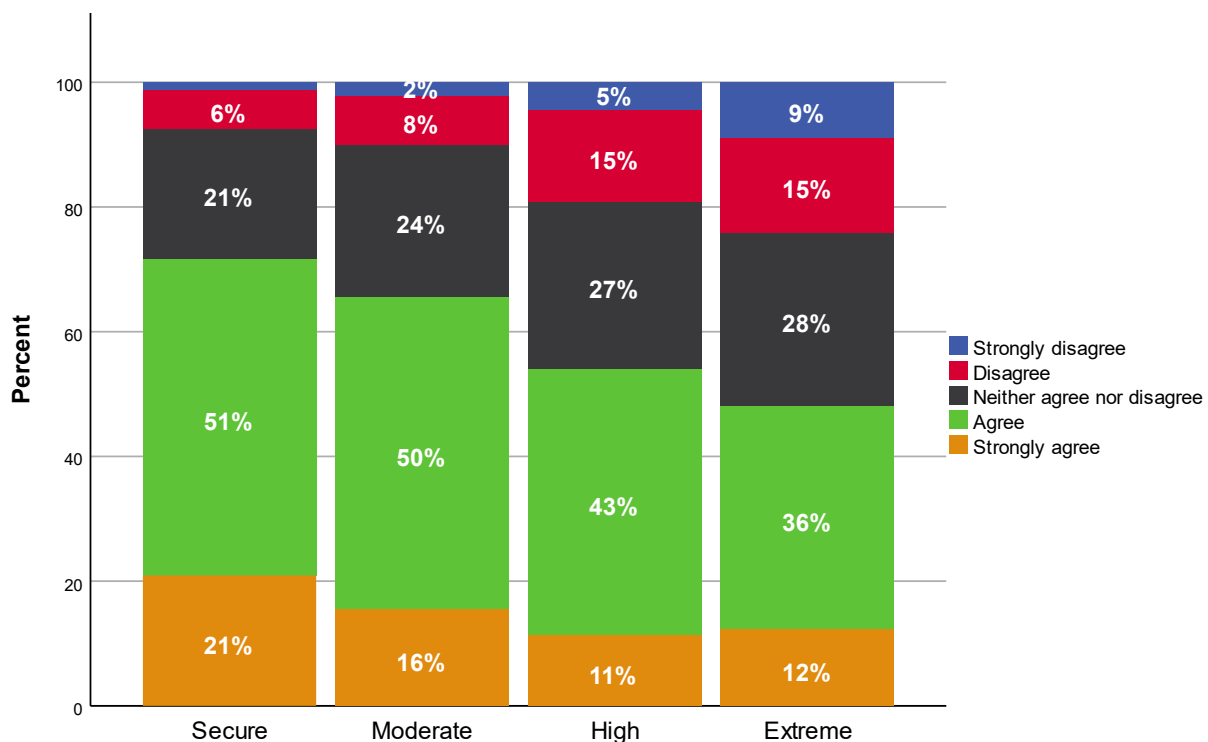
Figure 6.2 – The property I rent is in good condition – n=6,810



Overall, 77% of students reported in 2019 that the property they rent is in good condition (Figure 6.2). Even among the extremely precarious group, some 57% agreed that their accommodation was in good condition, with 19% disagreeing or strongly disagreeing with that statement. In comparison, 12% of highly precarious students, 6% of moderately precarious students, and just 4% of secure students did not agree with the statement. These findings suggest that the properties that most students live in are viewed as satisfactory, even though widespread problems with affordability and secure tenure were reported. However, this research finds specific areas of student housing that were problematic. Again, these problems are more apparent for students experiencing financial stress.

We turn to the level of maintenance—a problem that bedevils many renters in the Australian private rental sector (Morris et al., 2021b). Overall, a modest 12% of respondents reported that their property was poorly maintained. Again, the extremely precarious cohort was far more likely to report a poorly maintained property. Just under one in four (24%) disagreed or strongly disagreed that that property is well-maintained. Many highly precarious students were also unhappy with the level of maintenance. One in five (19%) reported that their property was not well-maintained, compared to 10% of the moderately stressed and 6% of the secure cohorts. As we show in the rest of this section, the results suggest that the moderately stressed and secure groups live in properties that require less maintenance and that, when maintenance is required, the landlord or real estate agent is usually responsive.

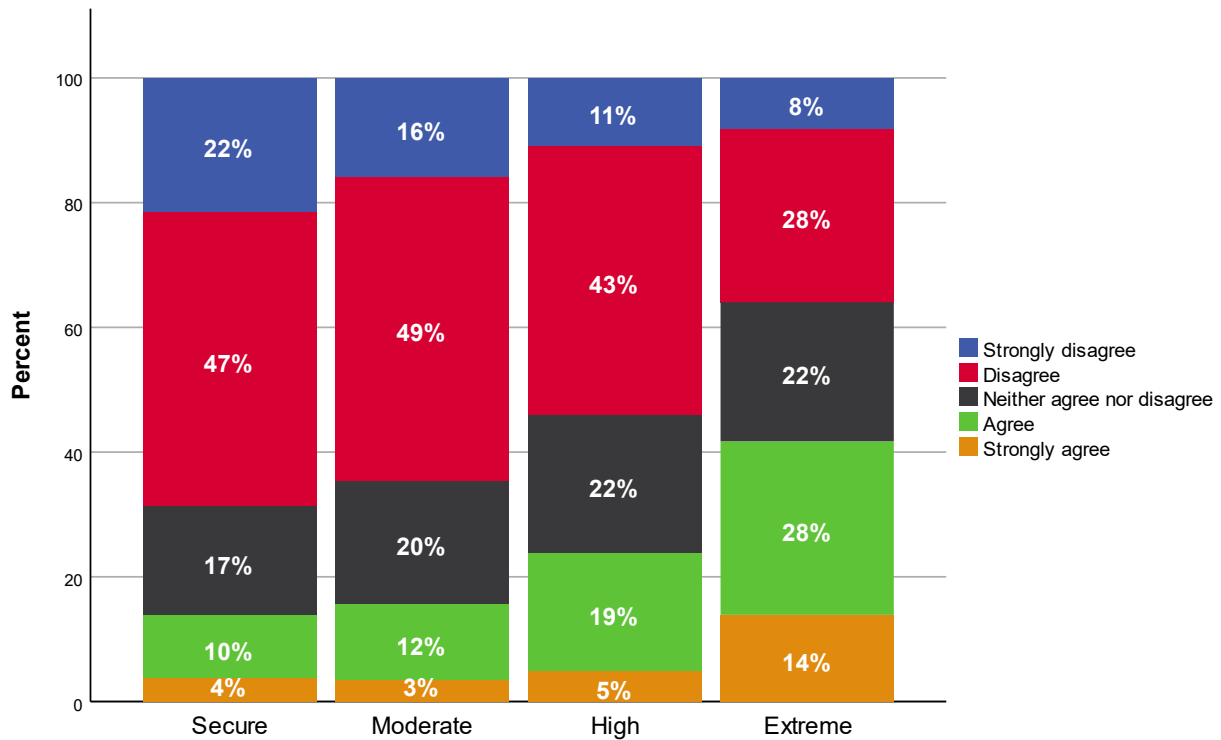
Figure 6.3 – The person I rent the property from keeps it well-maintained – n=6,810



There were noticeable differences between groups on the reported condition of the common areas of the property, such as the stairwells and garden (Figure 6.4). Overall, only 18% of students reported that these common areas were in poor condition. However, among the extremely precarious group of students this figure was substantially larger at 42%. This represented a marked difference even with the highly precarious group where 24% reported that these common

areas were in poor condition. The condition of the common areas was only a problem for 16% of moderately precarious students and just 14% of secure students.

Figure 6.4 – The common areas of the property (i.e., stairwells and garden) are in poor condition – n=6,813



The condition of the kitchen can have a significant impact on a renter's quality of life. Among all students, a considerable 18% agreed with the statement, 'the condition of the kitchen makes cooking difficult' (see Figure 6.5). Again, financial precariousness was a strong predictor of poorer kitchen conditions: just over 40% of students in the extremely precarious group reported that the condition of their kitchen made cooking difficult compared to a quarter of students in the highly precarious group. By contrast, around one in six, 16%, of moderately precarious students and 14% of financially secure students reported the same problem.

Basic kitchen items were not always in working order (Figure 6.6). When students were asked, 'Are all the cooking facilities in working order', some 10% answered no. But this figure rose to over one in five (21%) among the extremely precarious group and 15% of the highly precarious group. In contrast, 9% of the moderately precarious and 8% of the secure group reported that not all of the kitchen facilities in their accommodation are in working order.

Figure 6.5 – The condition of the kitchen makes cooking difficult – n=6,815

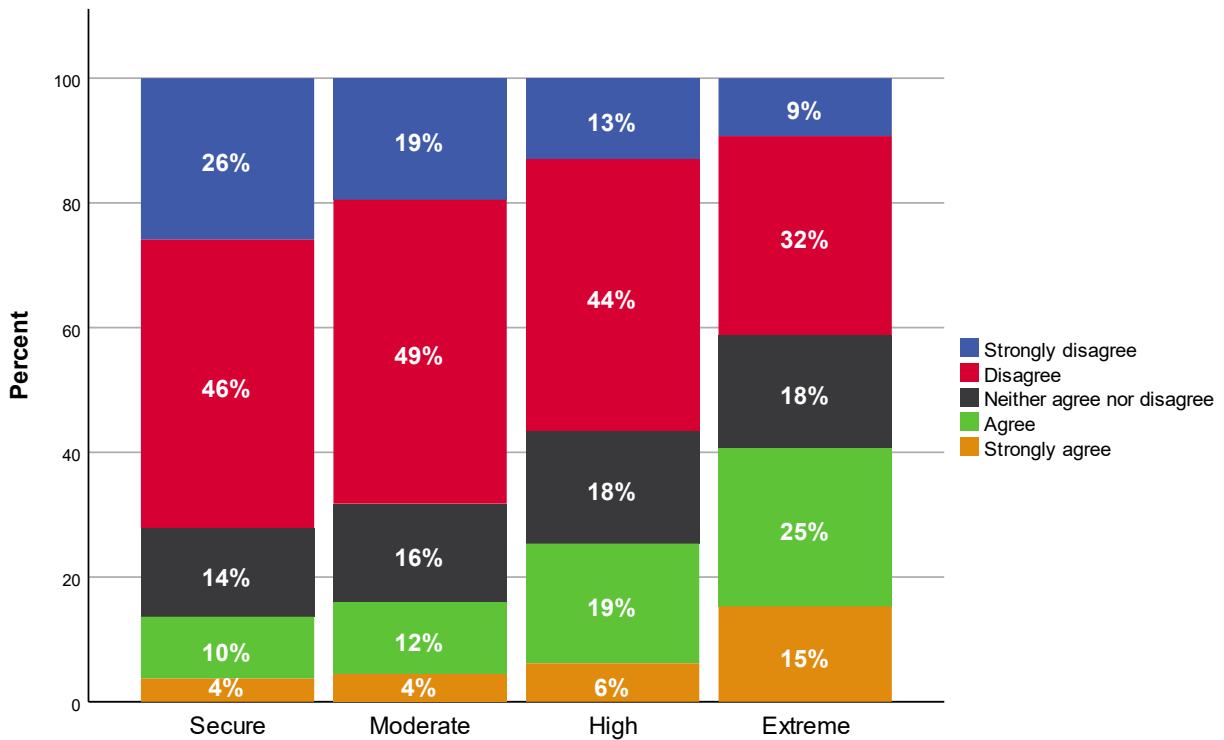
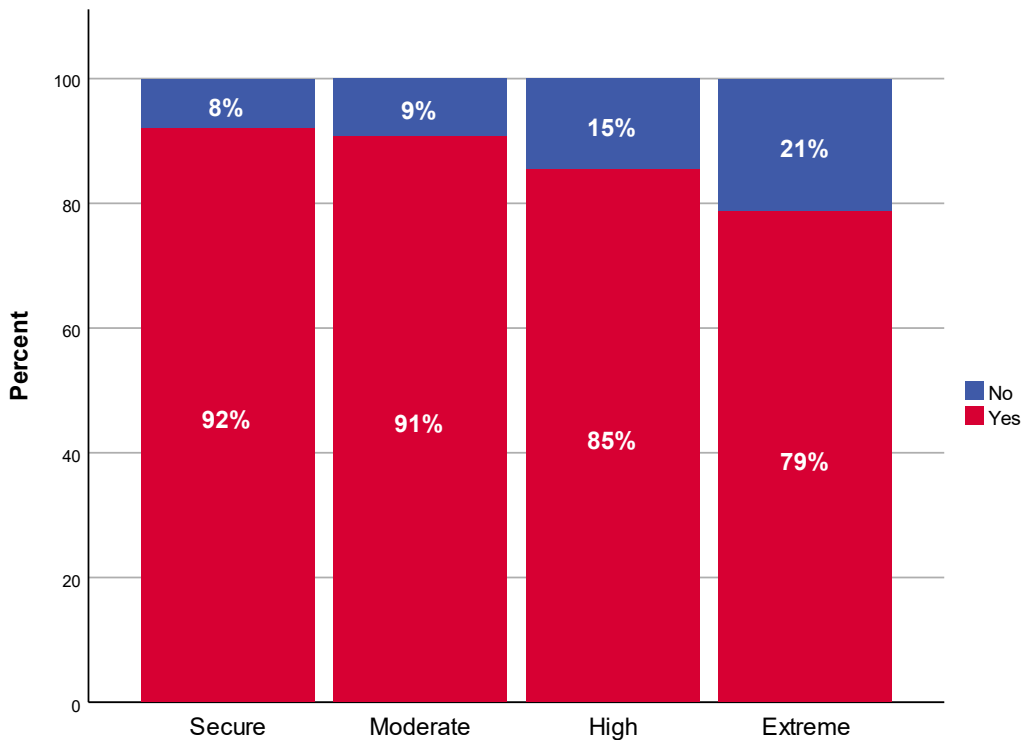
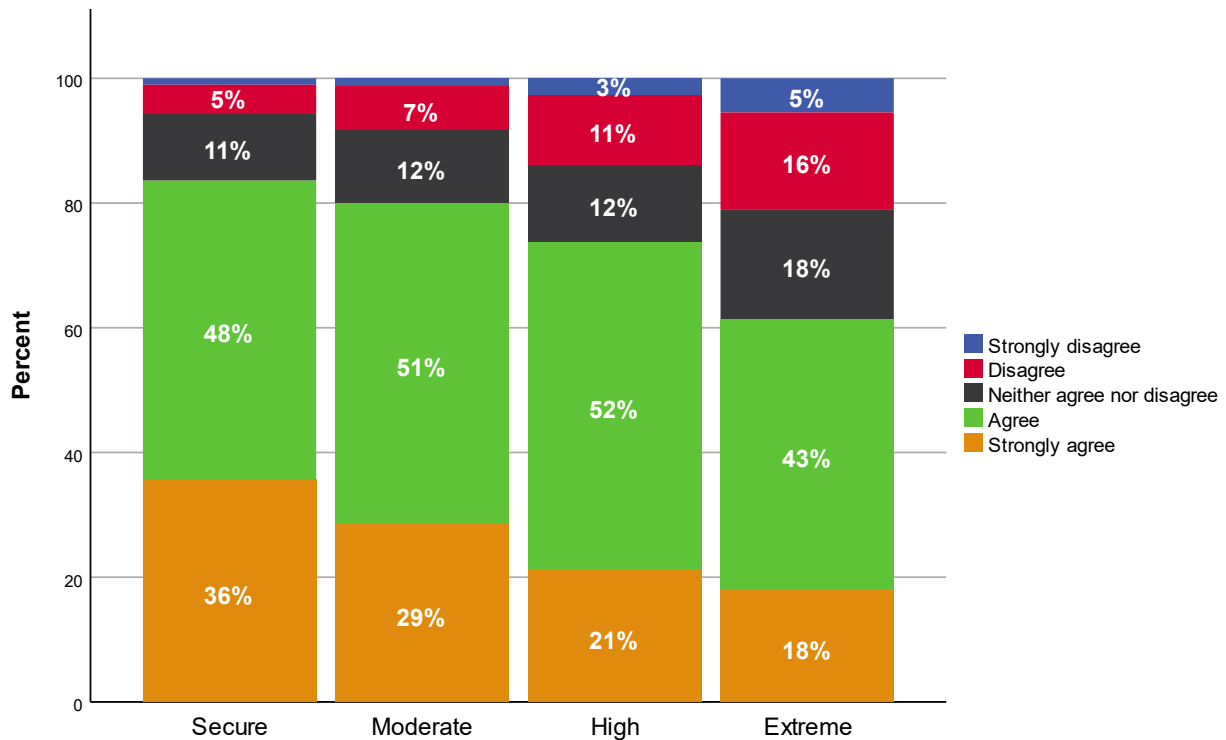


Figure 6.6 – Are all the cooking facilities in working order? – n=6,778



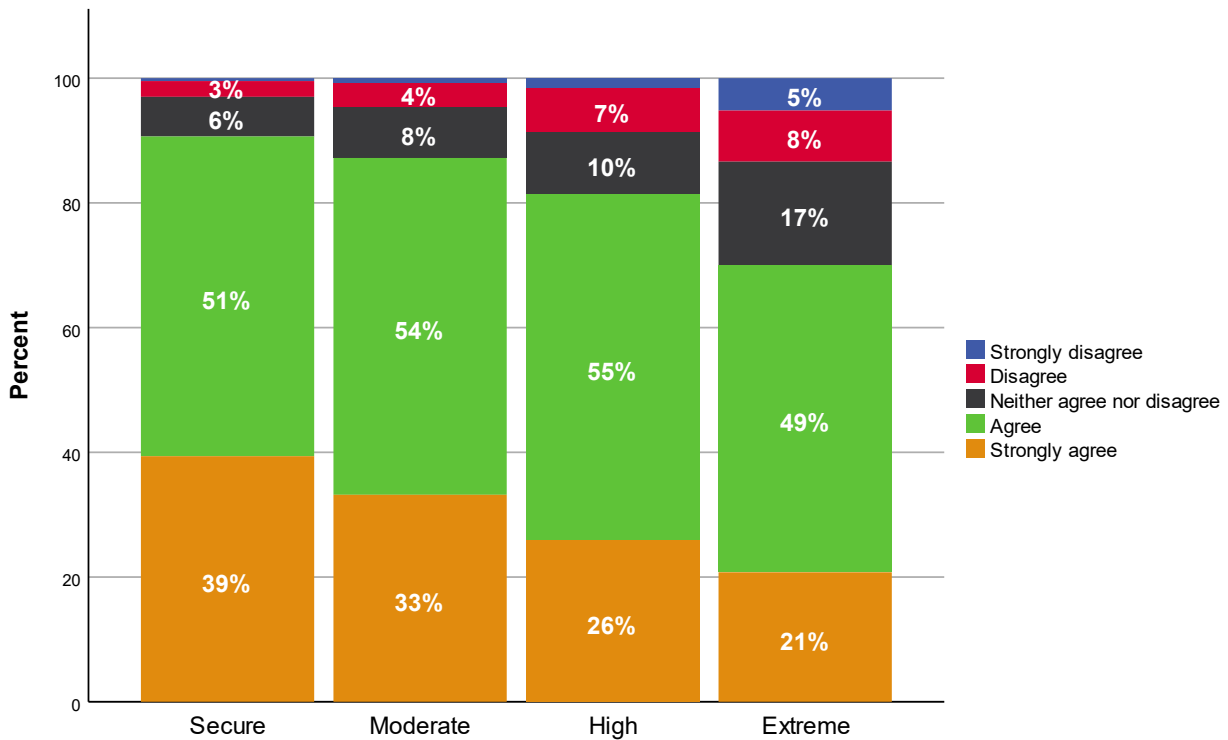
The reported condition of the bathroom also depended on the level of respondent precarity (Figure 6.7). In total, 79% of students agreed with the statement, ‘the bathroom is in good condition (no mould, etc.)’, whereas only 9% disagreed. Yet among the extremely precarious students, 21% did not agree that their bathroom was in good condition. This percentage fell noticeably as financial stress decreased, with 14% of highly precarious, 8% of moderately precarious and 6% of secure students reporting that their bathroom was not in a good condition.

Figure 6.7 – The bathroom is in good condition (no mould, etc.) – n=6,812



The 2019 survey also investigated student reports about the condition of the toilet (Figure 6.8). Overall, only 5% reported that it was not in good condition. Among the secure group and the moderately precarious group—only 3% and 5% of students, respectively, reported that their toilet was not in good condition. However, 9% of highly precarious students and 13% of extremely precarious students disagreed or strongly disagreed that the toilet in their rental is in good condition.

Figure 6.8 – The toilet is in good condition (works, doesn't leak) – n=6,813



It is common for mould and damp to be a problem for Australian renters, particularly in humid climates like Sydney's, which has been made worse by wetter conditions since 2020 (Razaghi, 2022). Leaks are key to these problems. When asked whether the home they live in leaks, an overall 7% of respondents reported that it did, but again there was a notable difference between the response profiles by financial precarity. Of the most financially secure students, 5% reported that their house leaked, and this figure increased to 7% of moderately precarious students and 9% of highly precarious students. Some 14% of extremely precarious students reported that their home leaked.

Not surprisingly, damp and mould were concerns for a substantial share of students. Overall, 15% of respondents disagreed or strongly disagreed with the statement that their rented property 'does not have damp and mould'. Although the extremely precarious group were significantly more likely to disagree with the statement (21%), a surprisingly high proportion of secure (12%) and moderately precarious students (16%) also opposed the statement as did 17% of the highly precarious students.

