

**The Experience of  
International Students  
Before and During  
COVID-19:**

*Housing, work, study, and wellbeing*

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## Project Information

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## Executive Summary

Despite the vital contribution international students make to the Australian economy and our cities and regions, almost all of these students have to make their own way in one of the world's most unaffordable housing markets (Pawson et al. 2020). The Report, drawing on two surveys, one conducted before and one during the COVID-19 pandemic, examines the circumstances of international students in the private rental sector (PRS) in Sydney and Melbourne. The PRS is broadly defined to include any situation where an international student is paying rent. Thus, besides those students renting from landlords, the sample includes students in homestay, those residing in purpose-built student accommodation (such as Iglu and Urbanest), and those renting from their educational institutions.

The first survey closed in early December 2019. It involved educational institutions in all three post-secondary sectors—universities, Vocational Education and Training (VET) including TAFE, and English Language Intensive Course for Overseas Students (ELICOS). Institutions were asked to send a link to the survey to all of their enrolled international students. Students could answer the survey in English or Chinese. A total of 43 institutions (10 universities and 24 VET, 7 ELICOS institutions and two foundation course institutions) participated and there were 7,084 valid responses.

The second survey closed on 5 July 2020. It was sent to all of the 3,114 respondents to the first survey who had agreed to be interviewed face-to-face and had provided their contact details. A total of 817 valid responses were received. The survey covered similar ground to the first survey, but its primary focus was to capture the impacts of the pandemic on students' housing circumstances, their finances, and employment.

### Part one: Key findings from the before COVID-19 survey

#### *Most students found accommodation before arrival*

Just under two thirds of students (63%) organised their accommodation prior to arriving in Australia. About half relied on social networks to find accommodation (46%) and about a quarter on real estate agents (23%). It is noteworthy that just 9% of students found their home through their educational institution. Only a third said it was easy to find a suitable property (33%) and just under one in five (18%) felt that they had experienced discrimination when applying for rental accommodation.

#### *Apartment living is the most common and most students live with people they know*

Just under nine in ten students lived in an apartment (60%) or a house (26%). Less than 4% were in university housing and 8% were in purpose-built student accommodation. Just over one in ten (12%) lived by themselves, about 30% with people they did not know, and the remainder lived with people or family they knew. Just over half of the respondents (51%) shared their home with at least two other people, 38% with three or four, and as many as 10% with six or more.

### *Subjective reports of overcrowding are not infrequent*

Students form complex household arrangements that are sometimes quite temporary. When asked about overcrowding, only 13% of respondents agreed or strongly agreed that their house was overcrowded. However, 25% of respondents shared their bedroom with at least one other person (other than their partner) and 11% of these were sharing with two or more. Only a small percentage of the total sample, 218 students (3%) reported that they 'have to hot-bed', i.e. their bed is shared with other students and is thus only available for a portion of the day or night.

### *Most rate dwelling condition favourably but some properties have multiple defects*

An encouraging result was that just under eight in ten respondents (77%) agreed that their accommodation was in good condition, and a similar proportion were satisfied with their home (79%). But that does not mean dwellings were problem free. Around 44% of dwellings had three or more problems or defects. The most common problems related to the state of the kitchen, making cooking difficult, mould and damp, and the poor condition of the common areas. For 14% of respondents, the condition of their accommodation had a negative impact on their studies.

### *Neighbourhoods are rated favourably but some would move if they could*

Most students rated their neighbourhood favourably, with good and excellent totals at 76%. Very few respondents definitively did not like their neighbourhoods—just 4% of the entire sample. Another one in five (20%) were ambivalent. Only 6% felt that their neighbourhood was not safe to walk around in. A proportion of respondents appeared to be in locations with few amenities. A quarter (24%) agreed that they would have to travel a long way to find a doctor or hospital. Interestingly, 26% said that if they could, they would move out of the neighbourhood that they were living in—a result that suggests there is some degree of neighbourhood dissatisfaction. One major issue for students was the time it took to travel to their education institution; 16% reported taking between 41 and 60 minutes each way, and for 7% it took more than an hour. One in five respondents said the distance they must travel had an impact on their academic performance.

### *Housing tenure insecurity affects a significant number of students*

Housing insecurity was a major issue for around one in four respondents depending on the measure. For example, a total of 27% agreed that the possibility of losing their accommodation was affecting their academic studies, and 20% were concerned that they may be told to vacate at short notice. About one in five students (22%) were worried that if they complained about the standards of the property or maintenance they may be asked to leave, and 28% feared that asking for repairs may result in the rent being increased. About 8% of the sample had been evicted from a property in Australia. A sobering finding was that even before COVID-19 some 17% of respondents worried that they could have become homeless in the last year.

### *Tenant-landlord relations mostly good but disagreements are quite common*

About two thirds of respondents (67%) reported that they had a good or excellent relationship with the landlord or real estate agent. Another 30% said the relationship was neither good or

bad, and only 3% said it was bad or not very good. Approximately a quarter of respondents (26%) had had a disagreement with the landlord or real estate agent and less than half of these students (47%) were able to resolve the dispute. The most frequently reported reason was the landlord's refusal to return some or all of the student's bond (34%). Other common sources of disagreement included refusal to make necessary repairs, disputes over house rules, unexpected and unannounced visits, disputes over bills, and unexpected rent increases. A particularly significant finding is that students who had a landlord or real estate agent who turned up unannounced were *two-and-a-half times* more likely to have had a disagreement with a present or past landlord/real estate agent.

Other concerning findings include the 6% of respondents who reported that the landlord/real estate agent had taken away their passport and the 4% of respondents who stated that the landlord/real estate agent had threatened them with visa cancellation. More encouraging is the finding result that only 12% of respondents disagreed or strongly disagreed that the property was well maintained. However, as mentioned, many students (28% of the total sample) were reluctant to ask for repairs to be done, fearful that the rent would be increased. Another concern is that only half of respondents (51%) were confident that they understood their rights as tenants.

#### ***Rental affordability is a major concern***

Rental affordability emerges as a central housing concern for many students. Overall, in 2019, 36% of students reported that they worried about paying their rent each week. Not surprisingly, a key determinant of concern is weekly income. For respondents who reported an income below \$500 a week, about 45% worried about paying the rent each week. By contrast, this proportion dropped to 30% and lower for students receiving more than \$500 per week. Students adopted various strategies to keep the rent manageable, including sharing their bedroom space, renting housing located in areas distant from their place of study, or renting properties not in good condition, or a combination thereof.

The importance of affordable accommodation is reflected in the finding that only 36% of students agreed it was easy to afford their housing costs (including bills) and 37% of respondents said that concern about paying the rent was having a negative impact on their studies. In the 2019 survey, the impact of financial stress related to rent was evident: a total of 22% of respondents agreed that they 'quite often ... go without necessities like food' to pay for their accommodation.

#### ***Student incomes were mostly modest or low, with family support and paid work important***

About 57% of the sample reported an income of less than \$500 a week. Students were asked what their main sources of income were—they could name three. Seven in ten students (69%) reported an allowance from family, 36% reported paid employment, 24% their savings, and 15% a scholarship. Students from low-income countries were far more likely to say that employment was a key source of income; 78% of students from low-income, 48% from lower-middle, 26%

from upper-middle and 33% from high income countries reported paid employment as one of their top three sources of income. These findings highlight the importance of paid employment for the housing security and wellbeing of a substantial proportion of international students.

The use of eight financial stress indices revealed that approximately one in five students were in highly precarious financial and living situations. When asked whether over the last year any of the following have happened due to a shortage of money, 21% of students said that they had gone without meals, 41% had to borrow money from friends or family, 22% were unable to heat their homes adequately, and 12% had pawned or sold something for the money. It is particularly disturbing is that 26% of respondents reported three or more types of financial stress and 10% had experienced five or more.

### *Paid work matters to housing security*

Paid work was crucial for many students; in 2019 (survey1), 43% reported that they do paid work. The importance of paid employment is illustrated by the findings that over half (52%) of those employed agreeing or strongly agreeing that, if they lost their job, they would no longer be able to pay the rent. Over half (58%) also said that, without paid employment, they would have financial difficulties. Four in ten (40%) worried that the number of hours they must work would affect their academic success. Only 38% of respondents in paid work agreed that their job was well-paid.

### *Students enjoy studying in Australia, but some are lonely and face discrimination*

Over three quarters (77%) of respondents agreed or strongly agreed that they enjoyed living and studying in Australia. Another 18% were neutral and only 5% disagreed. However, loneliness emerged as a significant concern: 35% of students said that they felt lonely in Australia and nearly half (47%) felt it was hard to make close friends.

Just under one third of respondents (30%) reported that they had experienced discrimination. Experiences of discrimination were most common among students from regions across Africa and the Middle East (33-37%), and Asia (31-33%).

## *Part two: Key findings from the during COVID-19 survey*

Part two reports on the results of the survey conducted in June and July 2020 to capture the impact of the pandemic on international students in the PRS. Over a thousand students who answered the first survey also answered this survey. However, only 852 were eligible to participate—being still enrolled at an Australian educational institution. The data from the two surveys are not linked and there is some difference in the composition of the two samples—the largest being an increased proportion reporting a reliance on paid work (rather than income from family) as an income source. It is likely that students who have been more adversely affected by COVID-19 were more motivated to respond. Therefore, it is possible to make some observations about how things have changed for international students during COVID-19—but not the precise



degree of the change. The summary of findings that follows, reflects data from student who were still living in Australia at the time of the survey.

### *Job losses have been dramatic*

Of the 2020 sample, about six in ten students (59%) reported working before the pandemic, of whom 61% reported losing their jobs because of the lockdown. Only 15% of those who had lost their employment had managed to find a new job. Just under two thirds (63%) of those who had retained their jobs, had their hours reduced. The reported average loss of work hours for these students was 40%, with the median being a 56% loss of hours per week. A third of students (33%) who were still working were concerned that they may lose their job, and 44% were very or extremely worried that their hours may be cut.

### *Difficulties paying rent rose sharply, more skipping meals*

A quarter of respondents (27%) reported not being able to meet their full rental payments subsequent to COVID-19 restrictions in Australia and, despite the moratorium on evictions, almost one in ten (8%) had been threatened with eviction by their landlord or real estate agent. Six in ten students agreed or strongly agreed that since the lockdown it was more difficult to pay the rent.

A particularly concerning finding is that third (33%) agreed that they quite often go without necessities like food so that they can pay for their accommodation. This finding is around 10% higher than the pre-COVID-19 result—22% went without food, a result derived from a broader sample. Over half (54%) reported that they found themselves worrying about paying the rent each week. By comparison, pre-COVID, 36% of students reported that they worried about paying the rent each week. Only a third of the 2020 sample (34%) agreed that they can easily afford housing costs.

One in five respondents (18%) had moved house since the pandemic, and of these, 72% reported that the high cost of rent was important to their decision. Approximately 14% of respondents reported that they were sharing with more people, and for two thirds of this group (65%), a very or extremely important reason was to reduce the rent.

### *Many have tried to renegotiate rent, with most unsuccessful*

Since COVID-19, around half of the respondents (49%) had tried negotiating with their landlord or real estate agent to pay less rent. However, only 8% described the result as very successful, with a further 14% judging the attempt somewhat successful. Many more, 28%, tried to negotiate with no successful outcome. Nonetheless, just over a fifth (22%) of the sample have had their rent reduced since the onset of COVID-19, and 17% had reached an agreement with their landlord to defer or postpone the payment of the rent. In total, 31% of students had negotiated either a rent reduction, a postponement or both.

### *Financial stress has intensified as incomes have fallen*

The data suggest that students' financial stress has intensified substantially since the onset of the pandemic - 54% reported that they were experiencing financial difficulties; 42% were finding it difficult to pay the rent and 16% reported that they were no longer able to pay the rent.

Disturbingly, 21% said they feared they could become homeless and, as noted, 32% reported that they were 'finding it difficult to eat properly'.

Students reported a substantial drop in income during COVID-19. Before the pandemic, only 21% of respondents had an income below \$300 a week. However, in the survey conducted during the pandemic, this proportion rose to 45%. The data indicates that the approximate reported average loss of income for these students was 23%, with the median loss being 18%. The families of many students were also struggling; 43% of respondents said that the allowance from their family had decreased, and only 12% said it had increased. Whereas just 4% of the pre-COVID sample had approached welfare and community organisations for help, 23% of the during COVID sample had done so. Just under half (47%) had asked their educational institution for assistance because of a shortage of money.

### *And ... financial and housing stress has affected academic performance*

A substantial proportion of students felt that their financial situation was affecting their academic performance; 58% agreed or strongly agreed that stress around their financial situation was having an impact on their academic studies. Close to half (44%) were worried that they may not be able to pay their tuition fees, and just over a third (35%) were concerned that they may have to leave Australia before completing their studies. In addition, 47% agreed or strongly agreed that stress relating to their housing situation was having an impact on academic studies.

### *Support has come from organisations, friends, and family*

Students were most reliant on support from their families in their home country. Just under three-quarters (73%) said that during the pandemic the level of support from their families overseas had been excellent or good. Fellow students were also important; 49% felt that support from their fellow students had been good or excellent.

Students were asked what support their educational institution offered. Support took various forms, including financial assistance, special consideration, and the deferment of fees. Only 13% of students said that their institution had reduced fees for the semester, about 5% had waived or cancelled fees for the semester and 28% had allowed deferred payment. A few, just 7%, had provided emergency accommodation. However, 62% of respondents reported that their institution offered forms of financial assistance and hardship grants, and 56% nominated that counselling was available.

### *Loneliness has increased sharply during COVID-19*

Confirming trends in the community, a worryingly high number of respondents (63%) agreed or strongly agreed that they felt lonelier in Australia since the pandemic and only 21% disagreed.

Approximately a third (32%) of the during-COVID-19 sample said that they had felt lonely in Australia before the pandemic.

*Governments marked down over handling of the COVID-19 situation for international students*

The general feeling was that support from government and relief-providing organisations had not been strong. Fewer than 20% of students felt that the support offered by the Victorian and NSW government was good or excellent, and even less—just 13%—described support from the Federal government as good or excellent. By contrast, around three in ten students (29%) agreed that the support from their country of origin community within Australia was good or excellent. Between 30% and 40% of students judged the support from each of these sources as only average.

Respondents were asked whether ‘Australia’s handling of the COVID-19 pandemic, including its handling of international students’ would make them more or less likely to choose or recommend Australia ‘as a place to study in the future’. A quarter thought more likely (25%), a quarter (25%) were not sure, and the remaining 50% were equally split between less likely or much less likely. When asked whether their experience of living in Australia as an international student during the pandemic had had an impact on their future study plans, just under half (49%) of the respondents said yes, 33% said maybe, and only 19% said no.

# 1 Introduction

International students' experience of renting accommodation in Australia is a crucial but overlooked determinant of their wellbeing, which has been brought into stark relief by the impacts of the COVID-19 pandemic. This report is based on two surveys of international students in the private rental sector (PRS). The first survey was conducted in the second half of 2019, before the outbreak of the COVID-19 pandemic, and the second survey in June and the first week of July 2020, during the pandemic. The findings of the first survey show that a substantial proportion of international students were already in a precarious situation before the pandemic. The second survey reveals the various impacts of the pandemic on international students in the private rental sector and the extent to which their circumstances have deteriorated.

The report also draws on data from the initial stage of the qualitative component of the study - semi-structured in-depth interviews with international students conducted between April and July 2020. Quotes from some of the 26 semi-structured interviews conducted thus far, are presented alongside the survey data evidence that follows.

Although the focus is on the experiences of private renting, the report has taken a broader sociological approach to student housing problems and, as such, it offers wider insights into the wellbeing, employment, and income situations of international students at a crucial turning point for the Australian higher education sector.

## 1.1 Background

Over the last two decades, international students have emerged as a vibrant and important part of the Australian community and their presence has been a major contribution to the Australian economy. In the 2018-19 financial year, international education created more than 250,000 jobs and contributed \$37.6 billion to the economy, up from \$18.5 billion in 2014-15 (Australian Government 2019a). New South Wales and Victoria were the biggest beneficiaries (\$13.9 billion and \$12.6 billion respectively), accounting for 70% of the income generated (Australian Government 2019b). Income from this source had growth to represent Australia's fourth largest export after iron ore, coal, and natural gas, and is the largest service-sector export (Australian Government 2019b). It is difficult to overstate the importance of international students to Australia.