Figure 6.9 – The home I live in does not leak – n=6,813

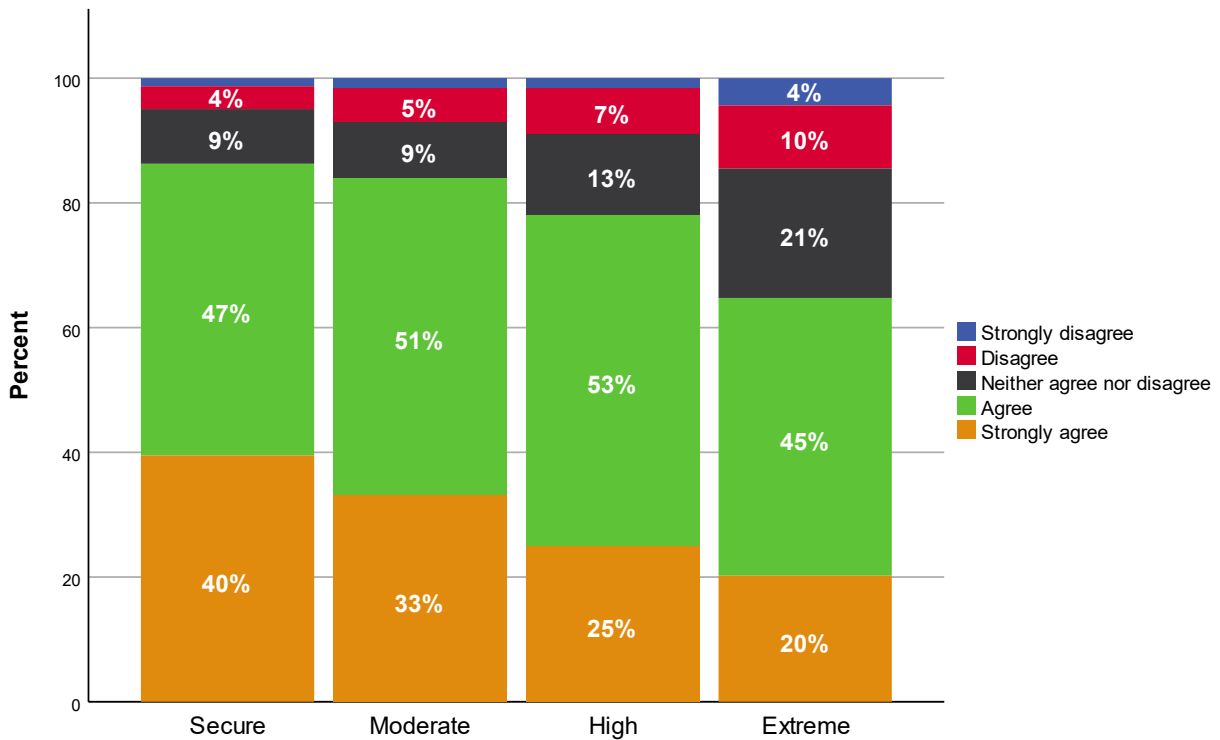


Figure 6.10 – The home does not have damp and mould – n=6,810

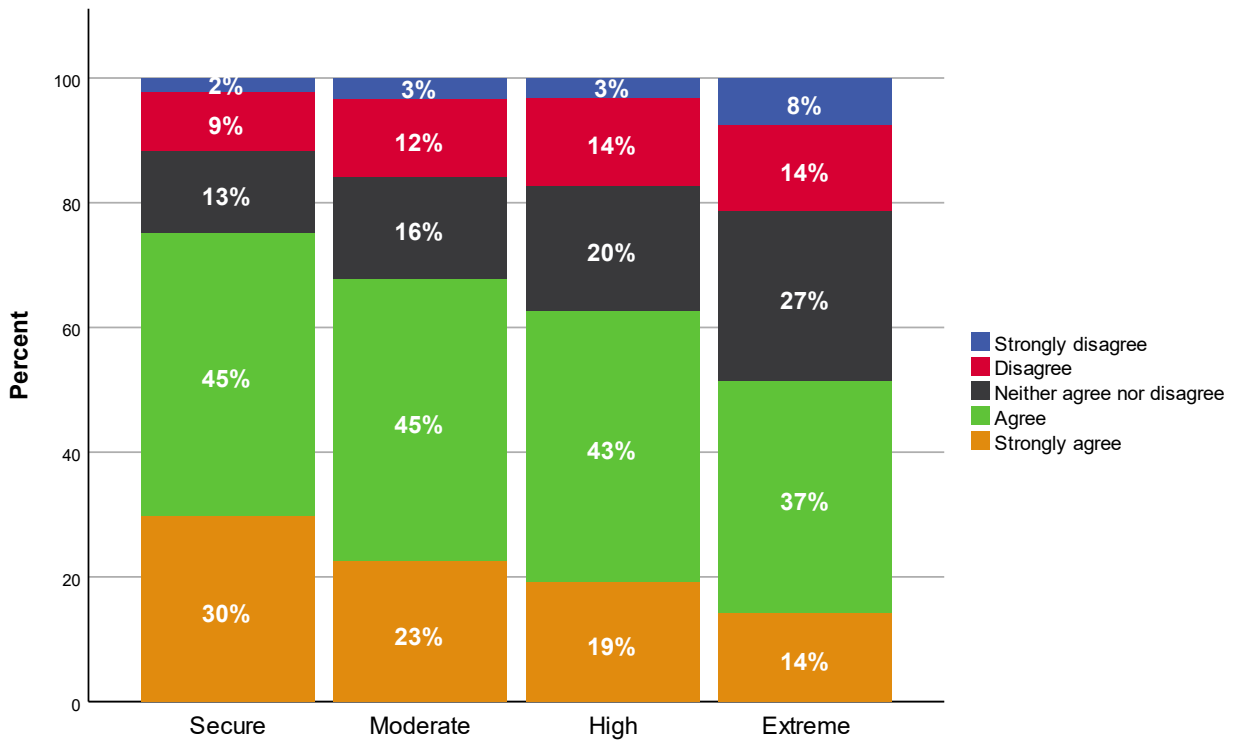
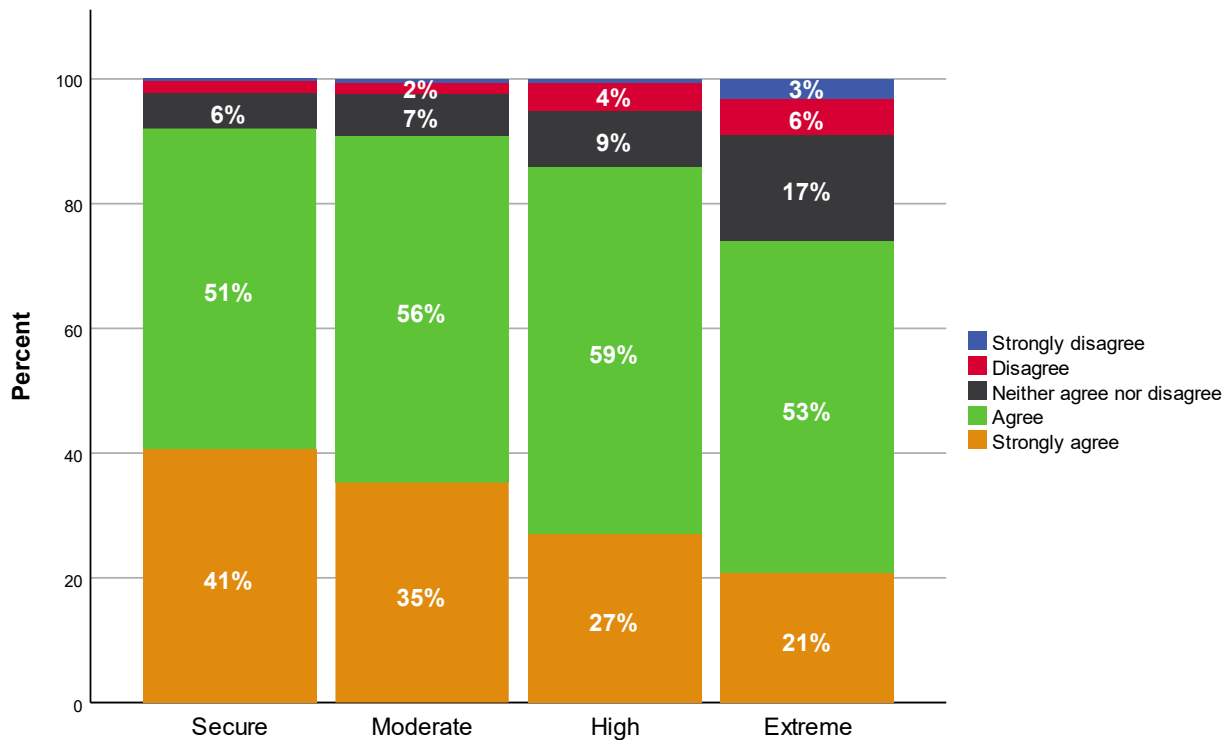


Figure 6.11 – The electricity and power-points are safe and in good working order – n=6,813

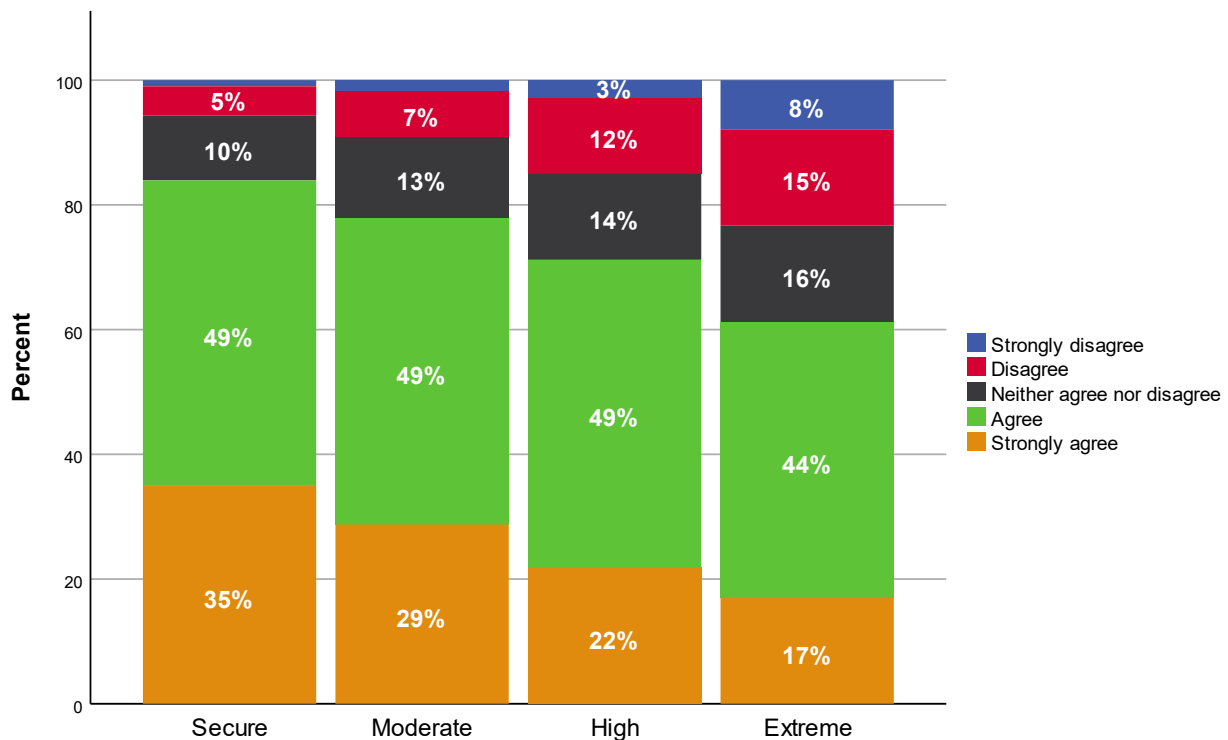


A worrying 9% of the extremely precarious group reported that the electricity and power-points in their rented property are not 'safe and in good working order', compared to 4% of the highly precarious and 2% of the moderately precarious and secure group (Figure 6.11).

Given the importance of sturdy doors and locks for student privacy and safety, it is somewhat encouraging that less than one in ten (9%) of students disagreed with the statement that 'The property I rent has good locks and doors' (Figure 6.12). However, the experiences of students from each precarity group differed significantly. Among students from the secure group only 6% did not agree that their home had good locks and doors. This figure increased slightly to 9% for moderately precarious students and to 15% for highly precarious students. Unfortunately, almost a quarter of extremely precarious students (23%) reported that their rental property did not have good locks and doors.

These findings again indicate that financial precarity adds to the risk of residing in accommodation where the basic elements of safety and privacy are neglected.

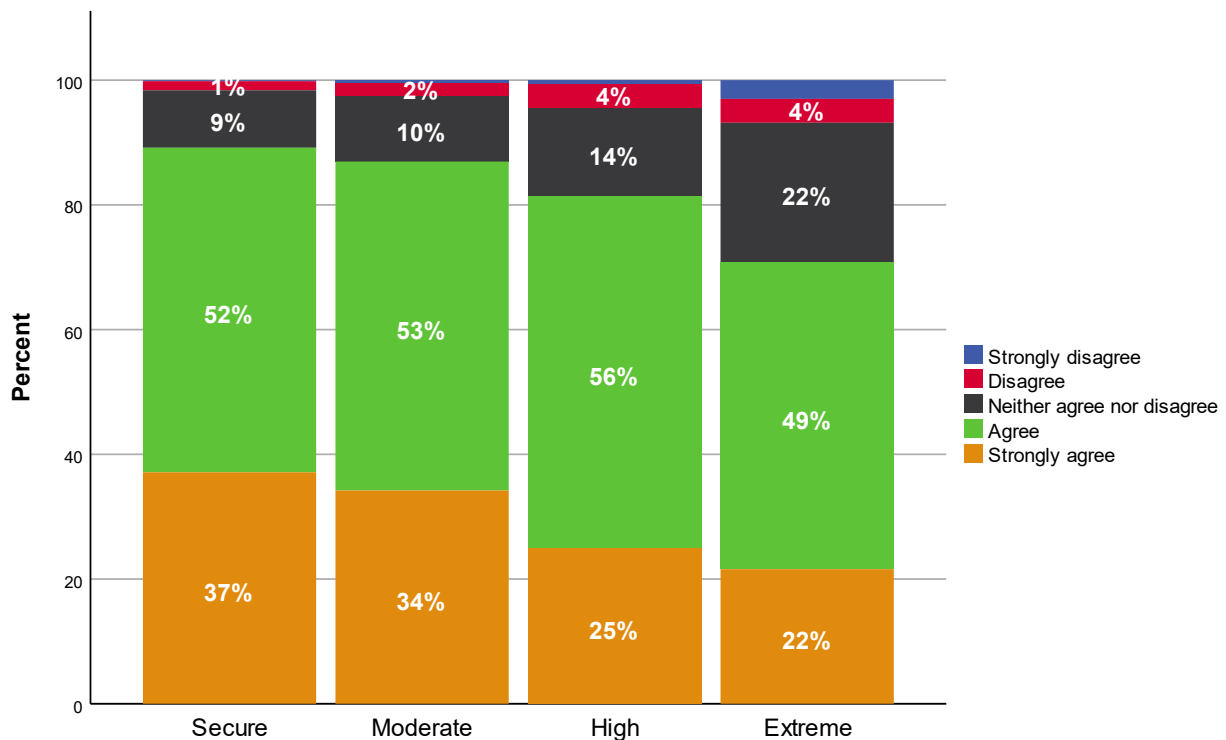
Figure 6.12 – The property I rent has good locks and doors – n=6,811



A large majority of students (86%) strongly agreed or agreed that they felt safe in their rented accommodation (Figure 6.13). However, consistent with the findings about inadequate doors and locks, a minority did not feel safe. Among financially secure students, 89% strongly agreed or agreed that they felt safe in their home. Reported safety then decreases as precarity increases with 87% of moderately precarious, 81% of highly precarious and only 71% of extremely precarious students agreeing or strongly agreeing that they felt safe in their home.

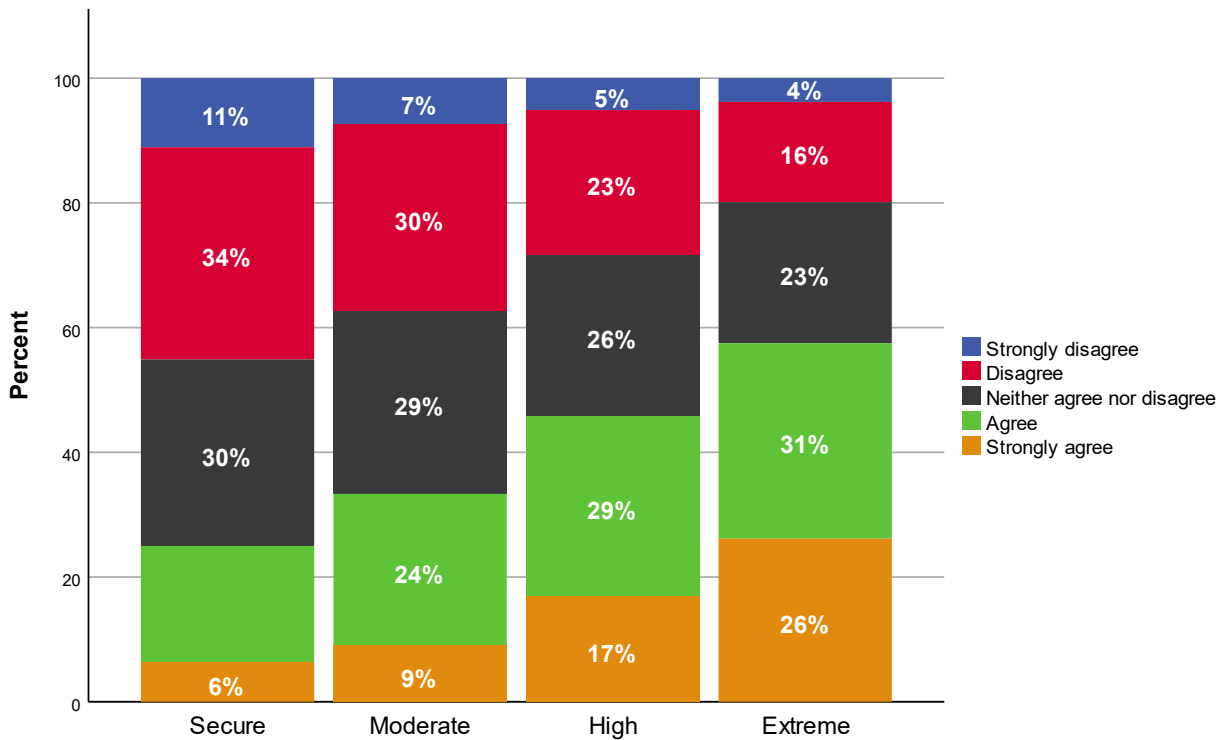
The data is even more informative when we consider the share of students who strongly disagreed or disagreed about their safety at home—a problem that is highly unsatisfactory. Among secure students, just 2% reported this feeling and this figure stayed low among moderately precarious and highly precarious students (3% and 4%). By contrast, some 7% of the students in the extremely precarious group reported definitively that they did not feel safe in their home. Although that figure still represents a low incidence, it is three times higher than for the secure group.

Figure 6.13 – I feel safe in the home I live in – n=6,813



Another housing condition that created problems for students is their inability to adequately regulate the temperature within their rented property. Heating and cooling problems in rented accommodation is now the subject of ongoing media attention (Dignam & Barrett, 2022). To better understand our survey results, it is important to know that the survey conducted in 2019 received most of its responses from September to December, in what was an unusually warm spring and summer (Bureau of Meteorology, 2020). In total, just over a third of students (34%) agreed with the statement that ‘It’s hard to keep cool in hot weather in the home I live in’ (see Figure 6.14). However, there were substantial differences between groups of financial stress: 58% of students in the extremely precarious group and 46% of students in the highly precarious group reported that it was hard to keep cool in hot weather. In contrast, one third of the moderately precarious group and one quarter of the secure group reported having difficulties keeping their home cool in hot weather. These findings are likely a direct result of the poor quality of thermal efficiency of Australia’s housing stock (Moore et al., 2019).

Figure 6.14 – It’s hard to keep cool in hot weather in the home I live in – n=6,815



Only 22% of all students reported that it was not easy to keep their home warm in cold weather (see Figure 6.15). Differences between groups were also substantially smaller with respect to this question than the responses to the question pertaining to hot weather. Among the highly and extremely precarious students just under one third of students (32% and 31%, respectively) reported that they disagreed with the statement that it was easy to keep warm in cold weather. In contrast, 22% of the moderately precarious and 17% of the secure groups reported that it was not easy to keep warm in cold weather.