The growth in international student numbers has been remarkable. In 2002, there were around 250,000 international students (Australian Government 2002) and, by 2019, just over 750,000 were enrolled (Australian Government 2019b). New South Wales (NSW) is the most popular destination for international students – 358,548 enrolments in 2019, followed by Victoria with 299,663 (Australian Government 2020a). Australia consistently ranks among the world's top five education export nations in terms of absolute student numbers, and it is currently third, ahead of Germany and France. Australia is also one of the world's most internationalised education

systems, currently second after Luxembourg in terms of the ratio of international-to-local students (OECD 2019).

Despite the massive contribution international students make to the economy and our cities by paying fees, creating jobs, and spending locally, most of them must make their own way in one of the world's most unaffordable housing markets. In previous years and depending on prevailing exchange rates, Australia has been rated as the most expensive country globally for international students (HSBC 2013). Accommodation pressures are greatest in major cities like Sydney and Melbourne, where accommodation costs are consistently high. More broadly, in 2019, Sydney and Melbourne ranked in the top ten least affordable housing markets internationally (Cox and Pavletich 2020). The result is that international students spend a large or excessive proportion of their income on accommodation and a proportion find themselves living in crowded, poorly-situated, tenuous and inadequate dwellings (Burke 2015; Marginson et al. 2010; Ryan et al. 2016).

Most international students in Australia are dependent on the lightly regulated private rental sector for their accommodation and their experience of this sector is a crucial but overlooked element of their wellbeing. The most recent publicly available government survey of international students and their housing tenure situation established that 53% of international tertiary students rented a house, flat or room; 16% were in university residences or student hostels and 4% were in homestay. Only 20% were staying with friends or relatives (Australian Government 2015). Thus, around three quarters of international students were paying rent to a landlord, a host family, a purpose-built student accommodation provider or their educational institution.

Private renting in Australia is characterised by minimal regulation and high rental prices, especially in Sydney and Melbourne (Martin et al. 2018; Morris et al. 2017; Pawson et al. 2020). Short-term lease agreements, which rarely extend beyond 12 months, leave many tenants facing regular rent increases and the prospect of no-grounds evictions. Many low-income private renters also experience low levels of safety, privacy and physical comfort (Hulse et al. 2011; Morris 2016). International students are less likely to have a lease, be informed about their tenancy rights, to have a previous rental history and have less access to traditional avenues of finding housing (Ryan et al. 2016). These conditions leave them vulnerable to 'exploitation and rent gouging' (Burke 2015, p. 3).

The housing problems facing international students have been recognised for more than a decade, but little has changed despite their numbers more than doubling since 2002. In 2010, Marginson et al. (2010, p. 146) concluded that there is a 'crisis in international student housing in Australia', characterised primarily by substantial exploitation of international students in the private rental market. This new report adds to our collective understanding of these problems.

## 1.2 Existing research on international students and housing

Various reports have for some years highlighted problems in international student housing. For example, a 2011 Parliamentary Inquiry in NSW into international student housing found that many international students reside in marginal rental accommodation and are thus 'not covered by the State's mainstream residential tenancy laws' (NSW Parliament 2011, p. 47). The continuing significance of the problem was confirmed in 2015 by both the Council of International Students Australia (CISA) and by the *igraduate International Student Barometer*, which has 'consistently rated Australia poorly for the quality and cost of student accommodation' (in Ziguras 2015, p. 7). A study by the Australian Bureau of Statistics (ABS) found that international students were more likely than local students to be living in overcrowded accommodation (20% versus 6%), and that students who came from less developed countries were far more prone to be in precarious housing situations: '[O]ver half of all students born in Nepal (54%) and Afghanistan (52%), and over a third of students born in Pakistan (38%), Sudan (37%) and Iraq (36%) lived in an overcrowded dwelling' (ABS 2013).

Other studies have focused directly on rental experiences. Drawing on a survey of international students at the University of Sydney, Obeng-Odoom (2012) found that a proportion of students who were tenants in the private rental market faced a range of problems. These included wrongful eviction, being forced to pay for repairs, invasion of privacy, arbitrary rent increases, a failure to issue receipts for payments made and not returning bond money. The author concludes that although domestic students who are private tenants also face accommodation problems, 'a combination of factors, including information asymmetry, public policy and the inability of the university to regulate private housing providers for its students, makes the incidence of housing problems higher for international students ...' (Obeng-Odoom 2012, p. 209).

Other small-scale studies on specific international student populations detail the challenges which international students face in the private rental sector. Some highlights:

- A report by the UNSW Human Rights Clinic (2019) drawing on focus groups with 16 international students, ten expert interviews, and service-provider case data, concluded that international students experience a range of housing problems. These included the withholding of bonds, scams by unscrupulous landlords, a lack of formal tenancy agreements, unfair evictions, overcrowded and unsafe living conditions, bullying and harassment by landlords, and discrimination.
- Among the 15 Sydney-based international PhD students interviewed by Ruming and Dowling (2017), a lack of affordability, poor quality, and difficulty securing a dwelling were the main reasons for the 'overwhelmingly negative experience' of private renting. Friends and family networks were particularly important for international students looking for accommodation.
- A study by Judd (2014), based on a survey and focus groups with Chinese university students in Sydney found that only around 5% of respondents were reliant on paid work

as their main source of income; family support was primary for eight in ten students. Most shared their accommodation with fellow Chinese students and just under half (48%) of the 393 respondents said that problems with their accommodation had had a negative impact on their studies.

Global comparisons also highlight Australia's housing problems. For example, Burke (2015) compared the housing market for international students in Australia to six other countries – Canada, the US, Malaysia, the UK, Hong Kong and Singapore. His primary focus was to compare the price and availability of accommodation within ten kilometres of a number of universities. A key finding is that international students in Australia are far more likely to have to depend on the private rental market for their accommodation and that in high demand locations this accommodation is expensive. He concludes that this factor could reduce the competitiveness of Australian universities.

At present, there is a gap in research comparing the housing experiences of international students across the three sectors of post-secondary study. This gap persists despite the number of international students enrolled in VET (283,893) and ELICOS (156,880) combined falling just short of the number enrolled in higher education (442,219) in 2019 (Australian Government 2019c). A recent study by Berg and Farbenblum (2019) is one of the few studies that examines the circumstances of international students across the three sectors. In their survey of 2,440 international students across Australia, half of all respondents report experiencing one or more problems with their accommodation. Problems were generally more common in share houses, which were the first accommodation of more than a third (36%) of survey respondents. The most common problems identified were landlords making students pay a substantial amount of money up front and refusing to return the bond. This is a problem we confirm in our findings in Section 9 (see figure 49). Overcrowding was also identified as a common issue in the Berg and Farbenblum study. Alarmingly, their research also found that about 10% of students report that their accommodation 'was unsafe or not fit to live in'.

Housing circumstances also impact on the kind of social ties that build wellbeing and connection to the broader community—things that help prevent the strains of loneliness and isolation. A study in Melbourne found that the very limited socialising of international students with their local counterparts was mainly due to them living in and frequenting different parts of the city (Fincher and Shaw 2011). The international students tended to be concentrated in high-rise housing close to the universities, while the domestic students were more spread out. That separation was compounded by international students belonging to different clubs and churches.

The existing research certainly shows that housing problems are common among international students and many face barriers finding and maintaining suitable and stable accommodation. However, more research is needed to better understand the factors that differentiate their experiences of housing precarity and takes account of all three post-secondary sectors.

### 1.3 The impact of COVID-19 on international students in the PRS

The COVID-19 pandemic has been a major and disruptive event for many, with a large number of international students in the private rental sector experiencing a range of severe hardships. An estimated 565,000 international students were in Australia at the time of the COVID-19 shutdown in April 2020 (Coleman 2020). While many were stranded by limited and costly flights or border closures in their home country, others chose to stay in Australia given that their fees were already paid and leaving might jeopardise their studies and ability to return (Gibson and Moran 2020).

Reported impacts of the pandemic on international students have confirmed major consequences that are ongoing. Overnight, many lost their casual jobs when operations were suspended due to lockdowns and falling demand. Often students could not fall back on their families for support as those families were also dealing with the economic and health fallout of the pandemic back home (Barro 2020). Nor could they rely on support from the Australian government; international students are not eligible for the emergency JobSeeker unemployment benefit assistance or JobKeeper payments introduced in March 2020 to prevent mass lay-offs. In addition, they are not eligible for the rent assistance packages introduced by some States. The NSW government put in place the Rent Choice Assist COVID-19 Response package, 'that aims to support households to maintain affordable housing in the private rental market during the coronavirus crisis'. To qualify, students have to be permanent residents or citizens (NSW Government 2020).