Figure 6.15 – It's easy to keep warm in cold weather in the home I live in – n=6,814

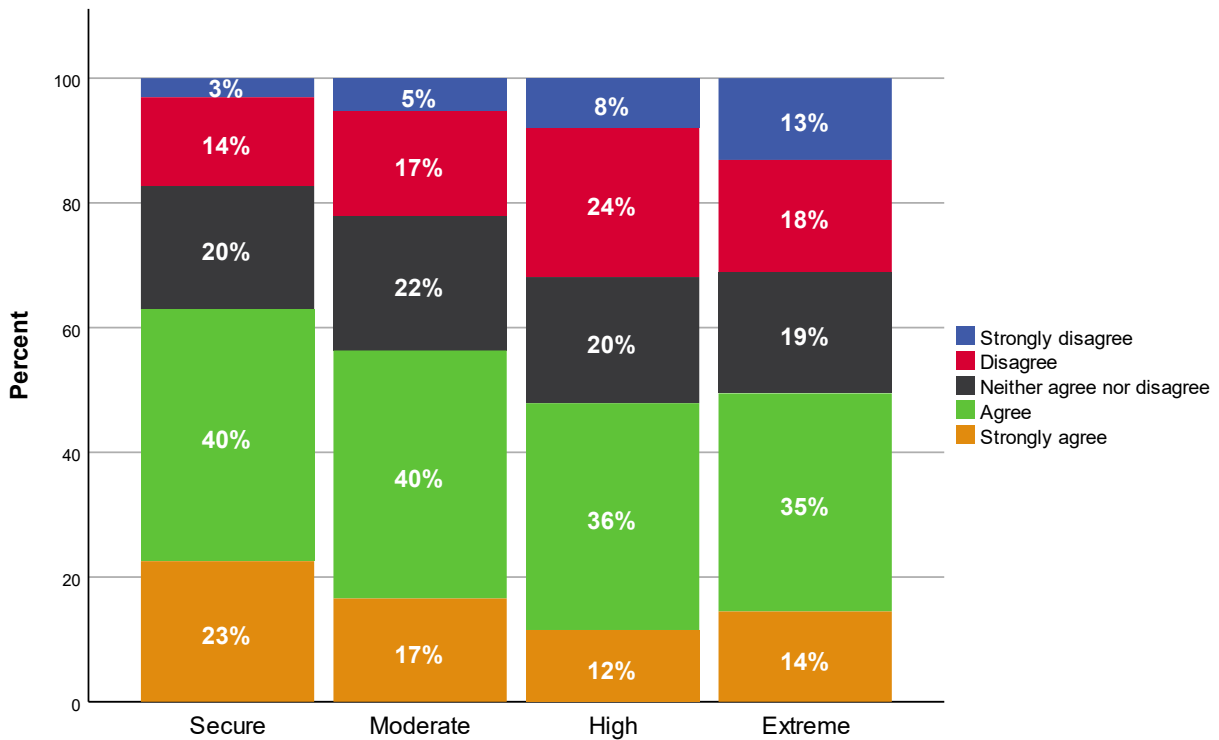
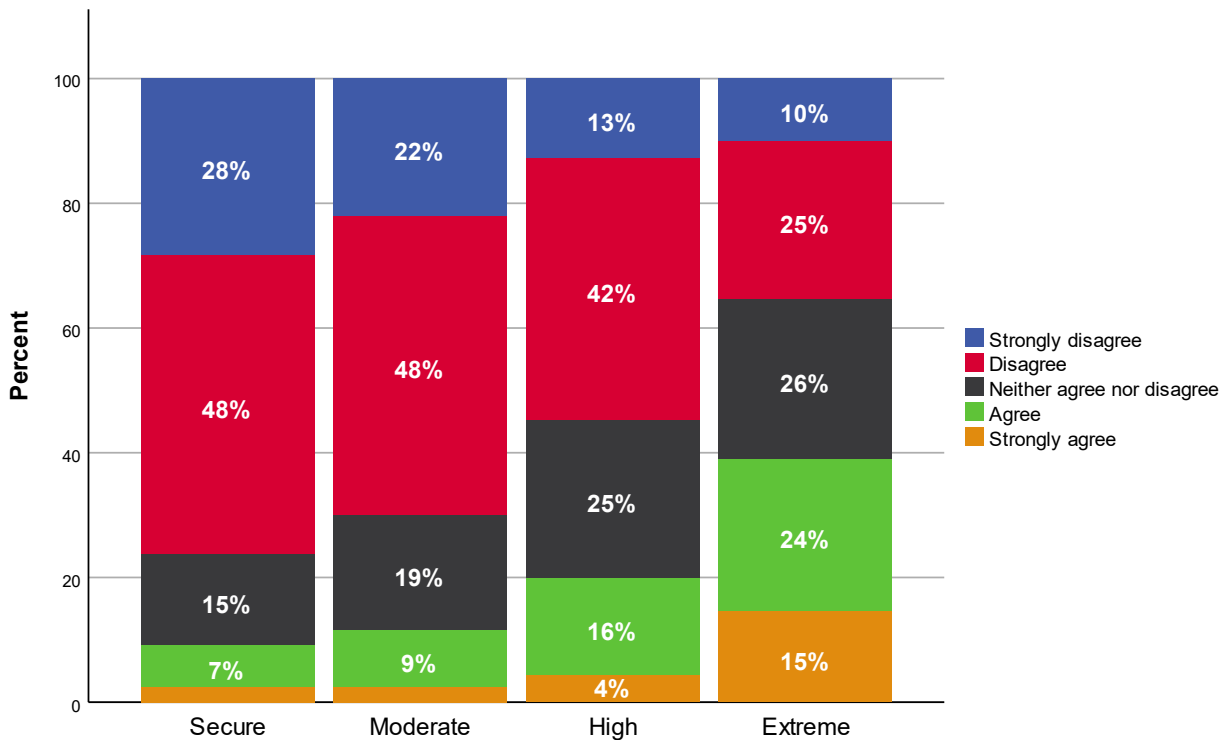


Figure 6.16 – The condition of my accommodation has a negative impact on my studies – n=6,812



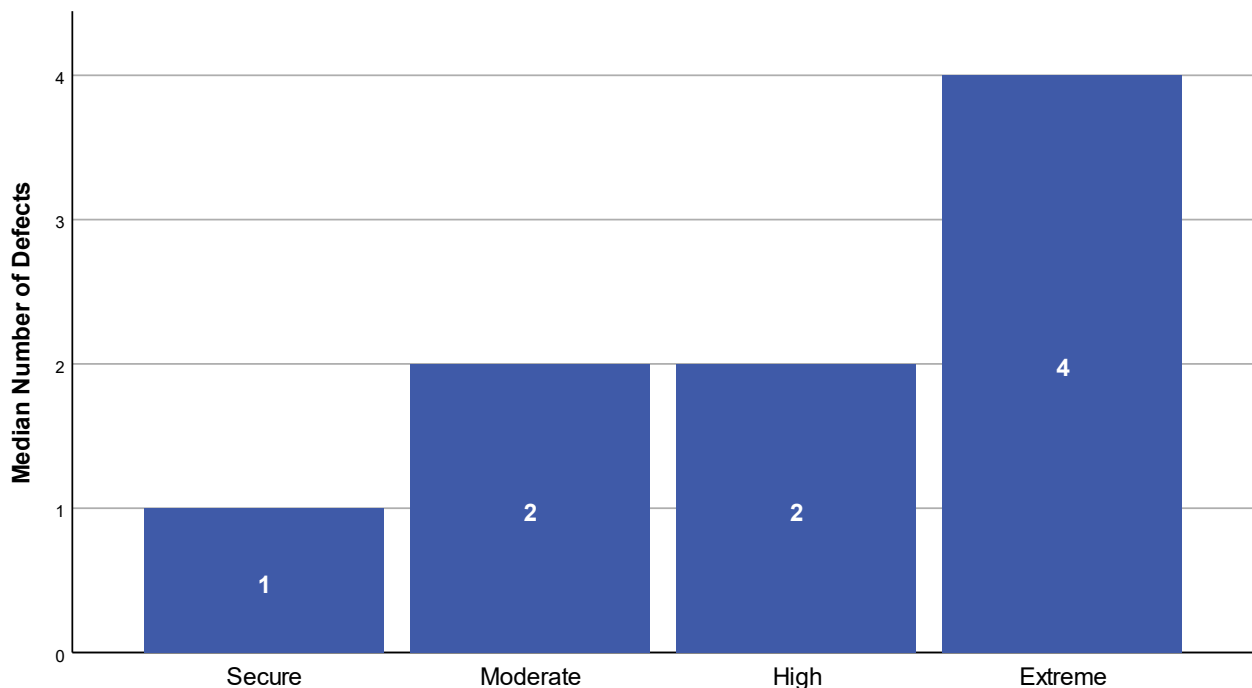
When asked about the impact of the condition of their accommodation on their studies, some 14% of respondents reported that the conditions had a negative impact on their studies. Again, there was substantial variation among groups of financial precarity. Only 10% of financially secure and 11% of moderately precarious students reported that the condition of their housing had a negative impact on their studies. Among students in the highly precarious group, this figure rose noticeably to 20%. A troubling 39% of extremely precarious students reported that the condition of their housing was having a negative impact on their studies. This rate is around four times higher than the more financially secure groups and is double the rate for highly precarious respondents.

A scale measure of housing defects

To gain further perspective on problems with housing conditions, we aggregated the number of housing defects experienced by students, collapsing each question pertaining to housing conditions into a ‘thematic umbrella’. For instance, the item on whether ‘the toilet works’ fell under the theme of ‘bathroom’ while ‘the cooking facilities are in working order’ fell under ‘kitchen’. The number of housing defects experienced by each student was aggregated creating a score between 0-11, which allowed for between-group comparisons.

Unsurprisingly, almost all the respondents reported at least one defect. However, students in the extremely precarious group were more likely to report four or more defects overall. The median defect count was 4 for the extremely precarious group, 2 for the highly precarious, 2 for the moderately precarious, and 1 for the secure group. Students in the extremely precarious group are a lot more likely to find themselves in accommodation which has a host of issues that presumably increase disruption and inconvenience as well as the likelihood of conflicts with landlords.

Figure 6.17 – Median defect count by financial precarity – n=6,728

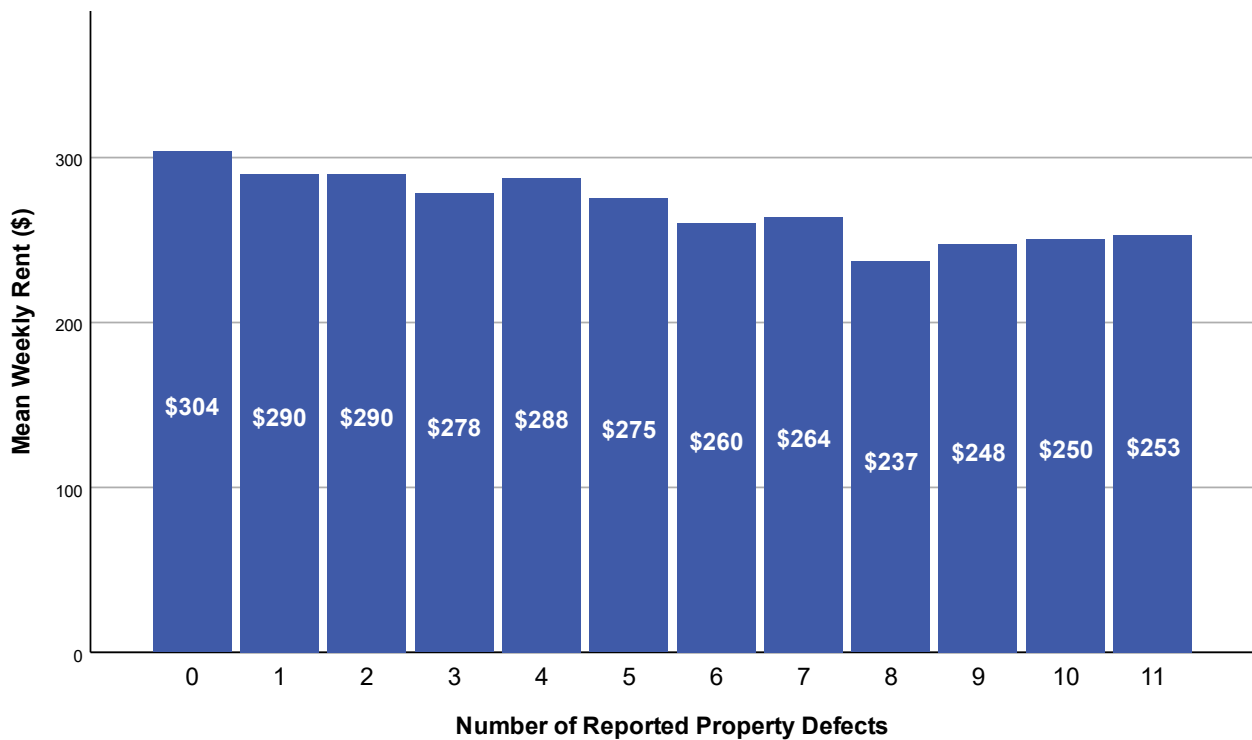


To explore the relationship between property condition and the rent students paid, we modified the rent data to make this comparison possible. Students indicated the amount of rent they paid in ranges, so we used the mid-point of each range to assign a very approximate estimate of weekly rent per student. Data quality in responses to weekly rents was also imperfect—for example, some of the reported rents may have covered broader accommodation costs.

Nevertheless, there is a clear and worrying trend in the relationship between the quality of the property (measured by the number of defects) and the reported weekly rent. The data suggest that students renting properties in poor condition did not receive a particularly substantial ‘discount’ for tolerating worse quality accommodation. To illustrate, there is an approximate reduction of \$50 per week when moving from accommodation with no defects (\$304 per week) to accommodation with 9 or more defects (~\$250 per week).

We speculate that competition for rental properties makes it difficult for financially stressed students to avoid high accommodation costs. In turn, this reality forces some students to compromise on their living conditions (bedroom-sharing and hot-bedding, for example) and/or contributes to conflicts with landlords over the unsatisfactory state of the property.

Figure 6.18 – Mean weekly rent by property defect count– n=6,871



7 Overcrowding and the use of space

Yes, I feel really stressed because all of us are at home and I need to do my revision then I don't have a space I need to do it on my bed if I want to study late ... But luckily they can sleep in any condition so I can switch on the lights otherwise I don't know how I can survive. (Student from Hong Kong, sharing her bedroom with three others)

In the beginning it was okay, but then you know people move out and move in, so like some girls changed for new ones and then at the end I was just so stressed because uni was getting harder and then I didn't have a time, like I get home to sleep I don't have quiet place and peace. I don't have anything and then I'm so stressed because I just want to sleep. I want to sleep and study it was everything that I want and I didn't have that. (Student from Brazil sharing an overcrowded house with much turnover)

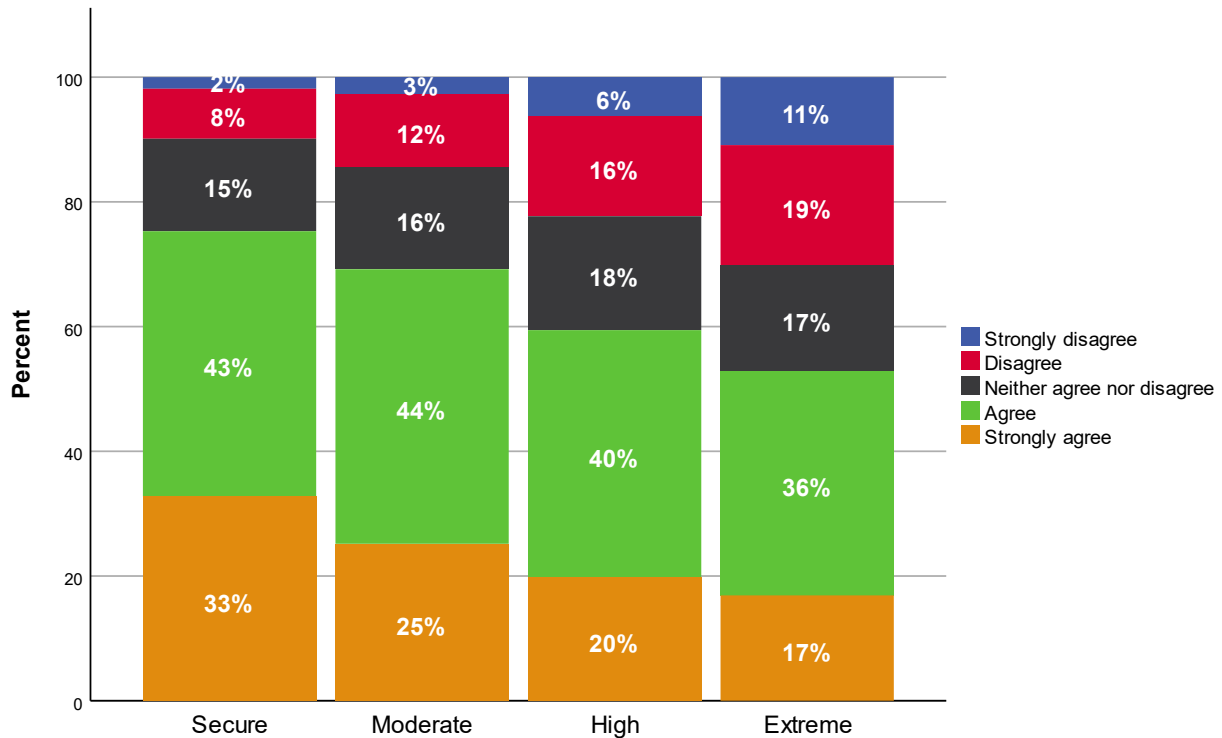
So let's say his name is X. So this X he watched television with a very loud voice or he liked to play games of a night. But yeah, loud voice so that's how I cannot deal with his habits because you know I want silent environment. I was really tired, not every day, most of the time he always played very loud voice games. It's television or song. (Student from Indonesia sharing with a couple who she paid the rent to)

I moved from a hostel to an apartment, but the apartment ... was not really better than a hostel ... We still had four people in a room and two bunk beds ... There was another room for men and some people also live in the living room. So, in the living room they put about six, three bunk beds, yeah six people living in the living room and the other room I don't know because that's a male domain and I can't get into their room. (PhD student from Vietnam who was paying \$180 a week in inner-Sydney)

Space at home to relax and socialise with housemates promotes student wellbeing, adding to social networking and enjoyment while studying in Australia (Morris et al., 2022). Overall, we found that 69% of students agreed with the statement that 'there is plenty of space in my home to relax and socialise'. Among financially secure students, agreement was highest at 75%, but it decreases with increasing precarity. Just over half (53%) of extremely precarious students agreed or strongly

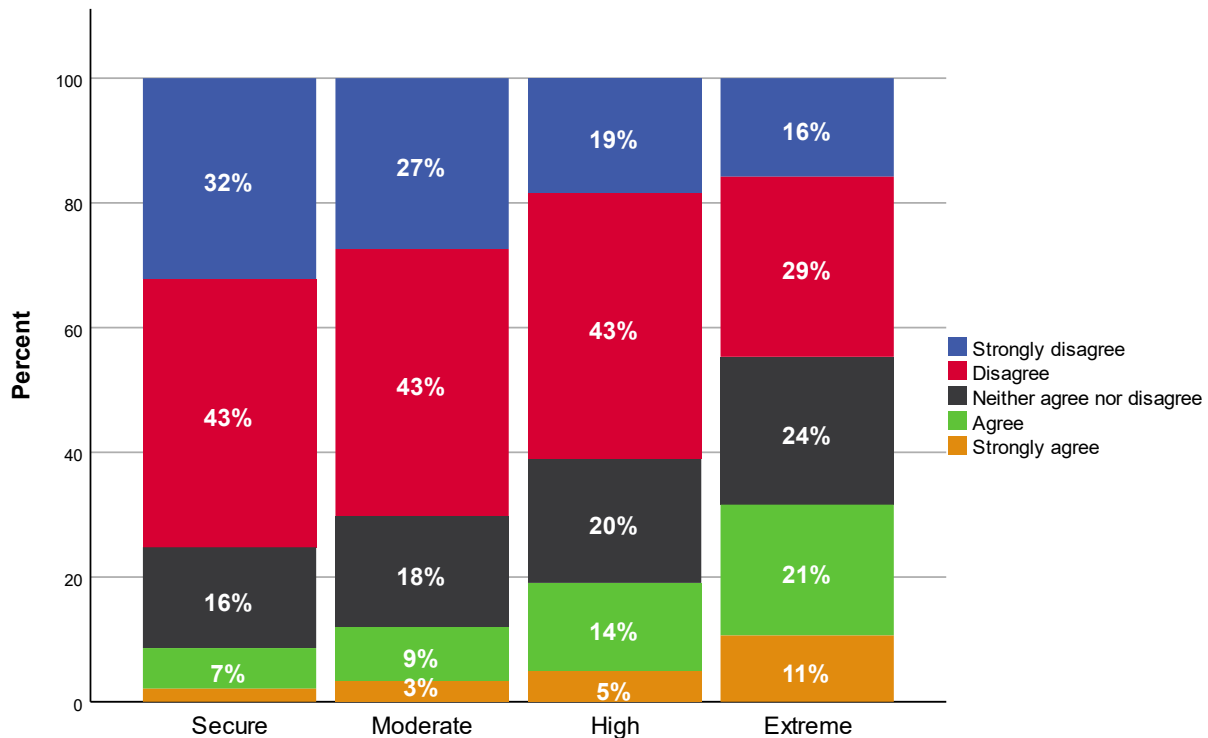
agreed that they had space in their home to relax and socialise. Again, considering the level of disagreement with this statement provides more insight into the experiences of students with varying levels of precarity. Only 10% of financially secure students and 15% of moderately precarious students reported that there was not enough space to relax and socialise in their homes. These numbers increase noticeably among the more precarious students: 22% of highly precarious and 30% of extremely precarious students reported that they did not have enough space at home to relax and socialise.

Figure 7.1 – There is plenty of space in my home to relax and socialise – n=6,815



Overcrowding is a potential reason for many students reporting a lack of space in their homes. Overall, 13% of students reported that the home that they lived in was overcrowded (Figure 7.2). There was a sharp disparity in the incidence of reporting overcrowding by financial precarity. Just 9% of financially secure and 12% of moderately precarious students reported that their home was overcrowded. Among highly precarious students, almost 1 in 5 (19%) reported that they were living in an overcrowded home. But it was the extremely precarious who were more likely to experience overcrowding: almost one-third (32%) of students in this group reported that their home was overcrowded. These findings suggest that highly and extremely financially stressed students are more likely to live in over-crowded homes, probably in an attempt to reduce the rent burden.