Without employment or a financial safety-net, many international students have been placed in desperate situations. Reports of international students being reliant on foodbanks, unable to pay the rent and on the verge of homelessness have spiked (O'Brian 2020; Bagshaw and Hunter 2020; Kinsella 2020). Food relief charities and schemes have reported overwhelming demand from international students reliant on free food to survive (Henriques-Gomes 2020a; 2020b; Nott 2020; Blackwood 2020). The free food distribution charity, FoodBank, experienced a 50% increase in demand, much of it driven by international students. The chief executive of the organisation told of a group of students who arrived at one of their distribution points having not eaten for a week. Two months into the pandemic she commented:

We are seeing right now across the country an extreme impact on that cohort of university and college students. We are very, very concerned about their welfare at the moment (in Henriques-Gomes 2020a).

The Federal government announced a six-month moratorium on evictions in late March 2020. However, there have been reports of threatened evictions despite the moratorium and concern about the impact of rental debt once the moratorium is lifted at the end of September 2020 (Tobin 2020). The fallout of the pandemic has also exposed and exacerbated instances of unpaid superannuation and the under-payment of wages that preceded the outbreak of the virus (Florez 2020a; 2020b).



In the absence of dedicated federal support, a patchwork of support by local government, state government, non-profit organisations, and educational institutions has provided some relief for international students. Universities led the way in creating hardship funds for international students and calling for government support (Hunter 2020). In late-April, the Victorian government committed \$45 million toward relief payments of up to \$1,100 for international students experiencing hardship, requiring a co-contribution from universities. Varying amounts of support across other States have included one-off payments, food relief, and free access to support services (Baker 2020). In mid-May, the NSW government announced a support initiative, committing \$20 million to a relief package that included legal services, an advice hotline, and temporary crisis accommodation delivered through homestay and student accommodation providers, (Hirst 2020).

The sudden drop in international student enrolments due to COVID-19 is a serious economic challenge for universities, with knock-on effects for employment and job security for university staff as well as the wider economy. In 2018, international student fees generated \$8.8 billion in annual revenue for Australian universities, more than double that for 2008 (Hurley and Van Dyke 2020). Mitchell Institute modelling anticipates that the university sector could lose between \$10 billion and \$19 billion from 2020 to 2023 due to the cumulative effects of falling international student enrolments (Hurley and Van Dyke 2020). Australian Bureau of Statistics (ABS) data show that for every lost \$1 of international student fees, the broader economy loses another \$1.15 from reduced international student spending (Hurley 2020). Beyond the immediate impact of COVID-19 restrictions, the Federal government's refusal to extend support to international students has prompted warnings of lasting reputational damage for Australian universities (Ye 2020).

The reputational damage, which could prompt some or many students to steer clear of Australia from 2021, exacerbates pre-existing deficiencies in policy and legal settings on student welfare (Ramia 2017). The *Education Services for Overseas Students (ESOS) Act* 2000 and the *National Code of Practice for Registration Authorities and Training to Overseas Students* (the 'National Code') 2018 (Australian Government 2020c)—together these constitute the 'ESOS Framework'—give governments and educational institutions mere advisory roles in relation to housing. There is little to compel policy makers at any level to provide housing relief for international students, and as we outline in this report, initiatives in response to COVID-19 have involved a somewhat patchy combination of services from state and local governments and NGOs.

## 2 Methodology

The two surveys included in the report are part of a larger Australian Research Council study (DP190101073) titled, *The experience of precarious housing among international students*. Interviews with international students and stakeholders are also part of this study and are ongoing.

### 2.1 Survey 1—2019: Before COVID-19

The survey questionnaire was developed by the Chief Investigators and delivered in online mode, using the Qualtrics platform. It was fielded over four months between August and December 2019. Respondents therefore completed the survey prior to the COVID-19 pandemic. The survey was available for completion in English and Chinese. Ethics approval was granted through the University of Technology, Sydney for ‘The experience of precarious housing among international students’ (UTS HREC Ref. no. ETH19-3737).

The team established an inventory of 68 higher education providers in Sydney and Melbourne. Each institution was emailed, and subsequently followed up by phone, to recruit their assistance in sending a URL link to the survey questionnaire to their currently enrolled international students. Of those contacted, 43 institutions (10 universities, 24 VET, 7 ELICOS and two foundation course institutions) agreed to participate.

Participating institutions were asked to send the survey link URL to **all** their international students, so that each international student would be given an equal opportunity to participate, thereby better approximating conditions for selecting a random sample. This was done by almost all educational providers, the exceptions being one institution that placed the link on a portal for their international students and another that sent it out in a newsletter. Although responses were anonymous, the name of each institution was embedded in the URL metadata. There were 7,084 valid responses, all of which were included in the analysis dataset.

The percentages, summarised in Table 1, show the extent to which survey respondents were representative of Australia’s international student population in 2019. Institutions in Melbourne were less likely to support the survey link distribution to their students. This is reflected in the lower proportion of survey responses from Melbourne institutions (18.2% of the sample responses compared with 46.2% of the Melbourne-based international student population). University students are over-represented in the sample (82.9% of respondents compared with 50.1% of the international student population in these three sectors). VET students were twice as likely as ELICOS students to answer the survey (11.3% and 5.8% respectively), which reflects the relative distribution of students in the population of these two sectors (32.6% and 17.2% respectively).

There were 17 countries nominated as country of origin by at least one percent of the sample. Responses by international students from China are over-represented in the sample (39.5%

compared with 28.8% of the international student population), most likely because the survey questionnaire was available in Chinese; 25% of all respondents completed the survey in Chinese.

*Table 1: Comparison of sample statistics and population data*

		Response Sample	Population
<b>Location<sup>1</sup></b>	Sydney	81.8%	53.8%
	Melbourne	18.2%	46.2%
<b>Type<sup>1</sup></b>	ELICOS	5.8%	17.2%
	University	82.9%	50.1%
	VET	11.30%	32.6%
<b>Country of origin<sup>2</sup></b>	China	39.5%	28.8%
	India	10.1%	15.8%
	Nepal	4.7%	8.2%
	Indonesia	3.9%	2.8%
	Vietnam	3.1%	3.7%
	Malaysia	2.3%	3.2%
	Bangladesh	2.2%	1.0%
	Philippines	2.2%	2.2%
	Pakistan	2.0%	2.2%
	Hong Kong	1.8%	1.3%
	Brazil	1.8%	3.1%
	Sri Lanka	1.8%	2.0%
	United States	1.7%	1.4%
	Korea, South	1.7%	2.6%
	Singapore	1.6%	0.8%
Taiwan	1.2%	1.4%	
Colombia	1.1%	2.7%	

Population data source: Department of Education, Skills and Employment

<https://internationaleducation.gov.au/research/datavisualisations>

Notes: 1) International student enrolments for January-December 2019 in Sydney and Melbourne ASGS SA4 level geographic areas. 2) Students on international student visas of all types by state. NB: Of all NSW enrolments, 95% are in the Sydney area. Of all VIC enrolments, 97% are in the Melbourne area.

## 2.2 Survey 2—2020: During COVID-19

Respondents to the first survey were asked to provide their contact information if they gave permission to be recontacted for interview in the qualitative phase of the project. Ethics approval was granted for this contact information to be used for the purpose of a follow up survey 'International students in the private rental sector and the impacts of COVID-19' (UTS HREC Ref. No. ETH20-4933).

Of the 7,084 respondents to the first survey, 3,114 gave permission to recontact and provided a valid email address. A personalised link to the survey URL was sent by email, as well as two reminders to those who had not commenced or failed to complete the survey. The survey fielded

from 17 June to 5 July 2020 and was available in Chinese (702 emailed invitations) and English (2,412 emailed invitations). The response rate was 35% (1,097), of whom 852 were eligible to participate as they were still students of an Australian educational institution. Valid responses from 751 resident and 66 non-resident students were included in the analysis for the report.

As the first survey was anonymous, it has not been possible to link the two datasets to enable analysis of change in one sample of students at two time points. It is important to note that the students who responded to the ‘during’ COVID-19 survey are different to the larger pre-COVID-19 sample in two key ways: they report being more dependent on paid employment and less on family support for income prior to the impacts of the pandemic (see Section 14.5); and a smaller proportion are enrolled at non-university educational institutions (see Section 14.8). It seems probable that students whose lives have been more adversely impacted by the pandemic may have been more strongly motivated to respond to the second survey.

### 2.3 A note on interpreting our findings

Data analysis from both surveys in this report is not weighted because suitable population weights would require detailed population profiles (down to the institution-level) that are not available. We have, however, relied on our efforts to improve the quality of sample selection, as well as the ‘large sample’ properties of this sample, in drawing inferences from this data. In particular, we have focused much of our analysis on key differences between groups and in responses—findings that are relevant to social research and policy analysis in this field.

### 2.4 Use of quotes in the report

Throughout the report, we have incorporated quotes from the ongoing qualitative phase of this research project. The quotes are not representative of the experience of all international students. They are instead offered as a reminder of the real impacts, experiences, and emotional lives of the students we surveyed and who are represented in aggregate by the survey data.

# Part One: Before COVID-19

## 3 Finding accommodation

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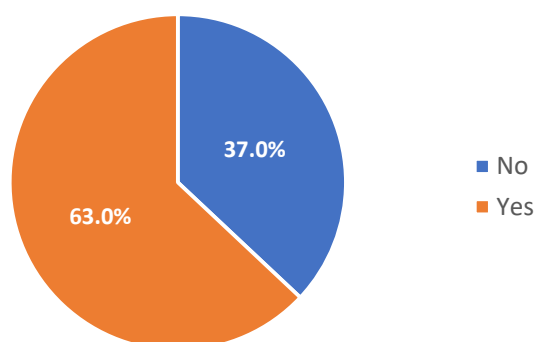
*Before coming to Sydney, I contacted a friend who was living in Sydney ... and she looked for me to find me a place. Actually it was really kind of her because I just looked up like for single rooms like on Gumtree and other websites and then I chose something suitable for me and then I sent them to her and then she [made] the contact [and did the] inspection and things. Actually, I'm really grateful for the help. She helped a lot (University student, Sydney).*

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### 3.1 How students find their accommodation

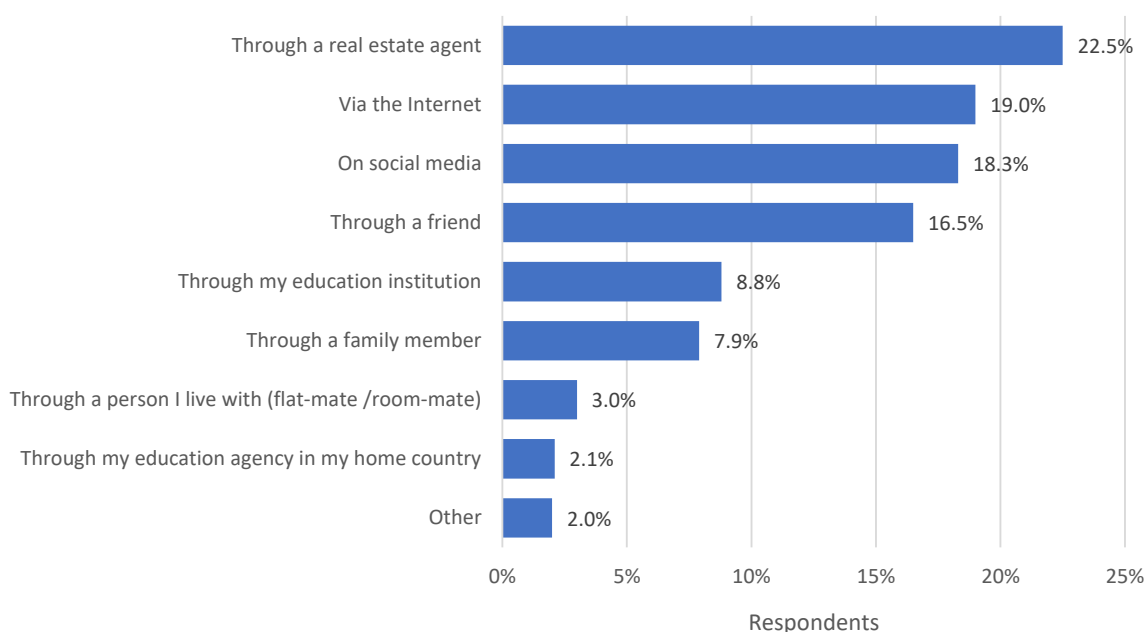
Finding a place to live in a new country is one of the most important decisions in settling in as an international student. Most students (63%) found accommodation before they came to study in Australia (Figure 1). Additional analysis shows that students from North East Asia (which includes China) were the most likely to have pre-organised their accommodation (74%).

Figure 1: Did you organise your accommodation prior to coming to Australia? (n=7077)



Social networks including social media, friends, flatmates, and family members were important to finding a home—whether done from the student’s country of origin or in Australia. Together, these made up around half (46%) of the total sources of successful accommodation searches (Figure 2). Additional analysis shows that students from Southern and Central Asia were most likely to use one of these social networks (61%). Interestingly, less than one in ten students found their accommodation through their education institution.

Figure 2: How did you find your present home? (n=7075)



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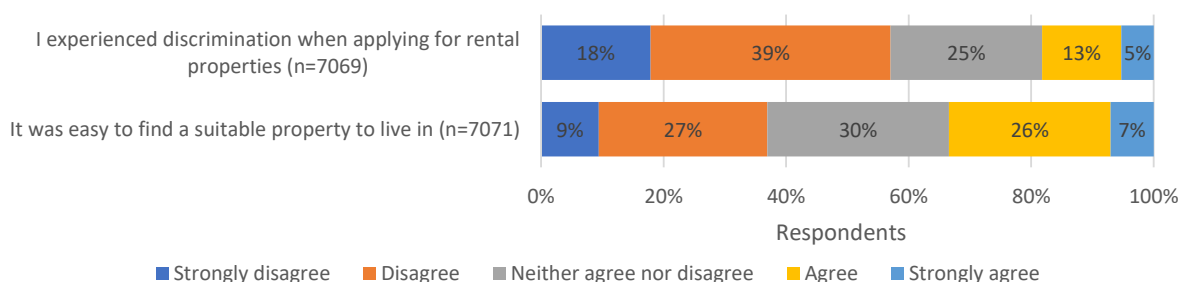
*Oh my god, that was such a hassle. We had to look from the open market, so we just went on real estate.com and saw apartments or houses advertised and we put in an expression of interest for inspections (University student, Melbourne).*

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### 3.2 The experience of finding accommodation

International students in Sydney and Melbourne are competing with a large renting population in two of the world’s most expensive cities. These real estate markets are sources of competition based on purchasing power, but they can also involve discriminatory processes when it comes to access and selection. In Australia, studies have revealed that people with a disability, Indigenous Australians, Muslims, and people from India experience prejudice in the rental market (MacDonald et al. 2016; Victorian Equal Opportunity and Human Rights Commission 2012). Another Sydney study using a mystery shopping approach (people of different backgrounds masquerading as prospective tenants), found ‘that Anglo testers were treated significantly more favourably than minority testers on several meaningful dimensions that may be expected to impact upon rental housing search experiences’ (MacDonald et al. 2016, p. 381).

*Figure 3: Renting in Australia – how much do you agree or disagree with the following statements?*



Almost one in five (18%) respondents reported that they had experienced discrimination in applying for rental properties. This is significantly lower than the total share of students reporting discrimination from all sources (30%).

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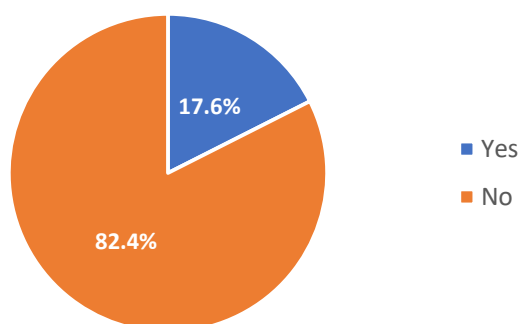
*I went to many interviews, whether they were the groups or whether they were the single ones, but they used to prefer the people who were ... having the permanent residency, who were not international who were domestics (University student, Sydney).*

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More students disagreed that it was easy to find a suitable property than agreed (36% versus 33%). Difficulties finding a suitable property were fairly evenly distributed across respondents by income and region of origin.