Figure 7.2 – The home I live in is overcrowded – n=6,815



We can speculate further on the causes of this association. A range of evidence, including interview data from this project, suggest some landlords are determined to squeeze as many tenants into their property as possible. The trade-off for desperate students looking for lower rent is cramped living conditions. The rationalisation of living space features in these kinds of situations: 10% of all respondents reported that their bedroom was not designed to be a bedroom. These reports may indicate that the student is sleeping in the lounge room, but it sometimes means that students were occupying a garage or balcony as makeshift bedroom space.

Extremely precarious students were far more likely to answer in the negative when asked if their 'bedroom [was] always designed to be a bedroom'. Close to a quarter (23%) of extremely precarious students reported 'no' compared to 13% for the highly precarious, 10% for the moderately precarious, and 8% for the secure groups (Figure 7.3).

Remarkably, just under one in five (19%) extremely precarious students reported that in their accommodation the balcony is used as a bedroom (Figure 7.4). This figure was three times higher than the properties occupied by highly precarious students (6%) and almost five times higher than the responses of the moderately precarious and secure groups (4% respectively).

A similar share of students responded 'yes' to the question, 'is the garage used as a bedroom?' (Figure 7.5). Just under one in five (18%) extremely precarious students answered in the affirmative, compared to 8% of highly precarious, 4% of moderately precarious, and 3% of the secure group.

Figure 7.3 – Was your bedroom always designed to be a bedroom? – n=6,815

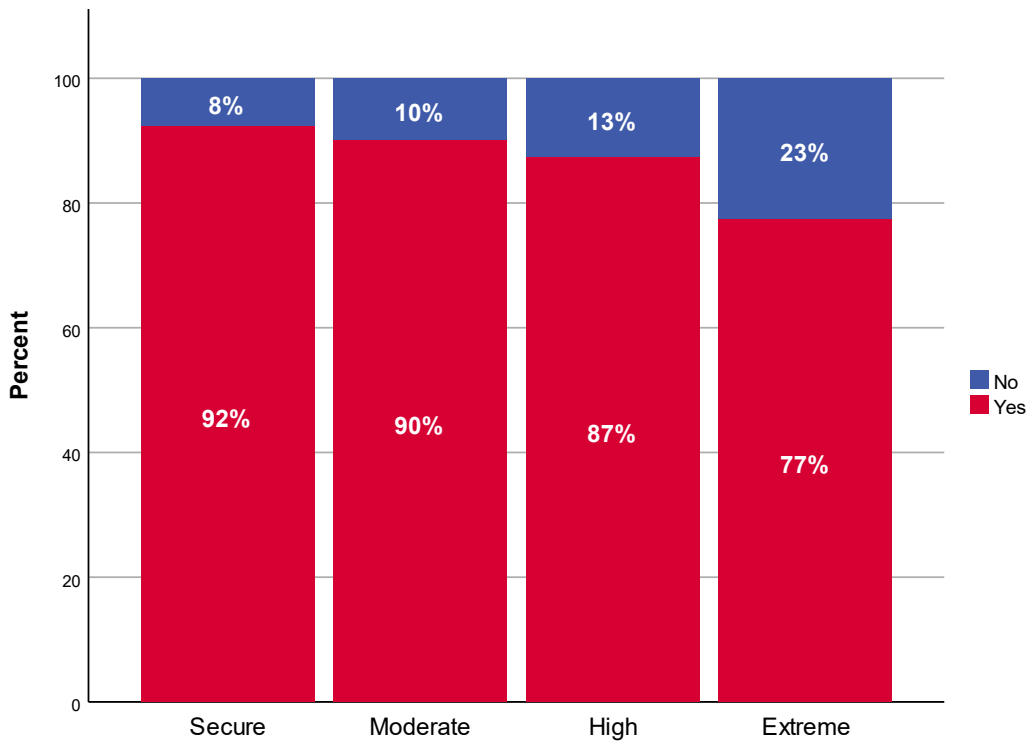


Figure 7.4 – Is the balcony used as a bedroom? – n=6,799

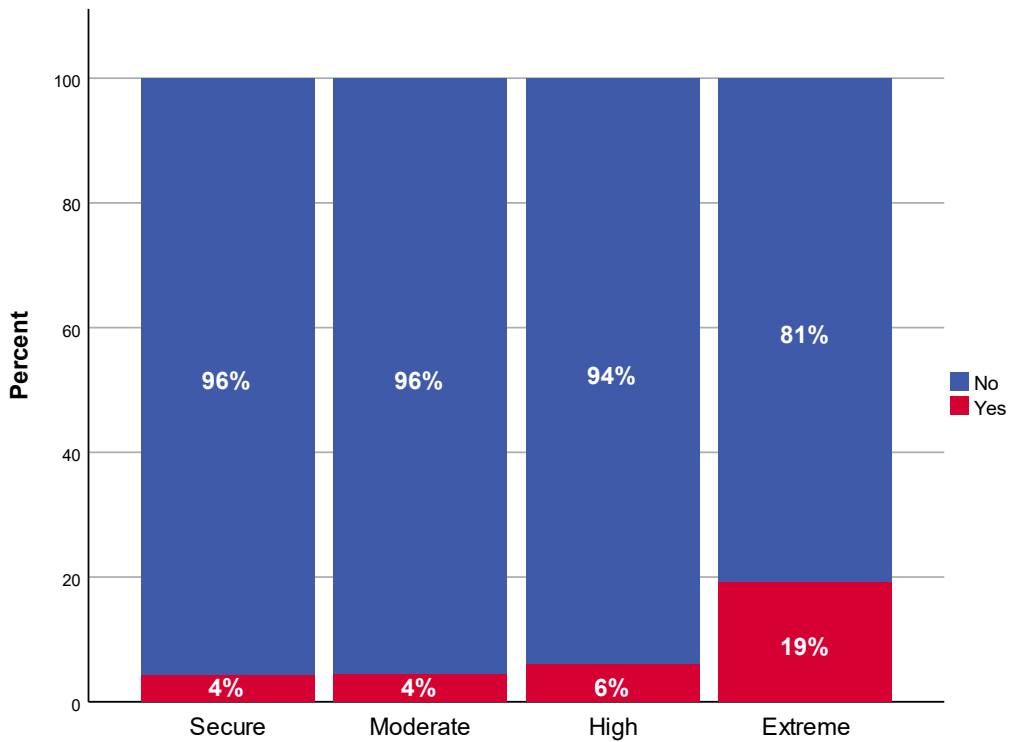
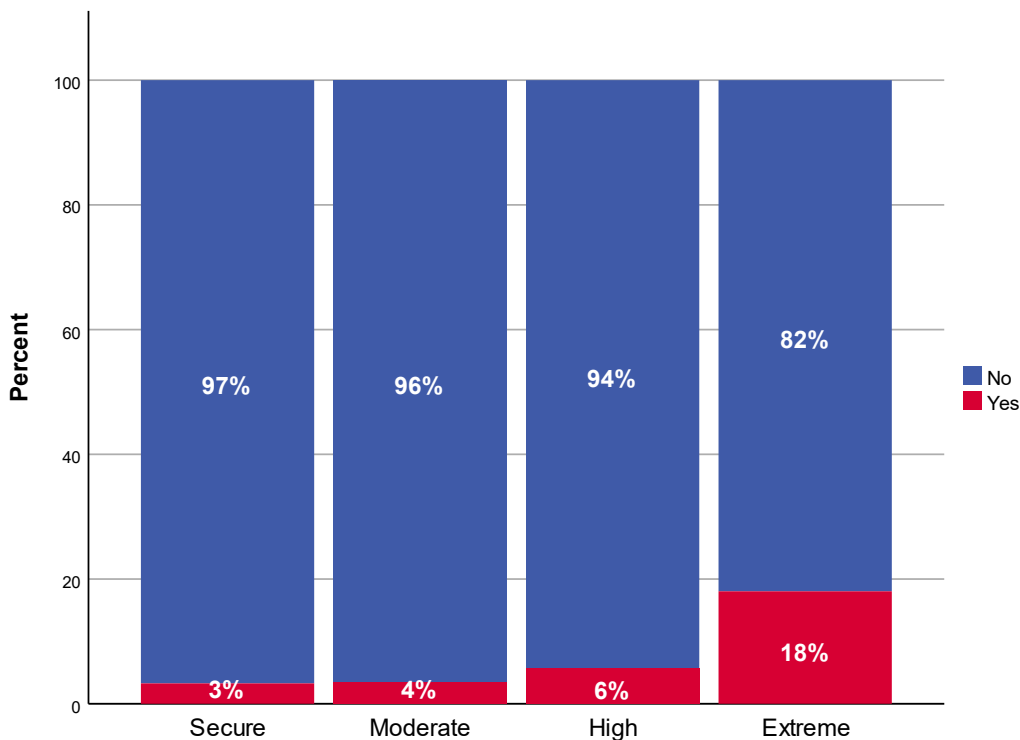


Figure 7.5 – Is the garage used as a bedroom? – n=6,801



A further aspect of housing insecurity that the 2019 survey sought to investigate was restrictions on the students’ use of the property—specifically restrictions on the use of all the common areas within their accommodation.

Overall, 88% of students agreed that they were free to use all the common areas of their accommodation and only 5% disagreed. A further 7% were not sure. However, among the extremely precarious, 12% of students reported that they were unable to use all of the common areas. Among highly precarious students, this figure dropped to 8% while just 4% and 3% of the remaining groups reported this (Figure 7.6).

Figure 7.7 reports responses to the statement that ‘The home I rent is suitable for my needs’. Not surprisingly, students in the extremely precarious student group were more likely to disagree or strongly disagree: around one in six (16%) disagreed with this statement compared to 10% of students in the highly precarious, 4% in the moderately precarious, and 3% in the secure groups.

Clearly, most students find accommodation that suits their needs, even if this means compromises about the use and comfort of living space. Still, the share of precarious students who cannot find suitable accommodation—or who are making major compromises for financial reasons—is significant. More research is needed into the broader consequences of unsuitable accommodation driven by financial hardship—particularly failure for students to satisfactorily complete their studies in Australia.

Figure 7.6 – I am free to use all the common areas in my accommodation – n=6,814

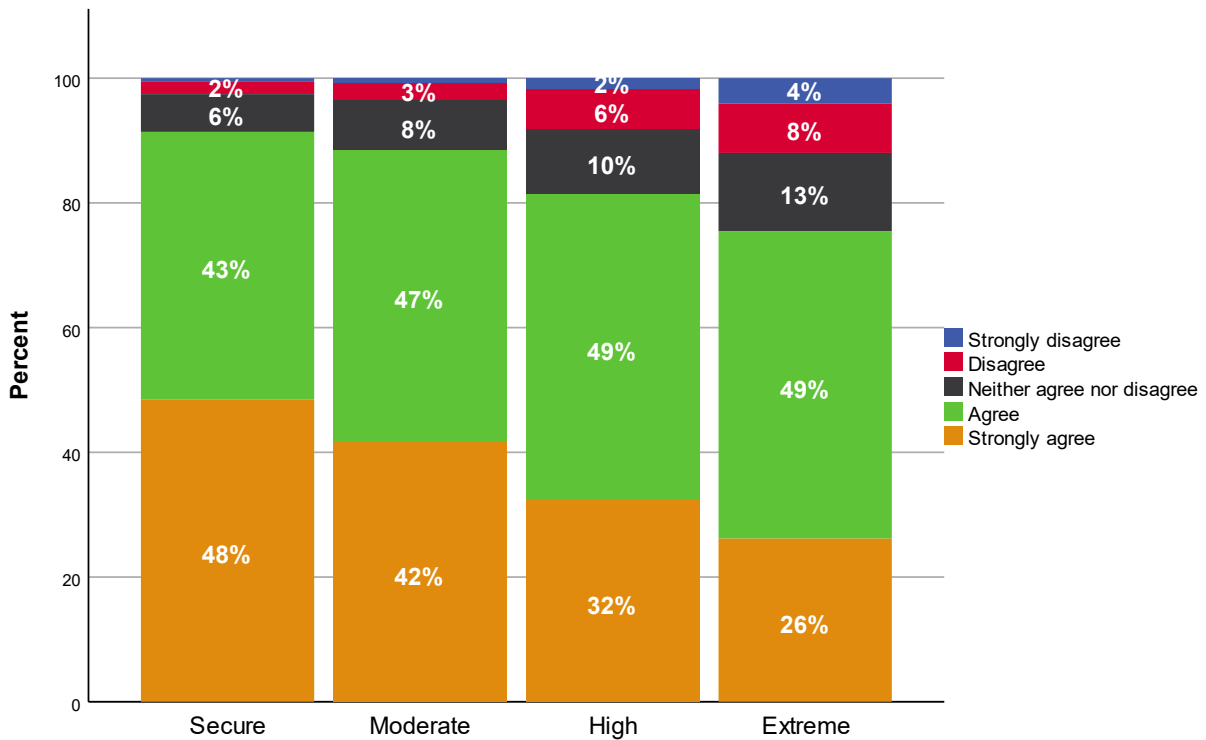
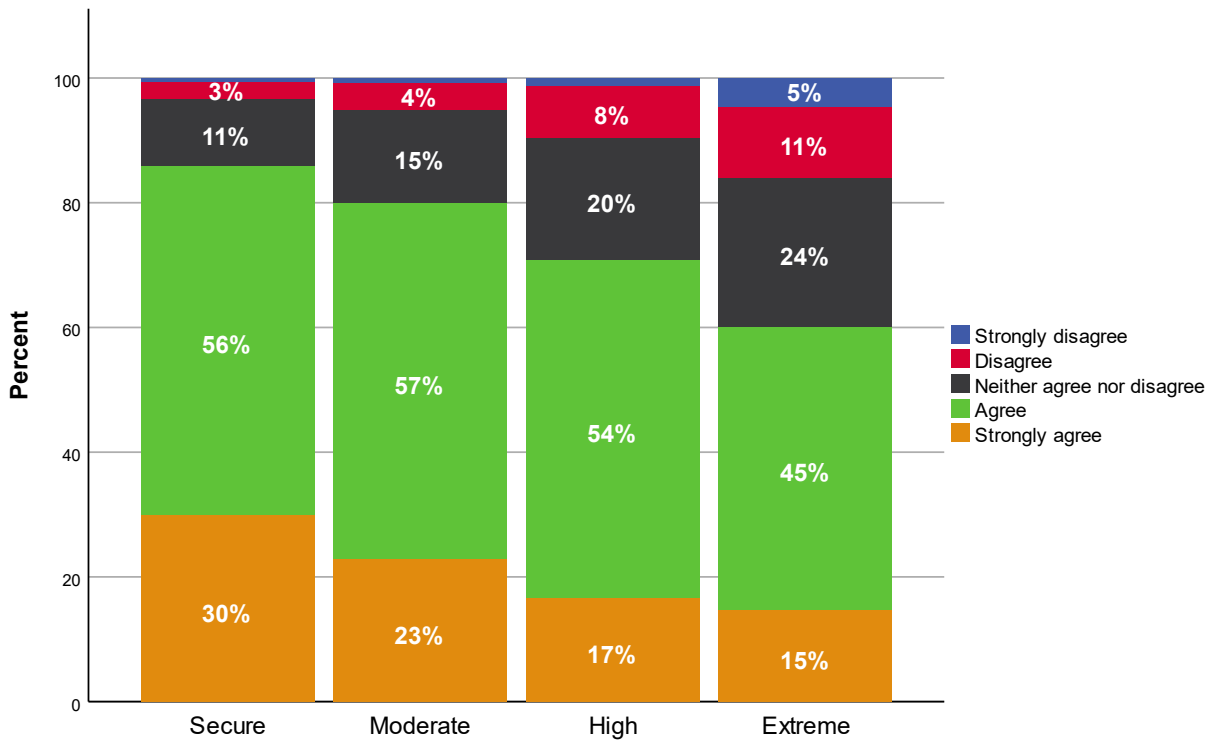
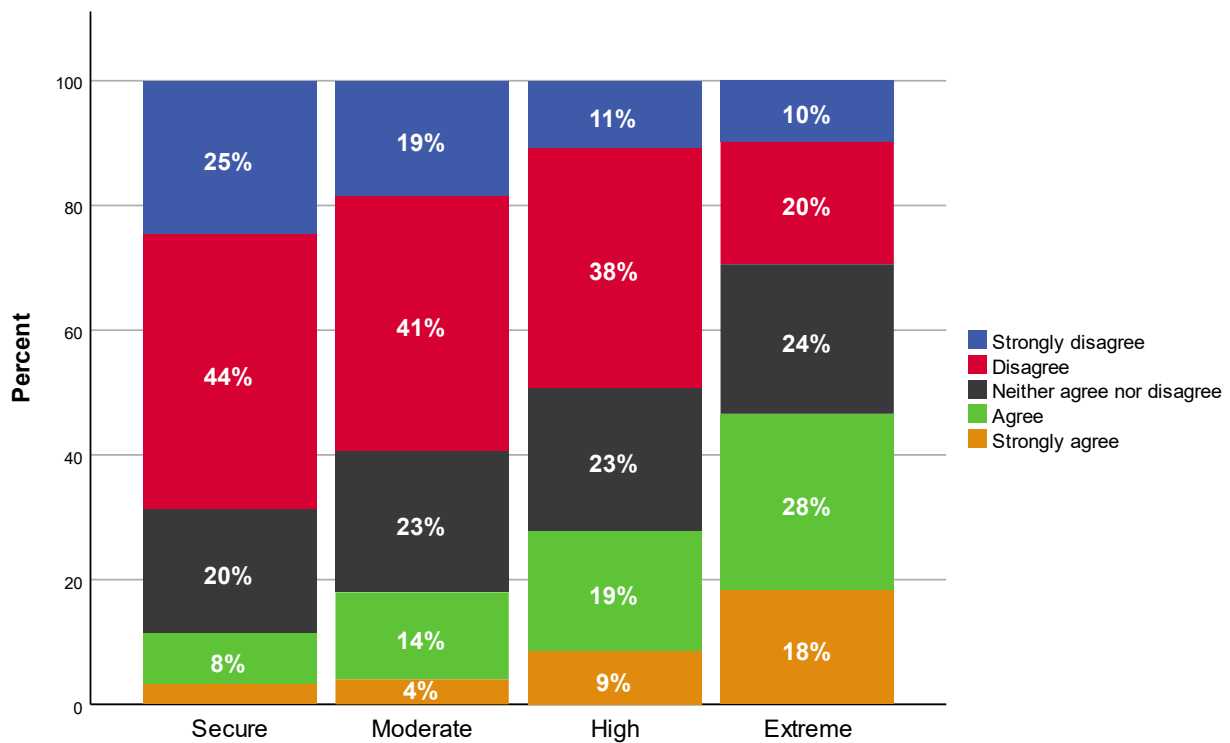


Figure 7.7 – The home I rent is suitable for my needs – n=6,815



This project has also investigated relationships between accommodation and reports of study problems among international students (Hastings et al., 2022). Whatever the cause—structural issues with the home, overcrowding, or restrictions on the use of space—just under one in five students (19%) reported that they found it hard to study in their home. Among the most financially secure students, 11% reported that they found it hard to study at home. This figure rose slightly to 18% among students from the moderately precarious group and to 28% for students who were highly precarious. Among respondents from the extremely precarious group almost half (47%) agreed that they found it difficult to study at home. These students reported difficulties studying at home at four times the rate of financially secure students.

Figure 7.8 – It’s hard to study in the home I live in – n=6,813



8 Relationship of students with their real estate agent or landlord

I did have a lot of issues with a lot of like maintenance as well because most of like the door and like the tap was rusted so yeah I had a few issues ... It took a long time to actually respond and in the end like there was nothing done and ... I didn't have the experience of actually having my own place so there was a lot of things I wasn't actually aware that it's my right to do this or that, yeah. (University student from Mauritius in Melbourne)

When we first moved in he gave us a condition report to fill out and he said, 'Give it back to him within a month and if there's any issues I'll get a handyman to come fix it', which we did. And every time I followed up on that yeah he sort of brushed it [off] ... The only thing I had a go at him was when we had a pest issue and this was prior to us moving in and then like a few weeks and then a month went by and he just kept ignoring me about this pest issue. We had maggots growing in the kitchen and we couldn't find out where they were coming from. So that was the only time I sort of went a bit loose on him. (University student in Sydney from Singapore)

She's very flexible ... and she's so good to me. That's the reason I keep staying in this house as well. (University student in Sydney from Myanmar)

8.1 The relationship of students with their landlord or real estate agent in 2019

Central to housing inequality is the unequal landlord-tenant relationship, made worse by inadequate legal protections and remedies (Morris et al., 2021a). In exploring the impact of precarity, close attention to this relationship was an important problem to explore in the 2019 survey and in the follow-up 2020 survey. In 2020, there were highly unusual restrictions on the capacity of landlords to evict tenants as well as a community expectation that landlords would make fair adjustments to the rent given the extent of financial hardship that was caused by the lockdowns.

In 2019, respondents reported mostly satisfactory relationships with their landlord or real estate agents (Figure 8.1). However, one in six extremely precarious students (16%) disagreed that their landlord/real estate respected them. Only 3% of the secure group, 4% of the moderately precarious and 9% of the highly precarious had a similar sentiment.