Asked about their experiences when looking for accommodation (Figure 4), almost one in five (17%) again reported discrimination.

Figure 4: When you were looking for accommodation to rent, did you experience discrimination? (n=5743)



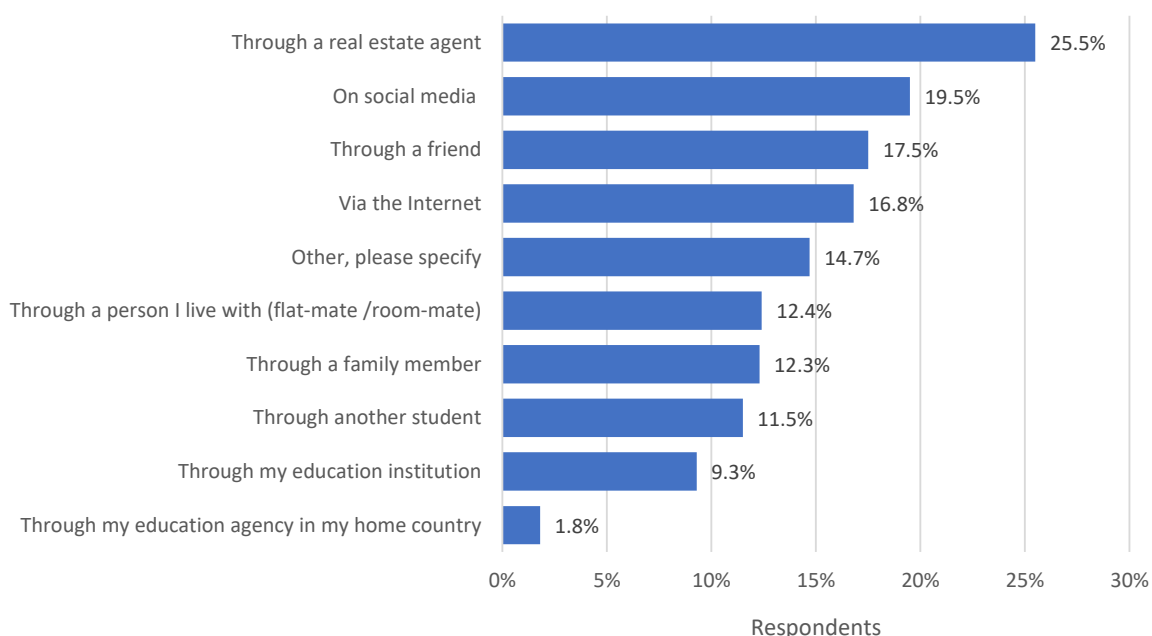

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*It's a bit difficult to judge [whether it's discrimination] ... I'm not sure. Like is it more racial discrimination or generally a discrimination [against] international students (University student, Sydney).*

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As can be seen in Figure 5, students who used real estate agents reported the highest level of discrimination experiences when making rental applications (26% reported a yes response).

Figure 5: Students who experienced rental application discrimination (yes/no) BY how students found their current accommodation (n=5743)

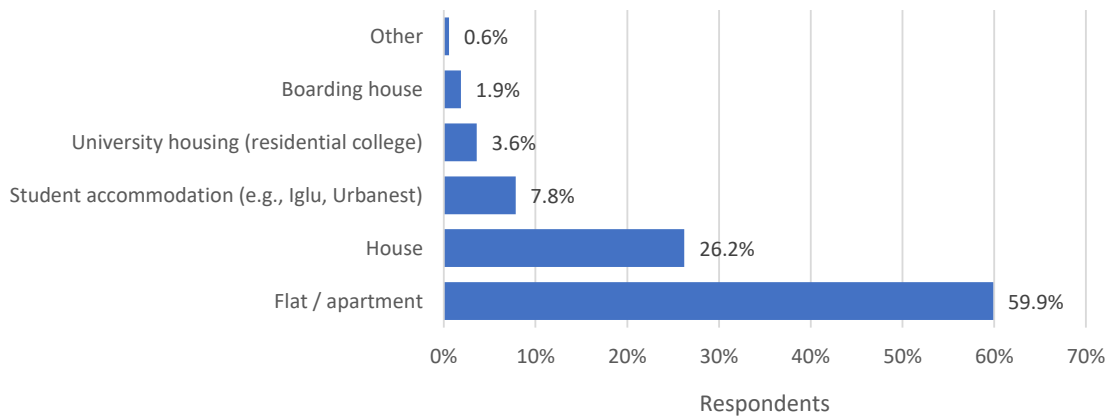




## 4 The accommodation

Unlike many other contexts, a key feature of the international student experience in Australia is their dependence on the private rental market for the accommodation rather than on housing provided by their educational institution (see Burke 2015).

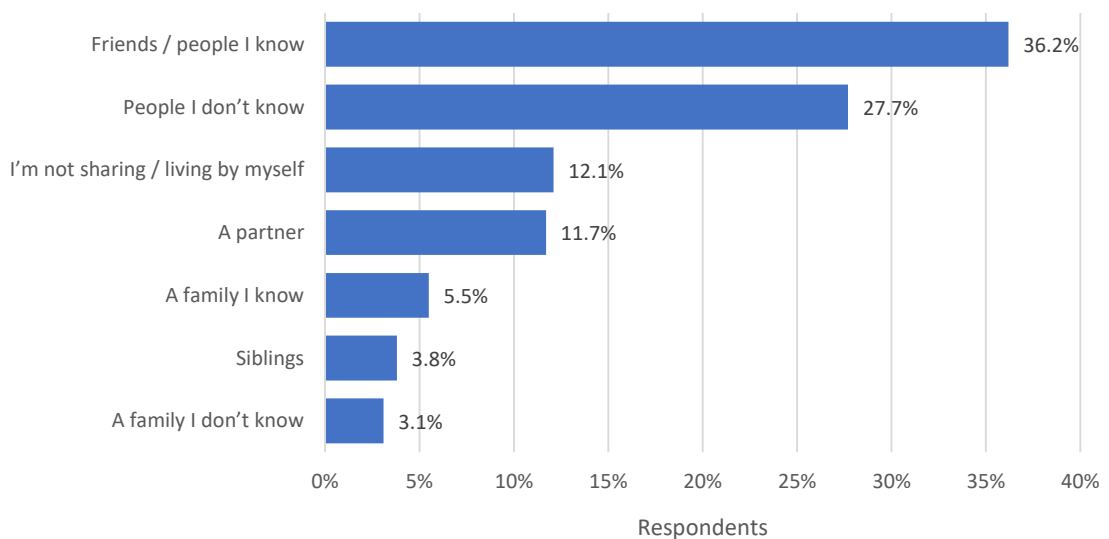
Figure 6: How would you describe the rented property in which you live? (n=7077)



Most students were living in apartments (60%) with a little over one in ten (11%) using student accommodation provided commercially or by universities. Further analysis shows that students finding accommodation through real estate agents were most likely to reside in apartments (81%).

Most students were residing with people they knew (57%) and approximately three in ten lived with people they did not know (31%).

Figure 7: Who are you sharing your accommodation with? (n=7044)



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*I think it's actually a big deal to find someone you can rely on; who you think you can actually share a room with or something. It's quite a big deal (University student, Sydney).*

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#### 4.1 Accommodation and loneliness

A concerning finding, as will be reported in Figure 71, is that 35% of international students said they agree or strongly agree with the statement that they 'feel lonely in Australia'. This figure is slightly lower for students in the VET/ELICOS sectors (31% compared with 35% of university students). The question does not probe the social and emotional dimensions of isolation (see Australian Institute of Health and Welfare 2019; Sawir et al. 2008), or their overlap, but living arrangements give further clues to the experience of loneliness.