Figure 8.1 – I feel respected by my landlord/real estate agent – n=6,810

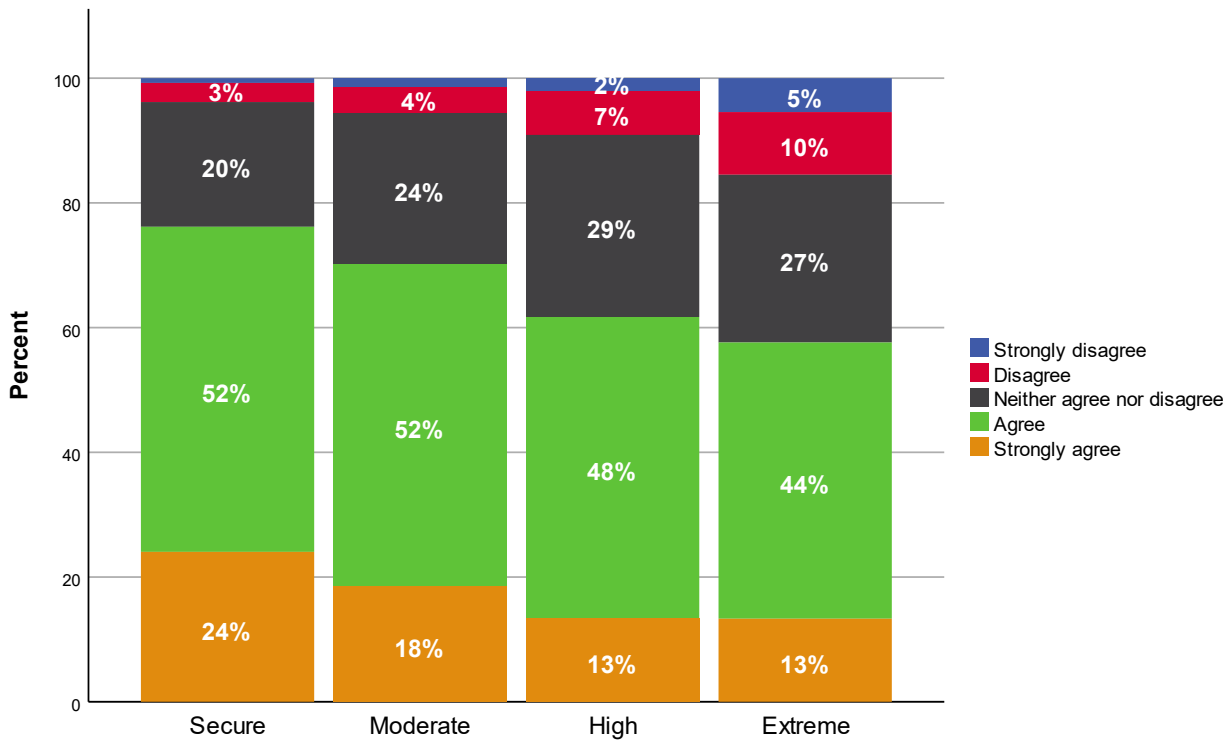
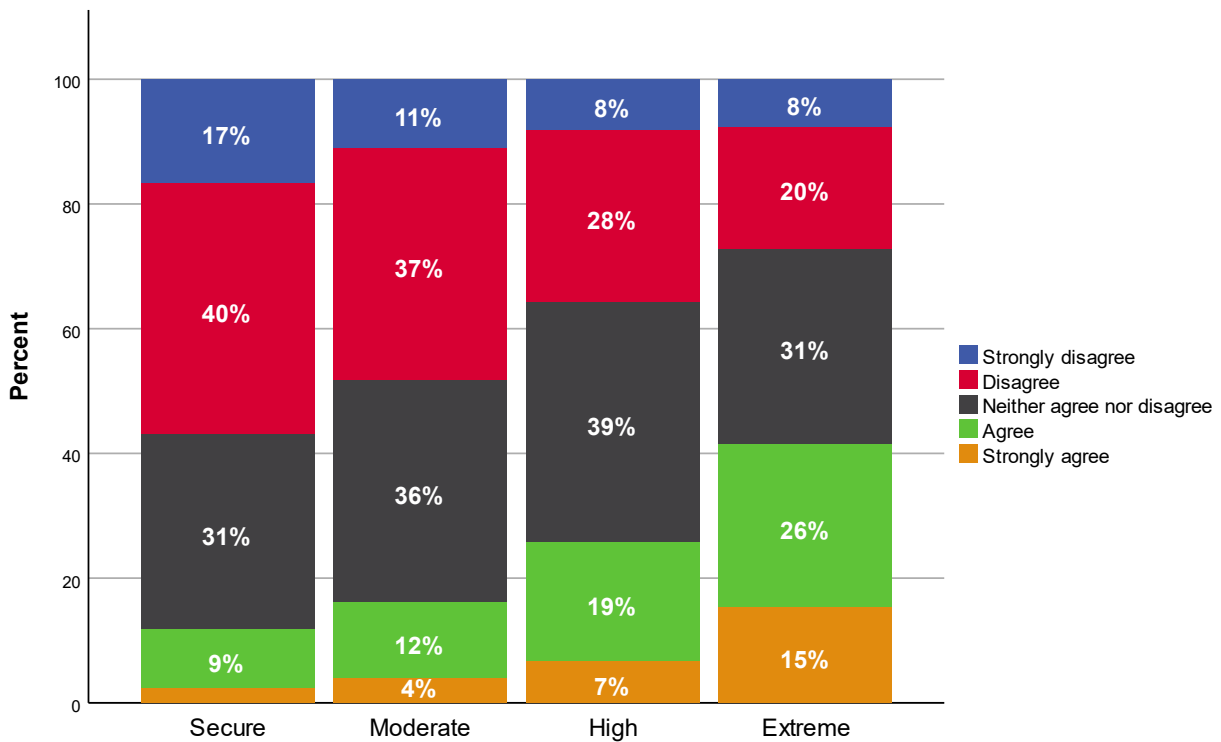


Figure 8.2 – My experience is that landlords/real estate agents do not treat renters fairly – n=6,806



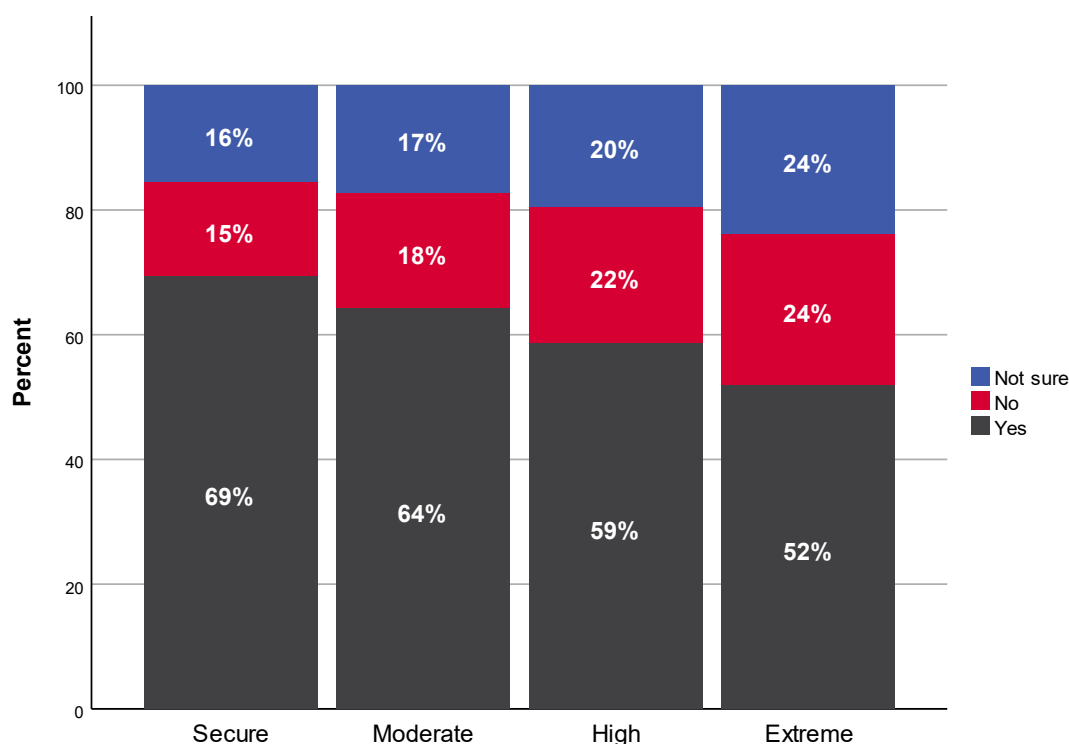
Negative responses from respondents (18%) were higher when respondents were asked, drawing on their own experience, whether landlords/real estate agents treated tenants fairly (Figure 8.2). The sentiment that tenants were not treated fairly was far stronger within the extremely precarious group. Four in ten extremely precarious students agreed or strongly agreed with the statement that their ‘experience is that landlords/real estate agents do not treat renters fairly’. A similar view was shared by 26% of highly precarious students, 16% of moderately precarious, and 10% of secure students.

Frustration with landlords has multiple causes. Here, we highlight the absence of residential or tenancy agreements that can assist in setting expectations and resolving conflicts (Figure 8.3). Overall, only 64% of respondents reported that they had a residential or tenancy agreement, another 18% were unsure, and 18% reported that they did not have one. Understandably, poor landlord practices, but also reliance on sub-letting and other forms of unstable tenancy arrangements, reduce student awareness of tenancy arrangements.

However, there is a clear relationship in the data between the absence of these arrangements and precarity: highly and extremely precarious groups were far more likely to report that they did not have an agreement than the secure or moderately precarious groups. Just under half of the extremely precarious group (48%) reported that they did not have an agreement or were not sure, compared to 41% of the highly precarious, 36% of the moderately precarious, and 32% of the group reported no financial stress.

These findings suggest that financially stressed students may be particularly prone to any lack of knowledge about their rights and protections as tenants and therefore at greater risk of unanticipated and illegal evictions.

Figure 8.3 – Do you have a residential or tenancy agreement? – n=7,040



Overall, 26% of all students surveyed reported having a problem with their landlord or real estate agent (Figure 8.4). There was a sharp contrast depending on the level of precarity. Among most financially secure students, slightly less than one in five students (18%) reported having landlord problems compared to 26% of moderately precarious, 38% of highly precarious and nearly half (47%) of extremely precarious students. These findings indicate that landlord disputes increase with financial precarity, probably because extremely precarious students reduce the rent burden by finding accommodation in poorer condition and with questionable tenancy arrangements.

Figure 8.4 – Have you ever had a problem with the landlord/real estate agent? – n=6,796

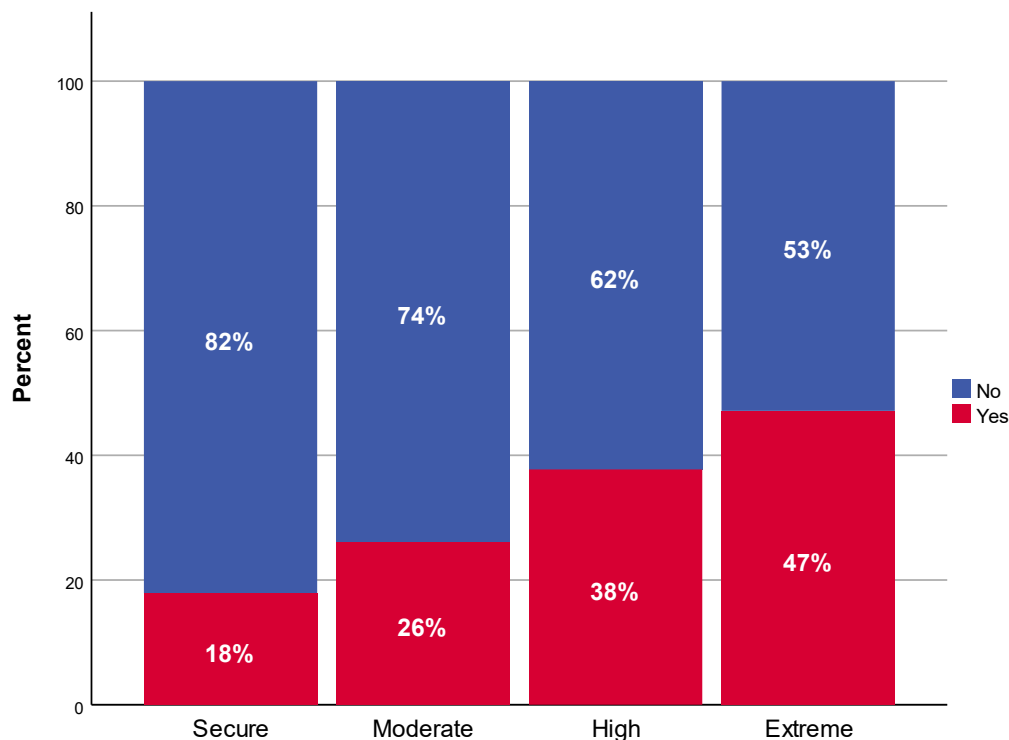
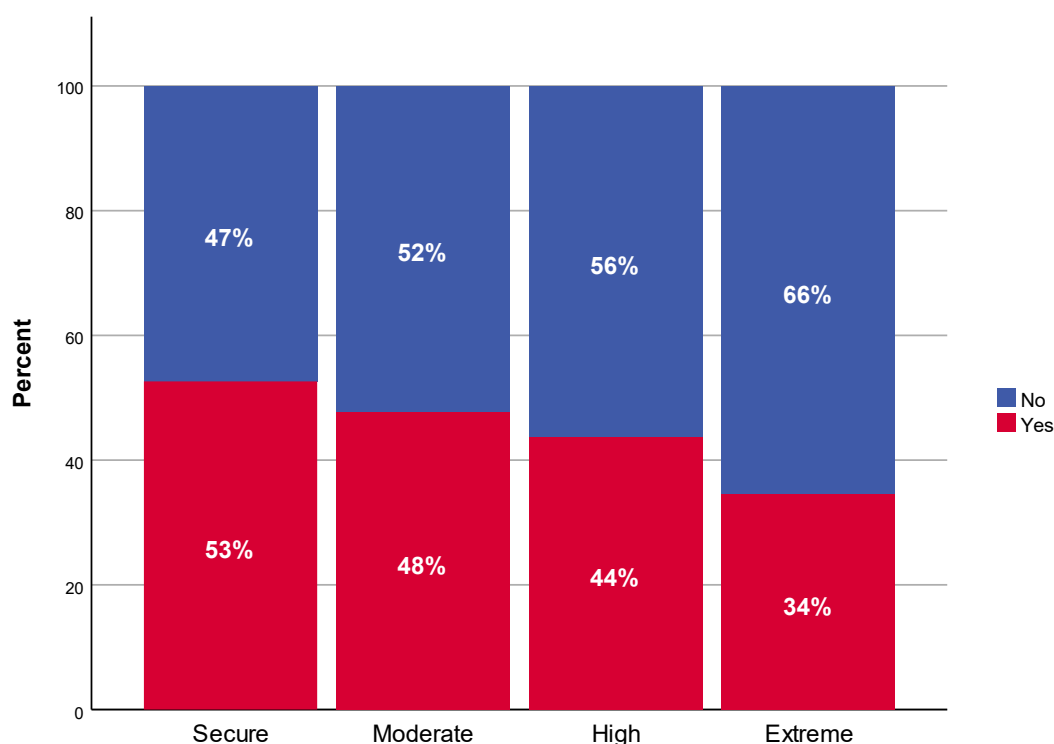


Figure 8.5 shows the outcome for those respondents who reported having problems with the landlord and or real estate agent. More than half (53%) indicated that they were unable to resolve the problem. While there were differences between groups in the rate of reported conflict resolution, we highlight that even among the most financially secure students, 47% of these students were unable to resolve their conflict with their landlord. Just over half (52%) of moderately precarious students and 56% of highly precarious students were also not able to resolve the problem. Among extremely precarious students, two-thirds (66%) reported that they were unable to resolve their problem.

Figure 8.5 – Were you able to resolve the problem? – n=1,766



In Australia, it is unlawful for landlords and real estate agents to enter the property without the tenant’s consent. Yet 18% of students reported that their landlord or real estate agent had ‘turned up at [their] ... home without warning’ (Figure 8.6). Again, we found that precariousness was a significant predictor for unannounced landlord visits. Almost two in five extremely precarious students (38%) reported that their landlord/real estate agent had done this. This rate was nearly three times higher than for the most secure students, of whom only 13% reported unannounced visits. These findings confirm that precariously housed students are far more likely to have unclear arrangements with landlords and that landlord intrusion is one consequence of this instability.

Figure 8.6 – Has your landlord/real estate agent ever turned up at your home without warning? – n=6,807

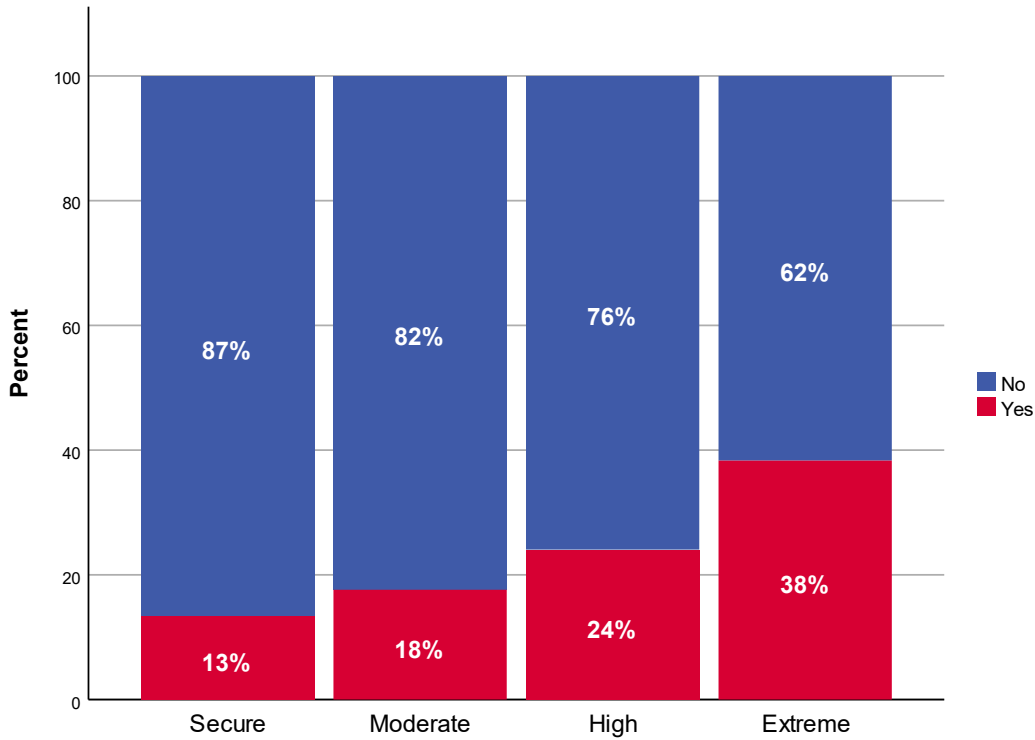


Figure 8.7 – Has your landlord / real estate agent ever threatened you with visa cancellation? – n=6,814

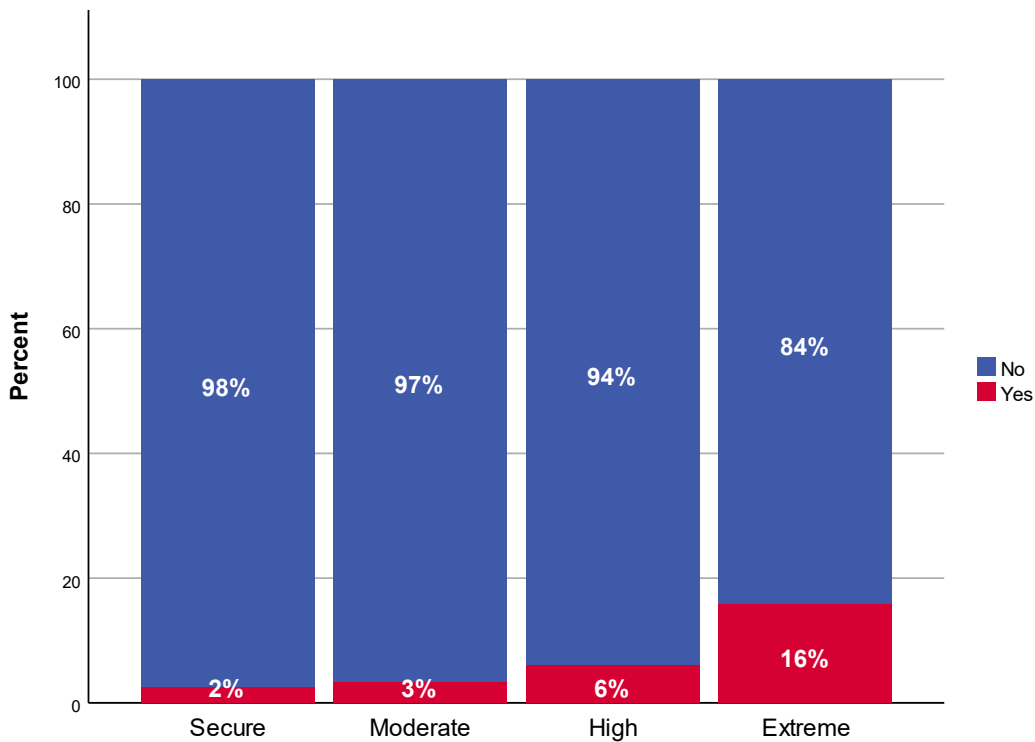
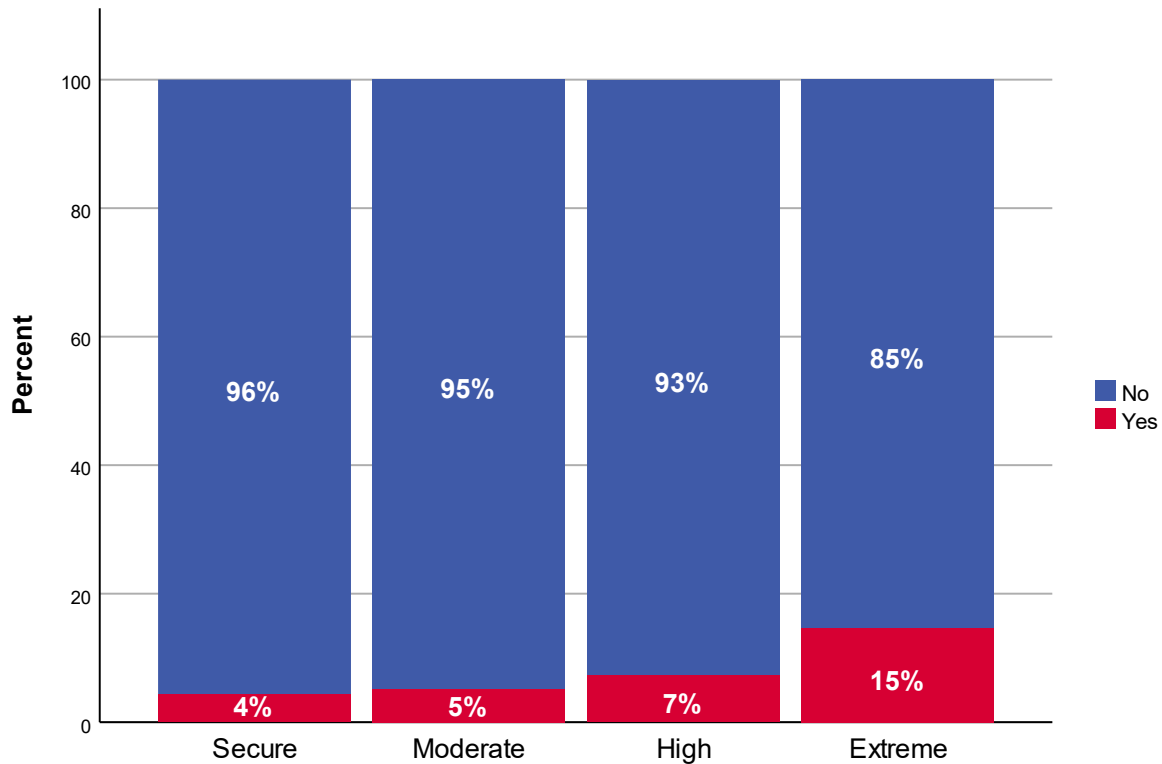


Figure 8.7 tells us more about the coercive power of landlords over students. Alarming, around 4% of students said that their landlord or real estate agent had threatened to cancel their visa. Again, extremely precarious students were far more likely to report this situation. Around one in six (16%) extremely precarious students reported that this threat had been made compared to 6% of highly precarious, 3% of moderately precarious, and 2% of secure students.

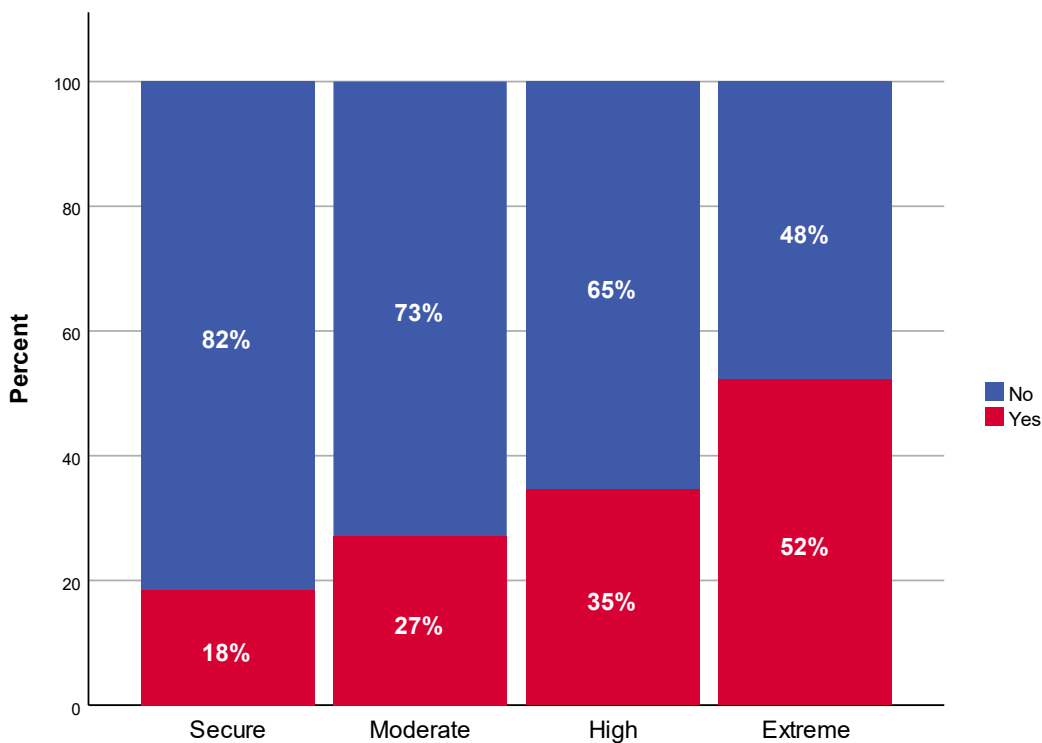
The power that landlords and real estate agents hold over international students is also highlighted in Figure 8.8. Almost 6% of students reported that their landlord or real estate agent had taken away their passport at one point. Again, extremely precarious students were more likely to experience this abuse of power with almost one in six (15%) reporting that their passport had been taken away by their landlord or real estate agent, compared to 7% of highly precarious students, 5% of moderately precarious students, and 4% of secure students.

Figure 8.8 – Has your landlord / real estate agent ever taken away your passport? – n=7,055



Part of the problem may be linked to precarious living arrangements themselves. Figure 8.9 shows that cohabiting with the ‘person you owe rent to’ rises for precarious students. Just under half (48%) of the extremely precarious cohort lived in the same dwelling as the person they paid rent to compared to 35% of highly precarious students, 27% of moderately precarious, and 19% of secure students. These arrangements describe a wide range of scenarios (cohabiting with the landlord or their family, sub-letting arrangements, etc) that are not necessarily exploitative or problematic. However, there is a clear association between precarity and unstable cohabitation with others to whom money is owed. In the worst circumstances, a cohabiting landlord has the capacity for intrusive surveillance and regulation of the precarious student. Not surprisingly, this can increase the risk of conflict.

Figure 8.9 – Does the person you owe rent to live in the same house as you? – n=6,804



8.2 The relationship of students with their landlord or real estate agent during the COVID-19 lockdown

We did apply with the agent for rent relief ... He responded once and we had a conversation about it once. He asked me to compile all of our like pay slips whatever and just forward it to him and he'll send to the landlord, and we did all that and then nothing. Bang, just went silent. (University student from Singapore)

I thought about it [asking for a rent reduction] ... Like okay I'm really low on money this month but I was like there was no option. Either I have to pay or I'm out. So I kind of managed somehow yeah, and I paid. I didn't ask for deferment cos I'm still thinking that really the landlady is not going to approve. [I'm] going to be rejected anyway. (University student from India)

I said them, 'Me and my husband both lost our job and we are having difficulty to pay the rent', and they talk to the owner and they gave us like \$3,000 rent relief for three months. (University student from Nepal)

As outlined at the beginning of this chapter, the 2020 survey was an opportunity to investigate what happened to students during the highly unusual period of lockdowns. Unlike the 2021 lockdowns—where federal emergency relief was made available—these initial lockdowns did not come with income support for international students. When that changed in 2021, the wellbeing impact of this cash support was immediate and is described by Ullah and Harrigan (2022). Our 2020 survey draws on a sub-sample of respondents, but responses are not linked at the individual level. In practice, this means that comparisons between the 2019 and 2020 survey results are assumed to be indicative of changes in hardship. However, these comparisons must be qualified by noting that we cannot compare changes at the level of individual respondents and that there is potential for response biases in the follow-up sample resulting from non-response (discussed in Chapter 2). We also note the smaller Ns for the respective cohorts by level of precarity (compared to the 2019 survey) and emphasise those findings where there are consistent trends in the data.

Notwithstanding these qualifications, responses to the 2020 survey are indicative of major hardship (see also Berg & Farbenblum, 2020; Hastings et al., 2021; Morris et al., 2021b). As a result of the lockdowns, we report that some 49% of students tried to renegotiate their rent with their landlords (Figure 8.10). Even among financially secure students, almost one in three (30%) tried to renegotiate their rent as did 42% of students experiencing a moderate amount of financial stress. Close to two thirds (64%) of the highly precarious students and just under nine in ten (89%) extremely precarious students endeavoured to renegotiate the amount of rent they paid.

Figure 8.10 – Since the lockdown have you tried to negotiate to pay less rent? – n=715

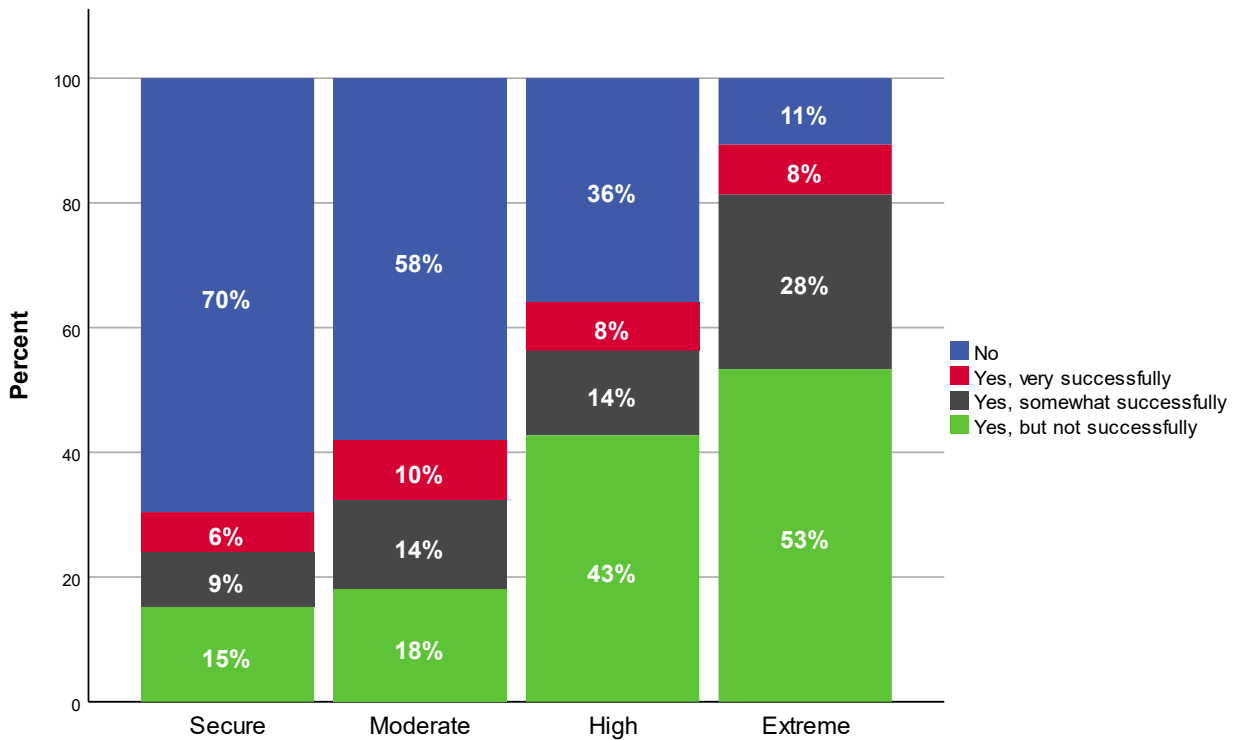
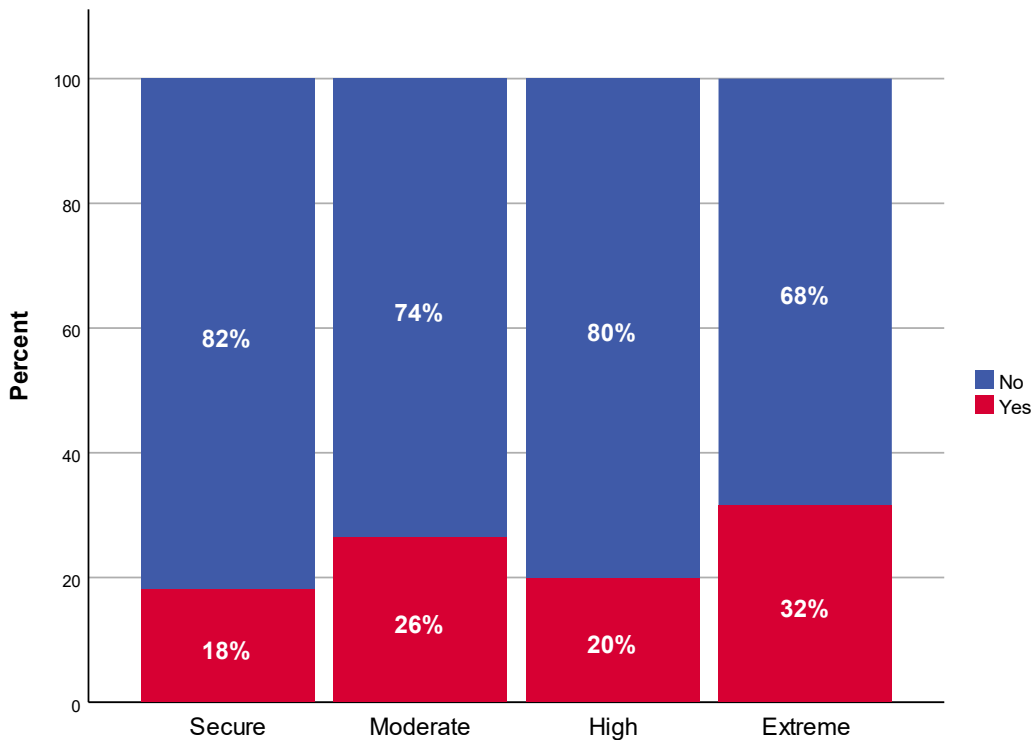


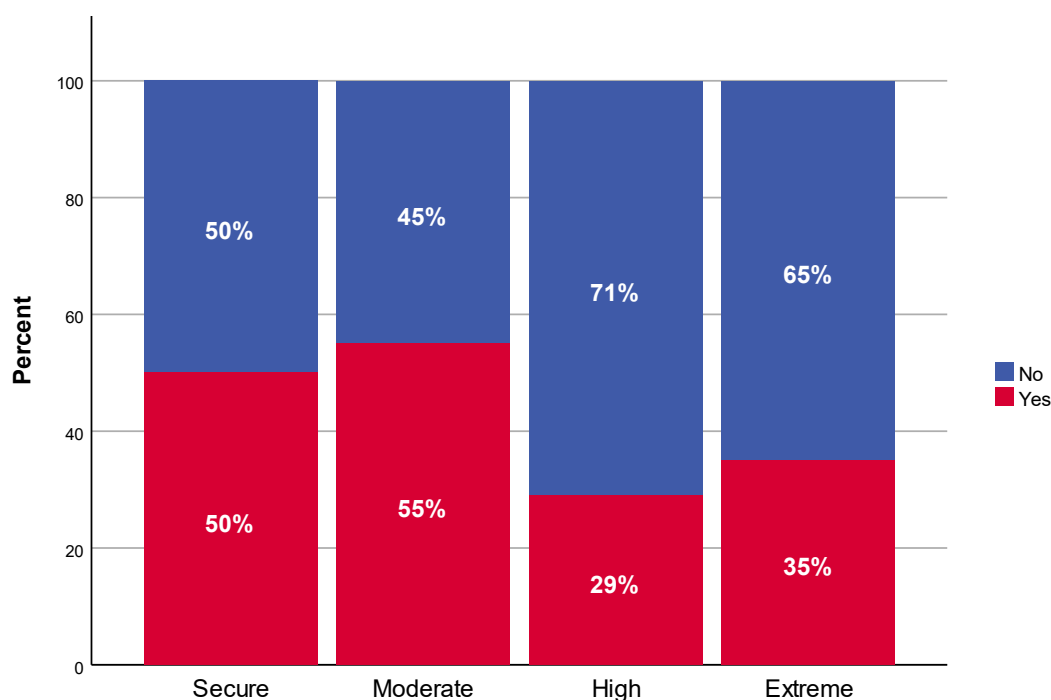
Figure 8.11 – Has your rent been reduced? – n=715



To follow-up on the impacts of negotiation, we asked whether students were able to secure a reduction in their rent (Figure 8.11). Overall, 44% of the students who requested a reduction were successful. Extremely precarious students had the highest incidence of success—32% received a reduction in their rent. However, this finding should be contextualised with reference to the number of students who requested a reduction in their rent. Figure 8.12 looks at the 358 students who reported asking for a rent reduction (all variations of ‘yes’ in Figure 8.10) and examines how many of these students received one (Figure 8.11).

There is a clear discrepancy in success rates between the more financially secure students (secure and moderately precarious) and the more precarious students (highly and extremely precarious). Of all financially secure students who requested a reduction in rent, 50% received one. This figure is similar among moderately precarious students, of whom 55% received a rent reduction. In contrast, 35% of extremely precarious students reported receiving a reduction in rent while highly precarious students were the least likely with only 29% reporting a reduction. These findings suggest that, despite their higher need and higher rates of appeal, more precarious students were significantly less likely to receive a reduction in rent from their landlord.

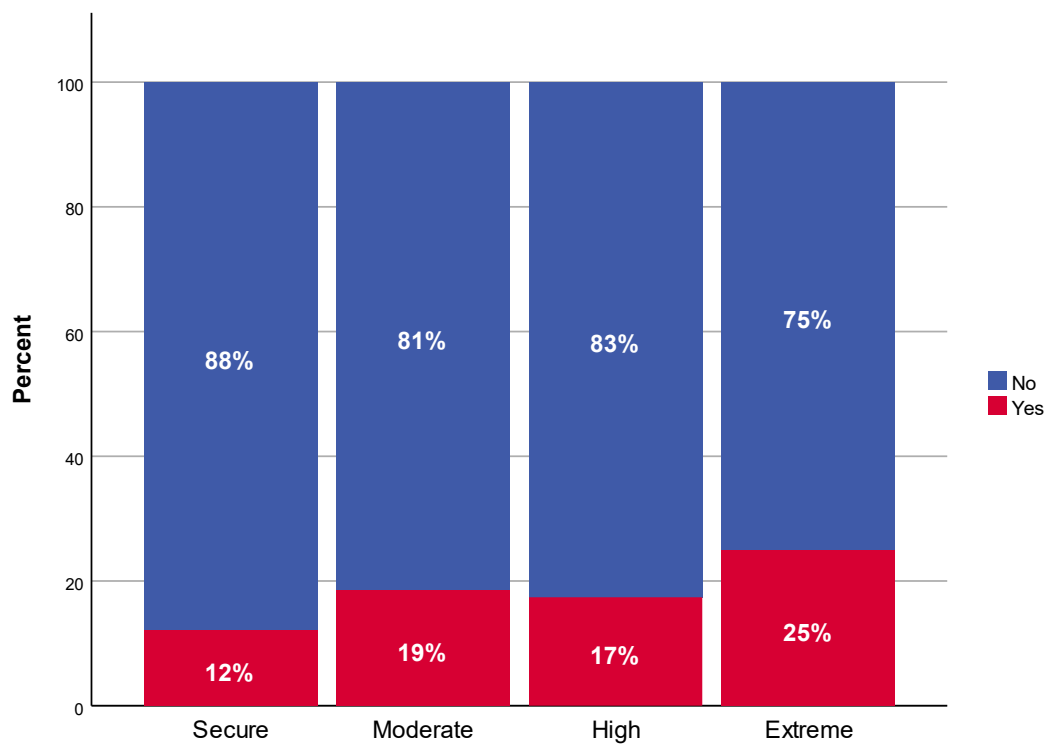
Figure 8.12 – By students who asked for a reduction, has your rent been decreased? – n=358



A minority of landlords (17%) agreed to postpone or defer the rent payments of international students (Figure 8.13). While the majority of students reported that their landlord did not defer rent payments, one quarter (25%) of extremely precarious students reported that their landlord had postponed their rent. Fortunately, this figure was higher than any of the other groups and represented one of the few instances where the most precarious students experienced the best outcomes. Moderately and highly precarious students reported rent deferral at a rate of 19% and 17% respectively, while only 12% of the most financially secure students had their rents deferred. A likely explanation for these results is that financially stressed students were far more likely to

appeal to their landlord for a deferral or reduction in rent and that these landlords may have tended to agree to late payments rather than reduced rent.