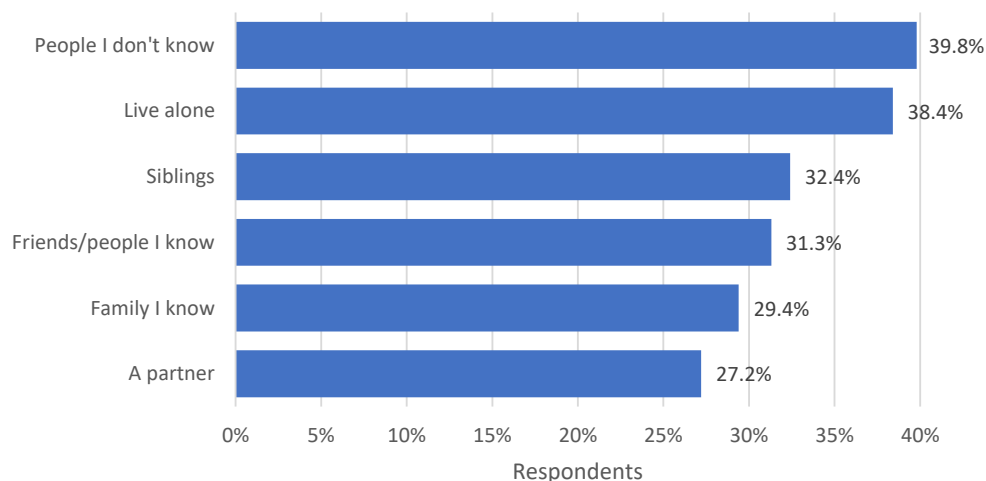
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*I think no one would even know if I had died in my room if it wasn't for a month when my landlady would come and ask for rent. Other than that no one would even know that I had died in that room, so yeah (University student, Sydney).*

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Students who were living alone or with people they did not know prior to moving in, were most likely to report loneliness (see Figure 8). Just under four in ten respondents in these situations agreed that they felt lonely in Australia, but it is significant that living with other people does not reduce the reports of loneliness and that the most frequent reports of loneliness come from respondents who cohabit with 'strangers'. Students living with their spouse or partner were least likely to report loneliness (27%) but students living with family or friends reported slightly below average levels of loneliness (agreement sits in the 29-32% range).

*Figure 8: Students reporting they feel lonely in Australia (agree or strongly agree) BY who they are sharing their accommodation with (n=7042)*



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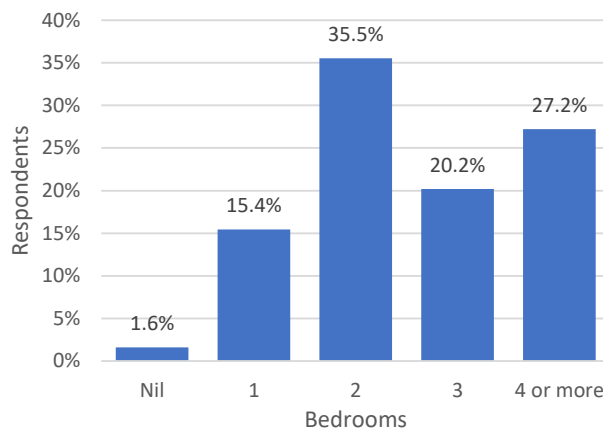
*I like it [sharing a bedroom] because it's with my sister and I guess it's a bit more homey since it's our own little home ... It's very nice to have my sister here with me. I was talking to her and I was like [saying], "If I was alone, I'd probably be in the Philippines right now ..."* (University student, Sydney).

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## 4.2 Accommodation types and sharing arrangements

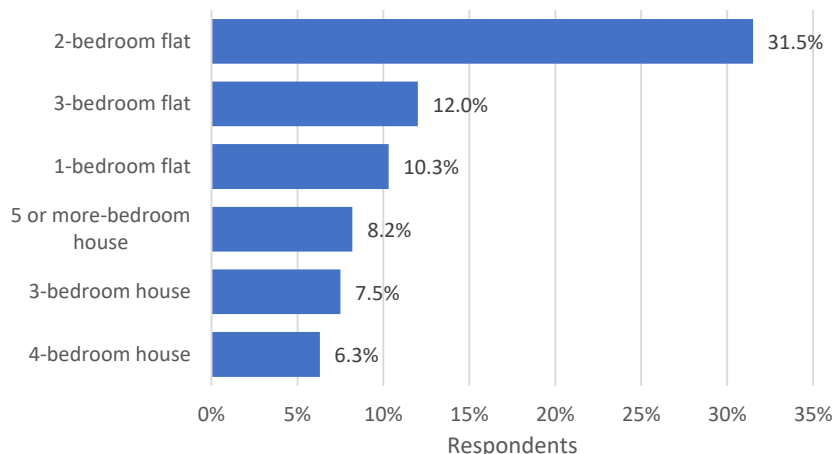
Most students (83%) were living in dwellings with three or more bedrooms (Figure 9). This finding includes all forms of student accommodation, including university provided and purpose-built accommodation.

Figure 9: How many bedrooms are there in your rented accommodation? (n=7076)



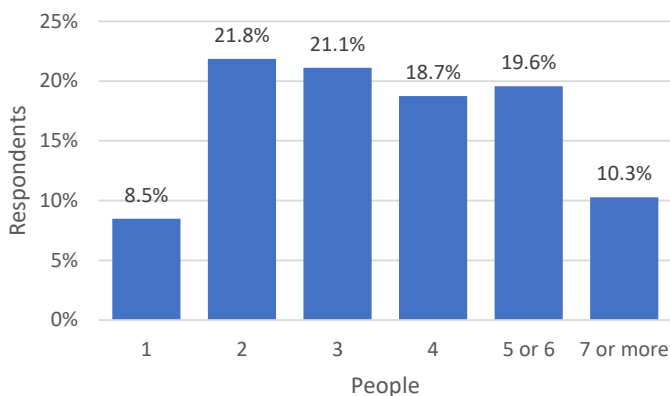
Most dwelling types were either two-bedroom apartments or houses with three or more bedrooms. Figure 10 shows that the most common form of accommodation for international students was a two-bedroom flat or apartment (32% of the total sample) followed by three-bedroom flats (12%). Very large houses (five or more bedrooms) made up a total of 8% of student accommodation.

Figure 10: Most common forms of student accommodation/dwelling type BY number of bedrooms (n=7072)



Many students (30%) lived in accommodation with five or more people and almost half lived with 4 or more people (49%), see Figure 11. These totals are influenced by the inclusion of students in commercial student accommodation (8% of the total sample) or university-provided accommodation (4% of the sample). When these categories are excluded, along with boarding house accommodation (1.9% of the sample), the share of the sample living in accommodation with five or more occupants falls slightly to 26% (n=6086).

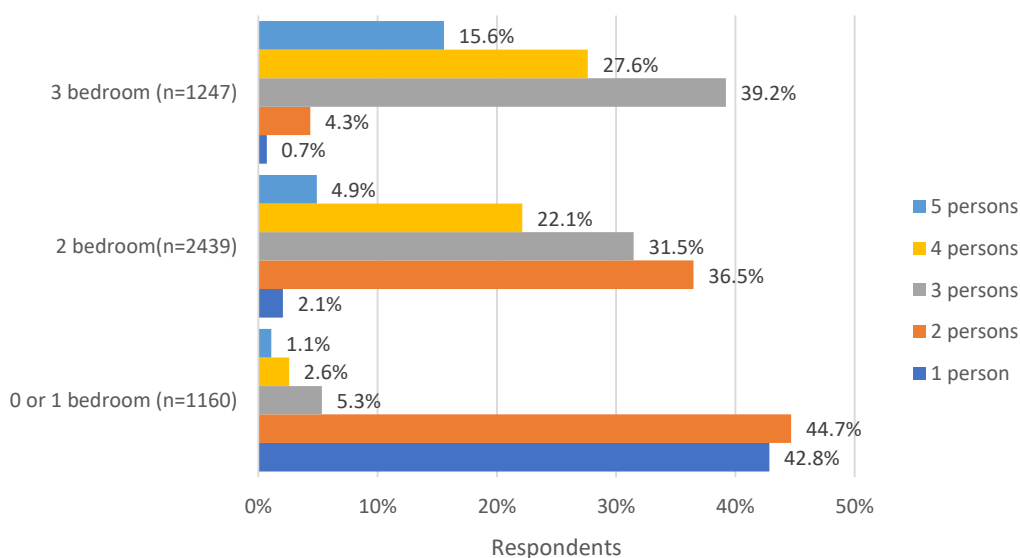
Figure 11: How many people live in the home you are renting, including yourself? (n=7067)



Living with many other people is a common experience for international students. But, as was seen in Figure 8, living with other people does not necessarily contribute to greater social inclusion—students reported higher levels of loneliness when they lived with others they did not know before moving in with them.

Housing with fewer bedrooms typically accommodates fewer occupants (see Figure 12). Still, 9% of studio and one-bedroom dwellings, which are mostly apartments, had three or more occupants and 27% of two-bedroom accommodation had four or more occupants.