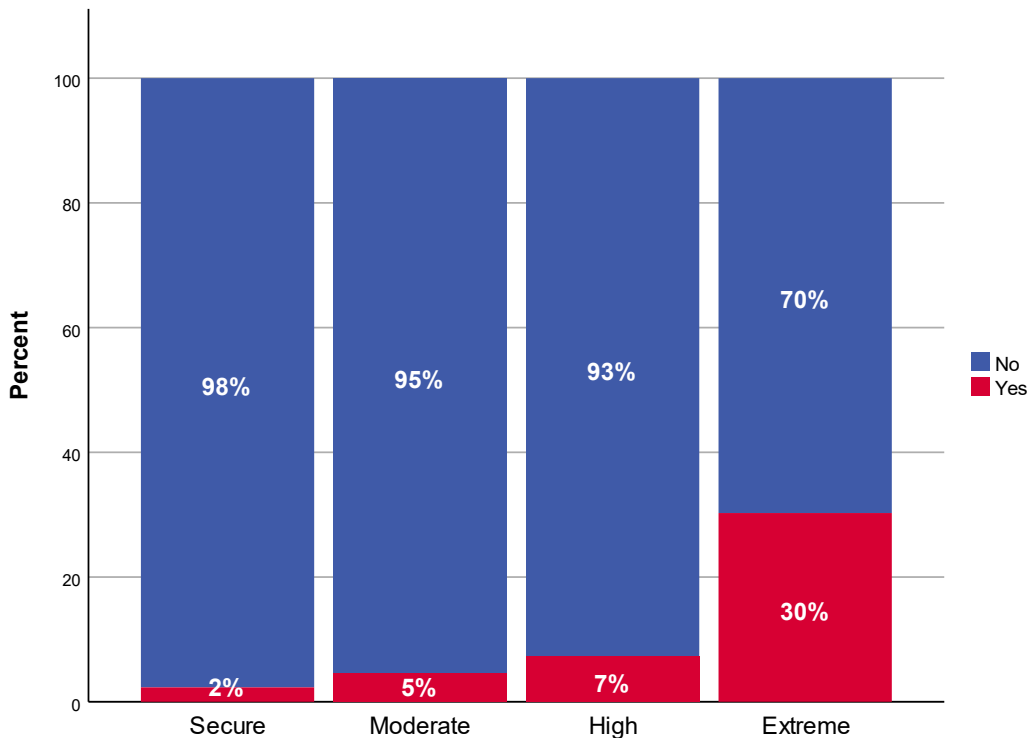
Figure 8.13 – Has your landlord agreed to postpone or defer your rent? – n=714



In the 2020 survey, some 8% of all respondents reported that their landlord had threatened to evict them despite the lockdown and *de jure* moratorium on evictions (Figure 8.14). Again, there was a sharp contrast in the experiences of extremely precarious students and their peers. Nearly one third (30%) of extremely precarious students reported that their landlord had threatened to evict them. This figure was four times higher than even highly precarious students, of whom only 7% reported eviction threats. When compared to the moderately precarious group (5%), the extremely precarious group were just over six times more likely to experience eviction threats. This disparity is even more apparent when looking at the most financially secure students, 2% of whom had been threatened with eviction. Thus, extremely precarious students were 15 times more likely to have experienced eviction threats than secure students.

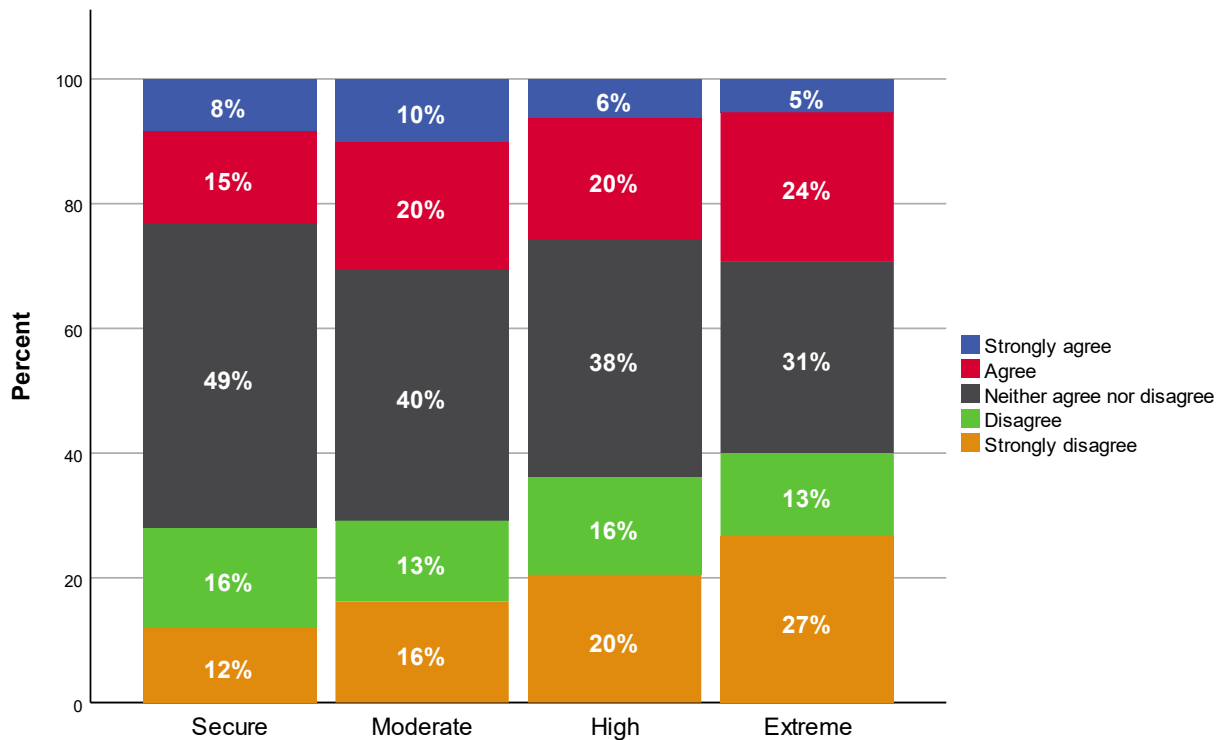
This scenario is consistent with extremely precarious students reporting reduced ability to keep up rent payments (see Figure 4.7). Research published on our 2019 data adds to evidence of an accelerating risk of eviction and rising levels of financial stress (Wilson et al., 2022).

Figure 8.14 – Since the lockdowns, has your landlord threatened to evict you? – n=716



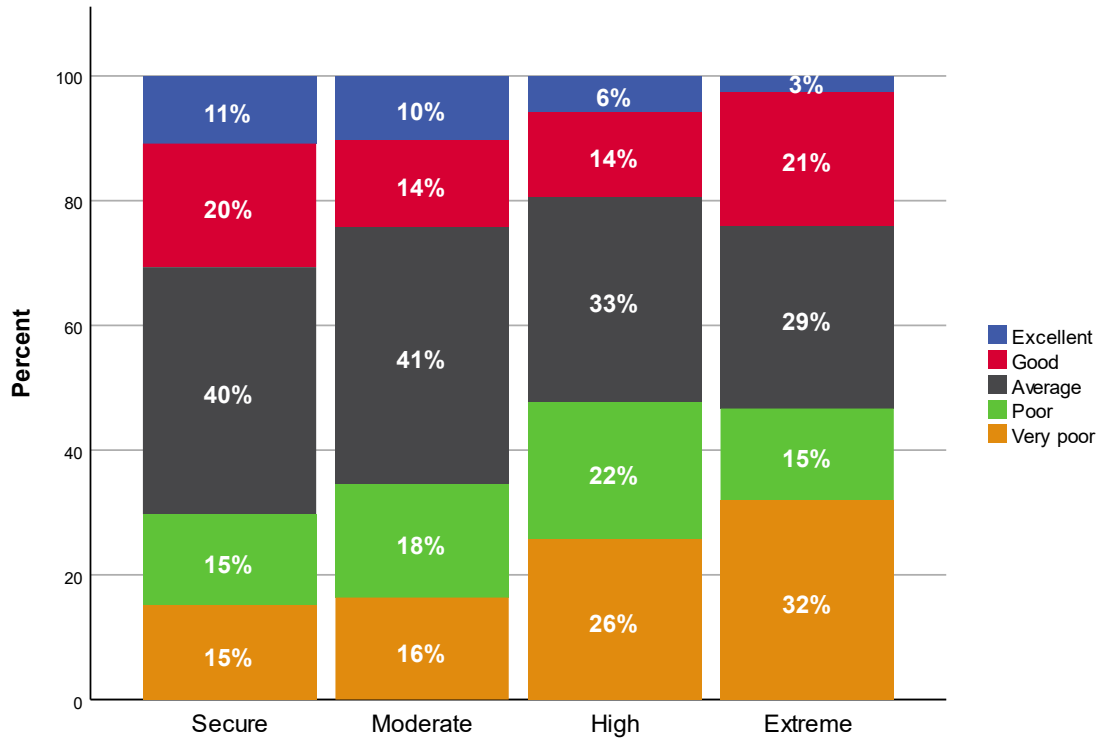
The 2020 lockdowns were a trying time, both financially and psychologically, for many students. As such, it was encouraging to find that 27% of all students reported that their landlord had been sympathetic to their situation since the start of the first lockdown (Figure 8.15). However, a third of students reported that their landlord had not been sympathetic. There was a modest increase in reports of unsympathetic landlords among precarious groups. Just over a quarter (28%) of the most secure students and 29% of the moderately precarious students reported that their landlord had not been sympathetic. When it came to highly precarious students, this figure jumped to 37% and, among extremely precarious students, it increased to 40%.

Figure 8.15 – Since the lockdowns, my landlord has been sympathetic to my situation – n=711



When asked about how students would rate the support from their landlord since the pandemic began, 25% overall reported that their landlord’s support had been ‘good’ or ‘excellent’ (Figure 8.16). By contrast, 39% of students reported that their landlord’s support had been ‘poor’ or ‘very poor’. However, responses to this question indicate clearly how the ‘extremes’ of landlord support (i.e., either a ‘excellent’ or ‘very poor’ response) relate to precarity. Among secure and moderately precarious students, about one in ten rated their landlord’s support as excellent. This incidence fell to only 6% among highly precarious students and was a very low 3% among the extremely precarious. Conversely, almost one third (32%) of extremely precarious students and a quarter (26%) of highly precarious students rated their landlord’s support as very poor. This figure dropped to around one in six among financially secure (15%) and moderately precarious students (16%).

Figure 8.16 – Since the start of the pandemic, how would you rate the support from your landlord? – n=707



9 Neighbourhood and commuting times

There are things which I think I was mostly annoyed about is the deadness of it. Like after 5pm the neighbourhood I was living in ... if you don't have a car you'd pretty much starve to death after 5pm. (University student from Bangladesh, based in Sydney)

So it was very close to university and I also had some like some restaurants around so at night they would stay open so it would be a bit lively and especially with public transports that were close I would say that it was very convenient. (University student from Mauritius, based in Melbourne)

It's lively in a good way. So, from that perspective it helps me feel safe wherever ... There are a lot of night clubs around so occasionally we hear these kind of yelling or singing or whatever. But yeah, I think for our age, it's okay. Maybe for ... elderly it could be a problem but for us it's okay I think. It's nice. (University student from Greece, based in Sydney)

The cost, security, and standard of accommodation are all central contributors to students' quality of life in Australia. However, housing location and the quality of amenities in the surrounding neighbourhood are also important. Well-located housing reduces travel times for study and work and a vibrant and accessible neighbourhood can play a major role in reducing isolation and loneliness²

Our final section turns to these factors. Figure 9.1 reports responses to the 2019 survey question, 'How do you rate the neighbourhood you live in?'. Responses range from 'excellent' to 'bad' on a 5-point Likert scale. Comparisons by financial precarity reveal a now-familiar pattern: one in ten of the extremely precarious students reported that their neighbourhood was bad or not very good compared to 6% of the highly precarious, 3% of the moderately precarious, and 2% of the secure students. Some 61% of the extremely precarious students felt that their neighbourhood was good or excellent compared to 67% of the highly precarious, 77% of the moderately precarious, and 81% of the secure group. The data suggests that students with only moderate or no financial stress had greater capacity to choose where they wanted to reside.

² See Morris et al. (2022) on how housing circumstances contribute to loneliness among international students).

Figure 9.1 – How do you rate the neighbourhood you live in? – n=6,706

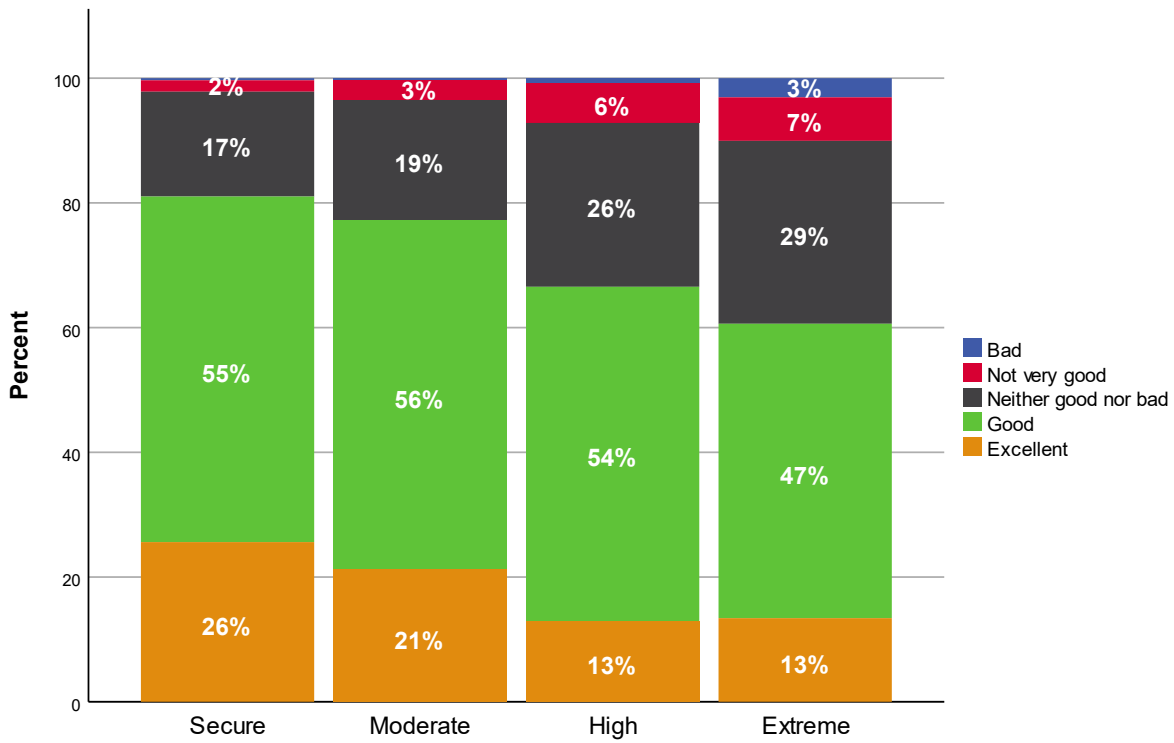


Figure 9.2 – I enjoy living in my present neighbourhood – n=6,813

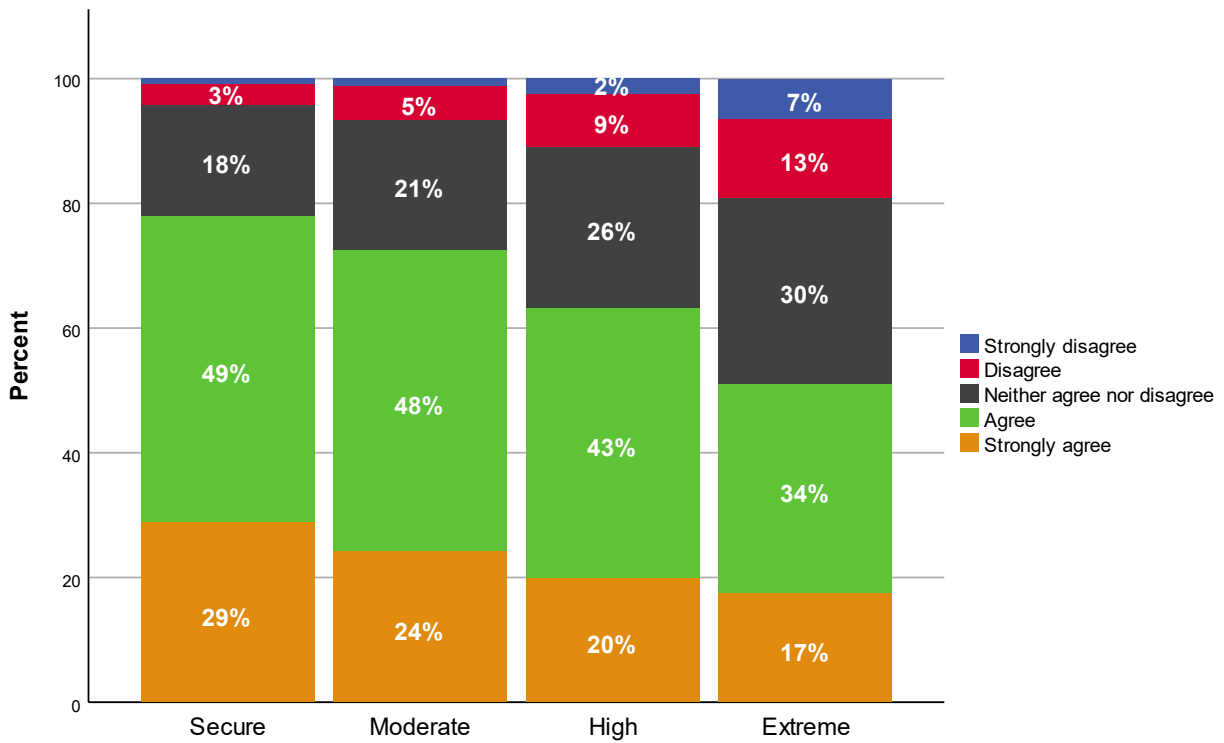
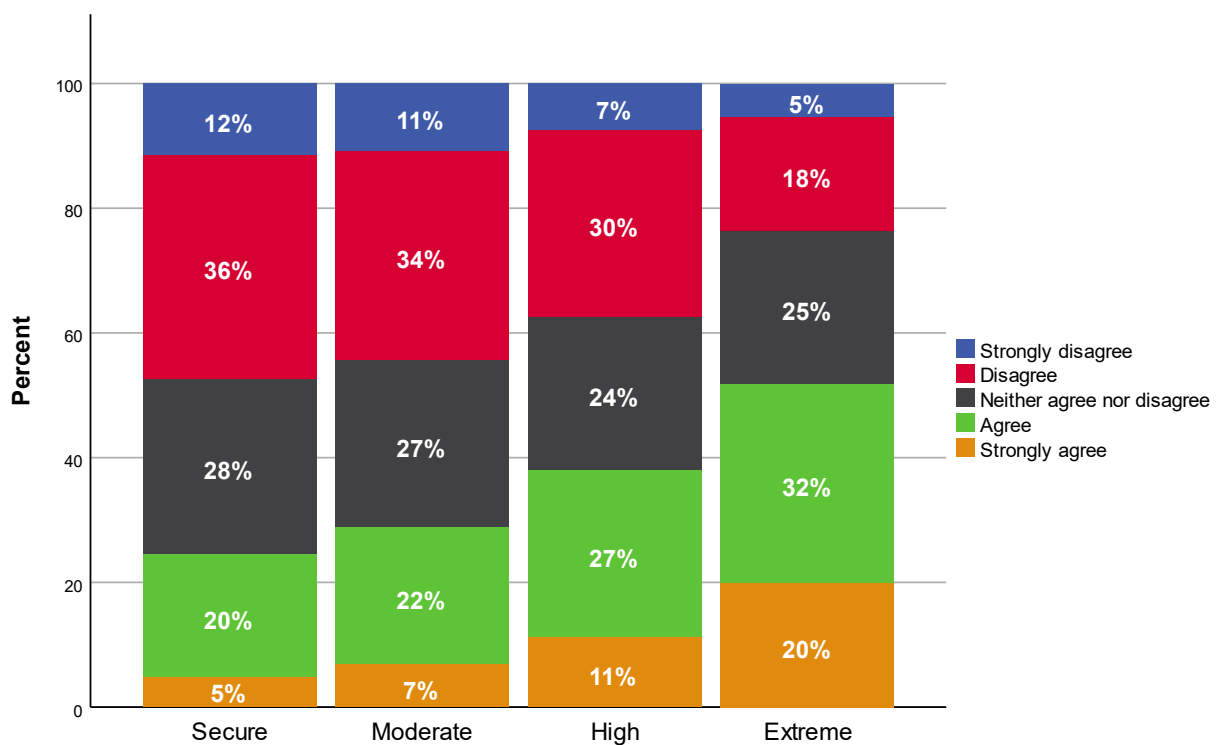


Figure 9.2. shows that the secure and moderately precarious students were also far more likely to report that they enjoyed living in their present neighbourhood. Just under eight in ten (78%) of secure students agreed or strongly agreed that they enjoyed their present neighbourhood as did 72% of moderately stressed students. Some 63% of moderately stressed and only 51% of the extremely stressed cohort reported agreement. The results suggest that the highly and extremely precarious students were more likely to be living in neighbourhoods which they did not consider congenial.

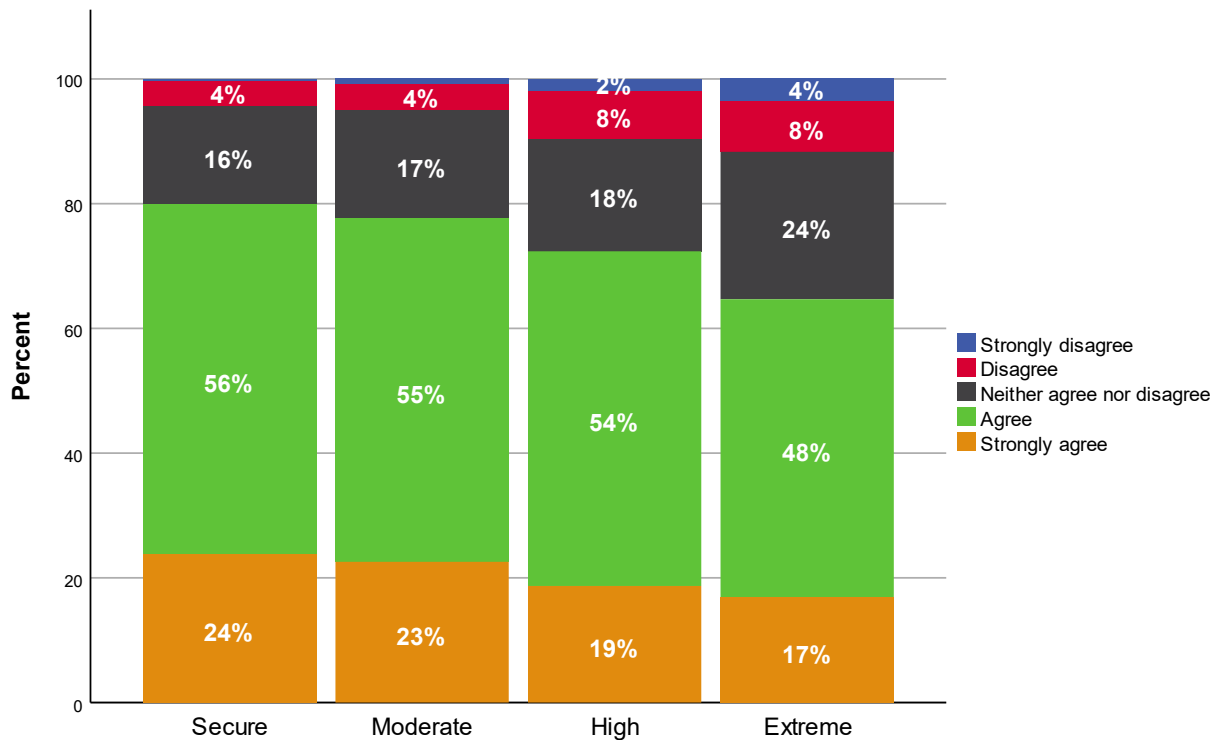
Interestingly, Figure 9.3 shows that over half (52%) of the extremely precarious cohort agreed or strongly agreed that ‘There’s not much of a community in [their] neighbourhood’. By contrast, only one in four of the secure group, 29% of the moderately stressed, and 38% of the highly stressed group reported agreement on this measure. The implication here is that students use their financial resources to rent in areas where community life is more visible and/or accessible.

Figure 9.3 – There’s not much of a community in my neighbourhood – n=6,814



Highly and extremely precarious students were also far more likely to report that their neighbourhood was not safe to walk around in (Figure 9.4). Overall, 6% of students reported that their neighbourhood was unsafe to walk around in. Among financially secure and moderately precarious students only 4% and 5% of students held this view. By contrast, 10% of highly precarious students and 12% of extremely precarious students disagreed that their neighbourhood was ‘safe to walk around in most of the time’. Although the overall results suggest a high level of reported neighbourhood safety, there is a clear trend towards reported lack of safety as financial stress increases. Further research is needed to establish whether reported lack of safety maps to area-level crime statistics.

Figure 9.4 – I feel that my neighbourhood is safe to walk around in most of the time – n=6,817



One of the clearest indicators of a lack of choice in housing location is the reported commuting times from home to education institution grouped into three categories—less than 20 minutes, 21 minutes to an hour, and more than an hour (Figure 9.5).

There were distinct differences in reported times by level of financial stress. The majority (56%) of financially secure students reported that their commute took them less than 20 minutes each way. This figure declined with increasing precarity: just under half (49%) of moderately precarious and 38% of highly precarious students reported that their commute took less than 20 minutes. However, less than a third (29%) of extremely precarious students were fortunate enough to have a commute of less than twenty minutes. By contrast, the majority (55%) of extremely precarious students reported that their commute took between 21 minutes and an hour. Among the most secure students, some 39% reported that their commute took 21 minutes to an hour and only 4% reported a commute longer than an hour. Long commutes, by contrast, were reported by 7% of moderately precarious students, 10% of highly precarious students, and one in six (16%) of extremely precarious students.

UK research has shown that longer commutes are associated with a range of negative impacts, including poorer mental health (Clark et al., 2020). Below we probe some of the educational impacts of long commutes.

Figure 9.5 – How long does it take to commute to your educational institution – n=6,810

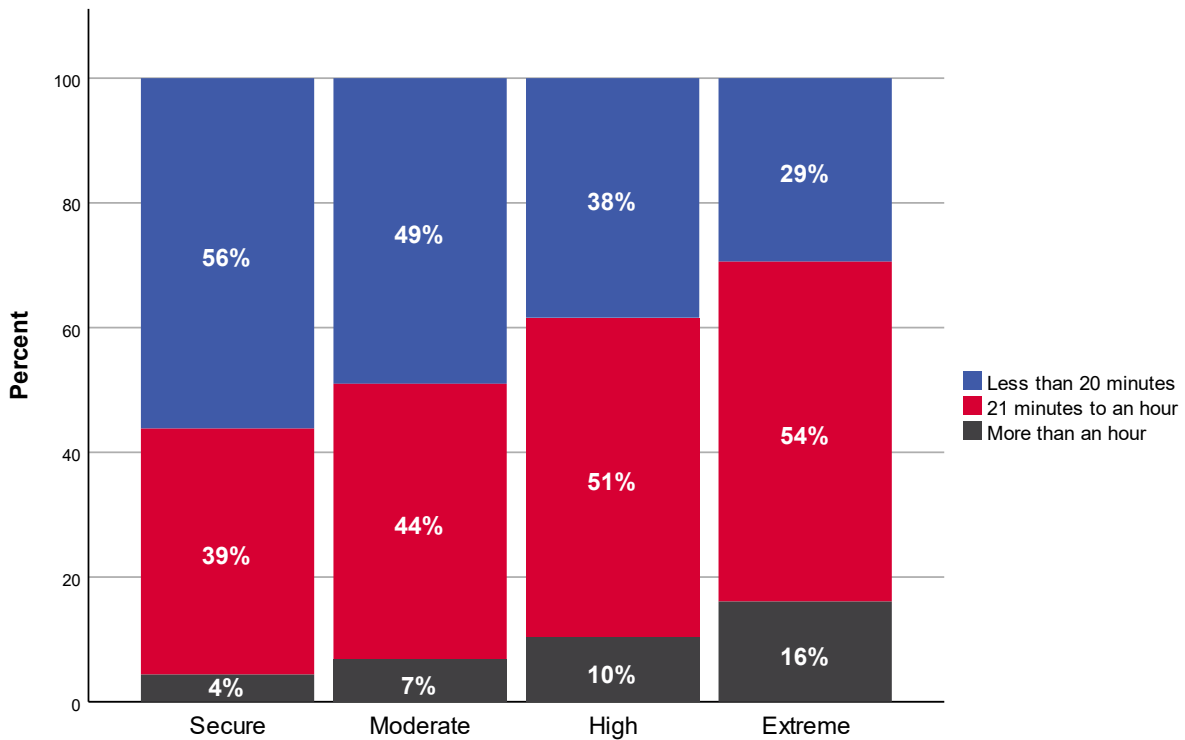
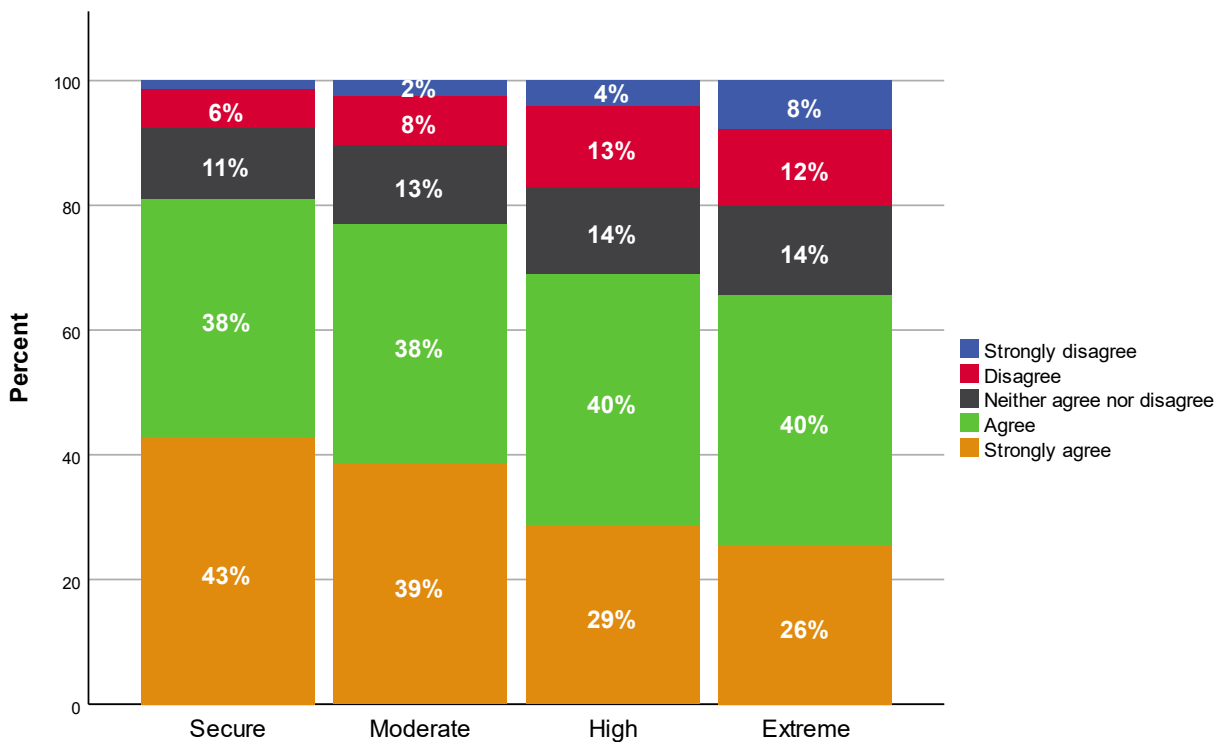


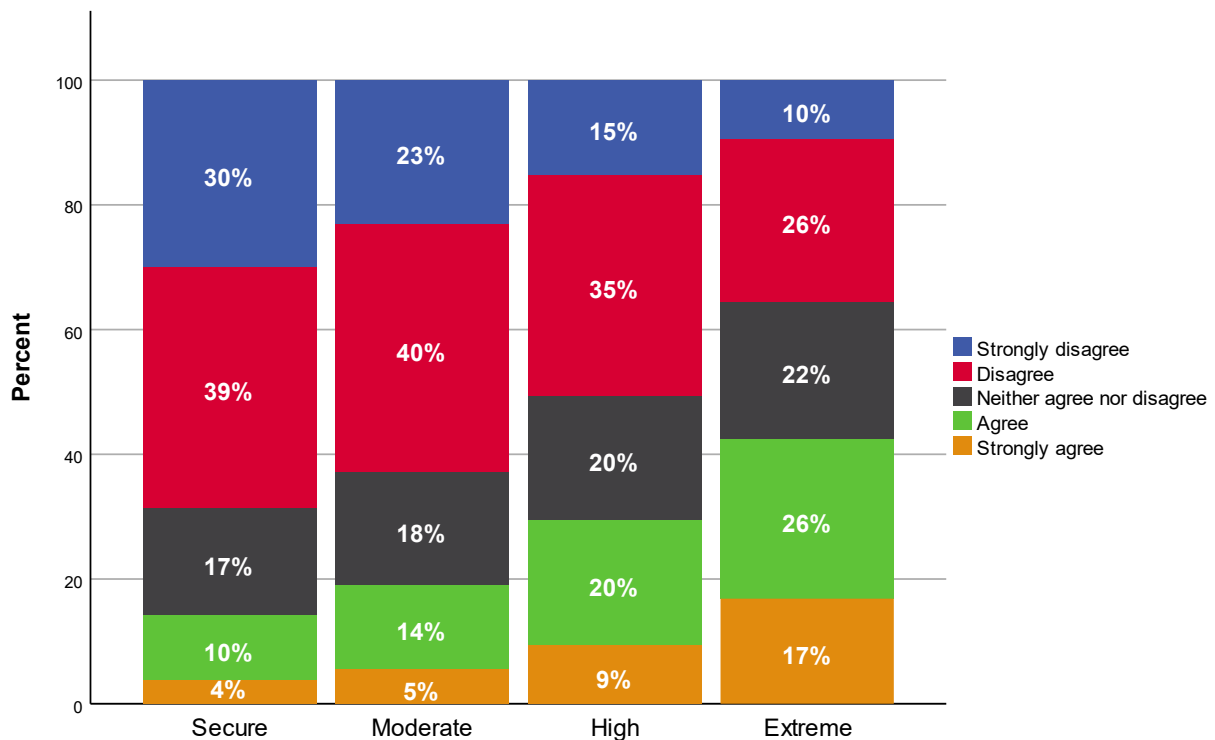
Figure 9.4 – Travelling to my education institution is easy – n=6,815



Difficulty associated with commuting times (and presumably, public transport options) emerge in responses to the statement, ‘Travelling to my educational institution is easy’ (Figure 9.6). Overall, 77% of students agreed with the statement, while just 12% disagreed. Among the extremely precarious cohort, disagreement with the statement was the highest at 21%. Close behind was 17% disagreement among highly precarious students but disagreement drops to one in ten (11%) for moderately precarious students and to just one in twenty-five (4%) for financially secure students.

Overall, 20% of students reported that the time they had to spend commuting to their educational institution was having a negative impact on their studies. Again, this negative impact is closely associated with financial precarity. Only 14% of financially secure and 19% of moderately precarious students reported that the time taken to commute to their educational institution was having a negative impact on their studies. But this problem rose dramatically among the more precarious groups: 29% of highly precarious and 42% of extremely precarious students agreed that the time they have to spend commuting was having a negative impact on their studies.

Figure 9.7 – Commute times are having a negative impact on my studies – n=6,815



10 Conclusions

This report—the second from our ARC Discovery project research—expands on our 2020 report by focusing on how financial precarity impacts on international students who are reliant on the private rental sector in Sydney and Melbourne. In conclusion, we highlight the following:

Extent of financial stress among international students

- International students in Australia are highly differentiated with respect to financial resources. These inequalities, in turn, have significant ramifications on everyday student living.
- Overall, the housing circumstances and experiences of highly and extremely precarious international students are significantly different to those of the moderately precarious and secure group. This finding is consistent with other impacts of financial stress reported in Hastings et al. (2021) and Wilson et al. (2022).
- The proportion of international students who are highly or extremely precarious should concern policymakers and education providers as well as researchers in the field of international education. Using a modified version of an ABS scale of financial stress, our 2019 survey data reveals that that around one in twenty students were extremely precarious and one in five were highly precarious.
- As other research has shown (Davidson, 2022; Smyth et al., 2021), the 2020 lockdowns in Australia to control the COVID-19 pandemic had a dramatic impact. Although our 2019 and 2020 data findings are not linked individually, they indicate that, in 2020, the proportion of students who were in the extremely precarious cohort doubled to 11% and just under three in ten students were now highly precarious. Combined, this figure of 40% (Figure 3.2) contrasts with the 2019 data that indicated around one quarter of students could be classified as highly or extremely precarious. Although the moderately precarious group remained steady at around 30%, the proportion of secure students (i.e., those who reported no financial stress) declined from 44% to 30% during the lockdown. This decline corresponds to evidence of students losing paid employment and/or losing some financial support from their families.
- The lockdown in 2020 had a profound impact on the capacity of extremely and highly precarious students to pay for their accommodation. Only 32% of the extremely precarious group had been able to pay the full rent and over eight in ten (84%) reported that they went without necessities like food to pay for their accommodation. The next cohort—the highly precarious—fared better, but nevertheless just 62% reported that they were able to pay the full rent and just under half (48%) of this cohort reported going without necessities.
- Extremely precarious students had some success in rent deferrals in the 2020 lockdown period but were less successful in obtaining rent reductions. Landlord problems multiply for very financially vulnerable students. It would appear that this is due to the accommodation they reside in being more likely to have a range of problems and landlords endeavouring to take advantage of their insecurity.

Housing, rents, and financial hardship

- The cost of rental housing in Australia is a major challenge for international students. Almost one third of the 2019 sample (31%) disagreed or strongly disagreed that they could easily afford housing costs. Disagreement was much higher among the extremely precarious—six in ten—and just over half among the highly precarious. By contrast, only around one in six of the secure group expressed disagreement.
- A disturbing 81% of extremely precarious and just under two thirds of highly precarious students reported that they worry about paying the rent each week and eight in ten of the former group and four in ten of the latter group said that they ‘quite often go without necessities like food’ so that they can pay for their accommodation.
- Almost all extremely precarious students and around half of moderately precarious students agreed that ‘to pay the rent each week, I have to get a paid job’. Elsewhere, we find that paid work does not necessarily resolve students’ financial stress (Hastings et al. 2021; Wilson et al. 2022).
- Half of the extremely precarious group and three in ten of the highly precarious group reported that they were worried that they might be told to leave their accommodation and be given a short time to leave. Fear of becoming homeless was a major concern for more precarious students. Seven in ten respondents in the extremely precarious group replied yes to the question, ‘In the last year have you ever felt that you could become homeless’. The incidence remained reasonably high for the next cohort—highly precarious students (35%).
- In 2019, most students reported that their rented accommodation was in good condition. This is a reassuring finding but there was a clear gradient in responses by level of financial stress. Just under six in ten extremely precarious respondents (56%) and 68% of the highly precarious students agreed or strongly agreed that their accommodation was in good condition compared to 79% of the moderately precarious and 83% of the secure students.

The experience of housing and landlords

- Students reported a range of problems with the quality of their accommodation. Overall, just under one in five students reported that the condition of the kitchen makes cooking difficult with this proportion increasing to four in ten among extremely precarious students. The poor condition of the bathroom was reported by one in five extremely precarious students and 14% of highly precarious students. Some 13% of extremely precarious students did not agree that their toilet was in good condition.
- Overall, 14% of students reported that the condition of their housing had a negative impact on their studies. Among the extremely precarious group, this share rose to 39%. In sharp contrast, only 8% of secure students had a similar sentiment.
- Students embark on potentially high-risk strategies to reduce housing costs (also Wilson et al., 2022). A quarter of students share a bedroom with somebody who is not their partner. Remarkably, 13% of extremely precarious students reported that they hotbed as do 4% of highly precarious students.
- In 2019, one in five highly precarious and just under one in three students in the extremely precarious category agreed that their rented property is overcrowded. This situation affected

their studies: just under three in ten highly precarious students and close to half of extremely precarious students reported that 'it is hard to study in the home I live in'. Noteworthy, is that just under one in five extremely precarious students said that the balcony and/or the garage of their accommodation was used as a bedroom. It is likely that many of these conversions are not legal.

- Relationships with landlords and/or real estate agents deteriorate when students experience higher financial stress. Just 3% of secure students in 2019 agreed that their landlord did not respect them, while 16% of the extremely precarious students held this view. Four in ten of the latter felt that landlords and/or real estate agents did not treat renters fairly versus one in ten secure students. More precarious students were also far more likely to have problems with landlords including threats (by landlords) to suspend their visa or take away their passport. Remarkably 6% of students reported that their landlord had taken away their passport.

Looking ahead

- This report identifies ongoing problems for the international student rental market that are relevant for the future. Since the pandemic began in 2020, rents in Australia have been rising steeply in most centres and vacancy rates remain extremely low (Ting et al., 2022). So far, Australia has not had a large increase in international students and numbers are likely to stay subdued because of a range of factors—for example, the long-term impact of border closures, 'reputational damage due to the Morrison's government's unsympathetic treatment of international students', the partial loss of students from China, preferences for (offshore) online study, and the success of other destinations in attracting students (Ross, 2022).
- Given that Australia is now expanding its global migration intake, we can expect that international student numbers will eventually increase—even if pre-pandemic numbers are not reached until an estimated 2026 or 2027 (ICEF Monitor, 2022). Students will be once again confronted with very high living costs—even in outer suburbs and regional areas—with the possibility that rental markets will remain very tight and continue to favour landlords.
- This problem will matter a good deal for the wellbeing and opportunity of one fast-growing area of recruitment—South Asia—where relatively low incomes (as measured by GNI per capita) put pressure on students while studying in Australia. Students from Nepal took first place in international student applications for Australian higher education in 2022 (Rizvi, 2022). Our data suggests students from Nepal are among the most economically vulnerable during their time in Australia, underlining the need for recruitment strategies to be married with comprehensive measures to improve the socio-economic security of international students.
- While most international students greatly enjoy their study and social lives in Australia—with many opting to stay longer-term—this report highlights the risks faced by the small but significant proportion of students who face severe precarity during their stay. Housing affordability and security is central to addressing that precarity if Australia is to enhance a reputation for fairness, equity, and access for international students.

11 Recommendations

- The report indicates the need for education institutions to provide comprehensive and accurate information to international students about the cost of living in Australia. The median rents in different cities should be provided to incoming students. In capital cities, the rents in different areas should be specified. It would also be useful to give some indication of expected annual rent increases.
- All international students should be provided with comprehensive information about their rights as tenants in the private rental sector. Tenants' unions in the respective states could be asked to draft an accessible brochure which should be sent to all international students.
- Tenants' unions should be provided with funding to employ tenant advocates whose primary focus will be assisting international students.
- International students should be provided with comprehensive information about their rights as employees.
- Legal resources centres should be given additional funding to assist international students with employment issues and or issues around their tenancy.
- Large education providers and state governments should invest in affordable student housing (25% below the market rate) near areas of study. This housing should be reserved for the most financially vulnerable students.
- Education providers should pay greater attention to the impacts of housing insecurity on academic performance. Duty of care should extend beyond the front door of the institution.

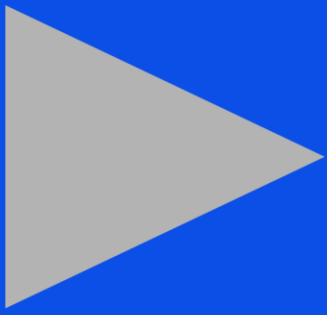
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