Figure 12: How many people live in the home you are renting including yourself BY how many bedrooms are there in the dwelling (no bedroom to three bedrooms only) (n=4846)



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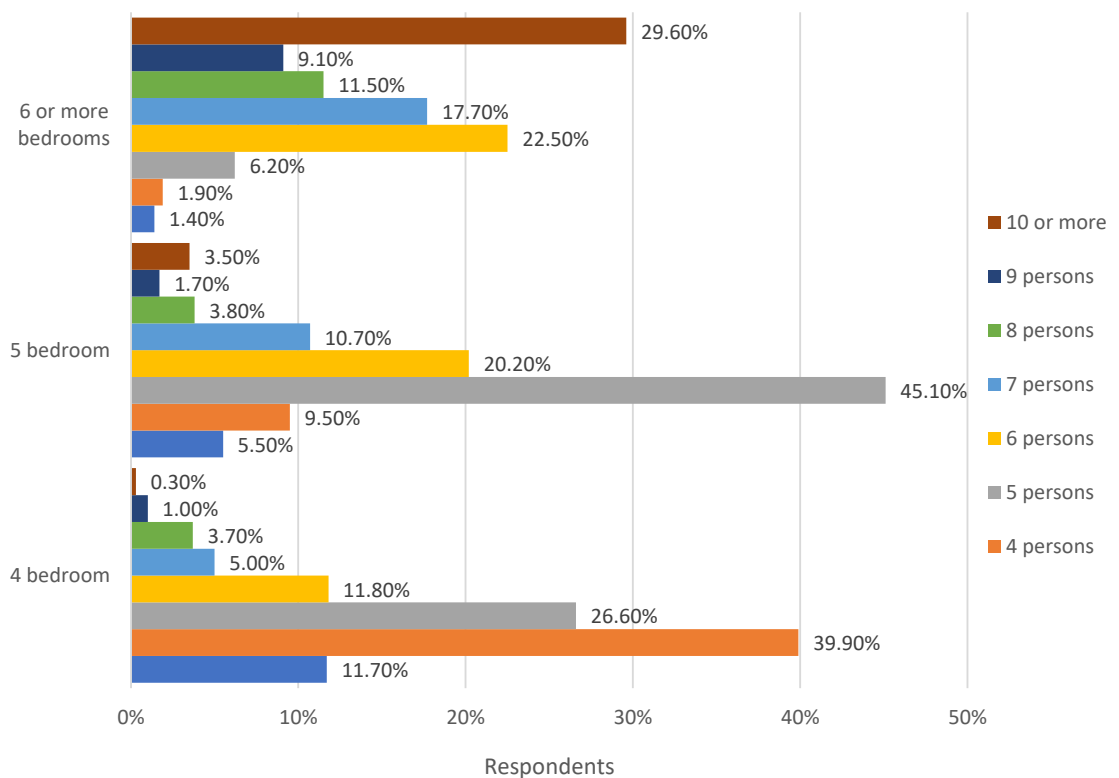
*That [place] had two bedrooms and four of us were living there, so it wasn't too bad (VET student, Melbourne).*

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Accommodation with zero or one bedroom include a diverse set of dwelling types including apartments with studio or one-bedroom formats. There are also reports of common areas used as makeshift sleeping areas or where there have been unconventional conversions to create more accommodation space. A balcony is used as a bedroom in the housing of 6% of respondents, and a garage is used as a bedroom in the housing of 5%. These findings correspond with those of Gurran et al. (2019) who have shown that ‘informality practices’ in rental accommodation in Sydney are not unusual. Larger dwellings with four or more bedrooms

The analysis of larger dwellings presented in Figure 13 includes respondents living in apartments and houses only—it excludes university and commercial student accommodation as well as boarding houses and other arrangements. Of the total sample, 20% of students lived in a house or apartment with four or more bedrooms.

*Figure 13: How many people live in the home you are renting including yourself BY how many bedrooms are there in the dwelling (houses and apartments, four or more bedrooms only) (n=1385)*

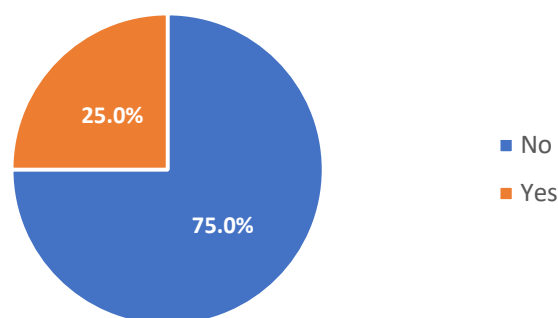


A small number of four-bedroom dwellings had 8 occupants or more (5%), around 5% of five-bedroom dwellings had 9 or more occupants, and 30% of six plus bedroom dwellings had more than 10 occupants.

### 4.3 Understanding sharing bedrooms

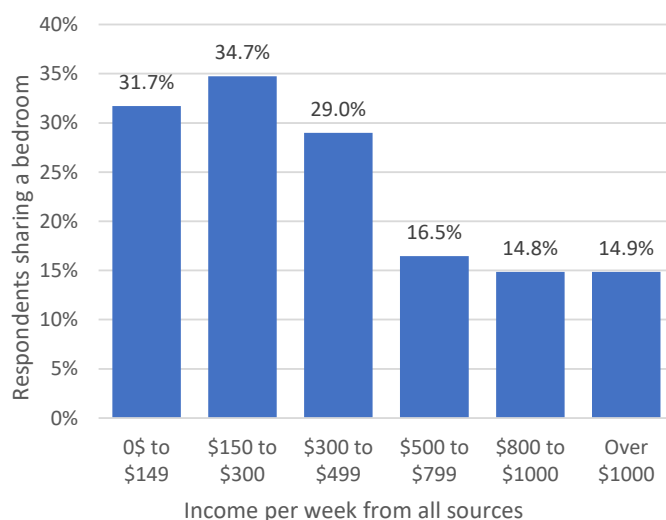
One form of accommodation sharing is sharing bedroom space with people other than a partner or spouse. Such arrangements might indicate overcrowding or decisions made to keep rental costs as low as possible.

Figure 14: In order to save on rent, do you share your bedroom? Here we mean sharing with someone other than your partner or spouse (n=6812)



Asking questions about bedroom sharing arrangements are prone to misinterpretation, especially if respondents assume the question is about sharing with a partner or spouse. In any case, one quarter of the total sample (25%) reported sharing a bedroom (see Figure 14). Further analysis confirms that sharing a bedroom with someone other than a partner or spouse is more likely if students have a lower income and if students are sharing with people they know.

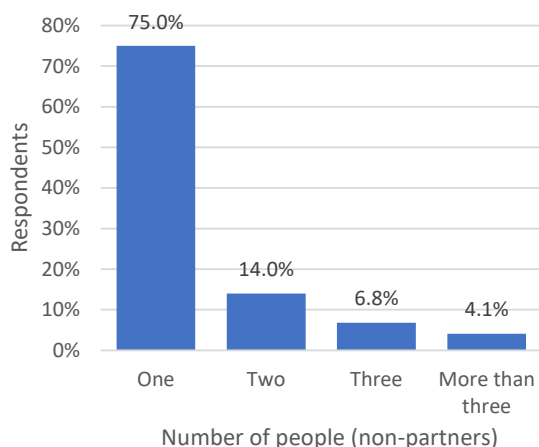
Figure 15: Sharing a bedroom with someone other than a partner or spouse BY weekly income from all sources (n=5848)



Students on lower weekly incomes are more likely to share a bedroom with someone other than their partner or spouse (see Figure 15). For respondents with weekly incomes below \$300, the rate of bedroom sharing is above 30%. This figure declines sharply when weekly student income

exceeds \$500 (around 15-17% of respondents share bedrooms in these higher income categories).

*Figure 16: How many people do you share with? (n=1506) (Only asked of those sharing with someone other than their partner to save on rent)*



Most of those sharing their room with someone other than their partner to save on rent are sharing with one other person (i.e. two people sharing the bedroom), see Figure 16. However, a quarter of respondents who are sharing a room are sharing with two people or more; with 7% sharing a bedroom with three other people and 4% with more than three. High bedroom occupancy gives clues to the incidence of severe overcrowding.

#### 4.4 Understanding overcrowding

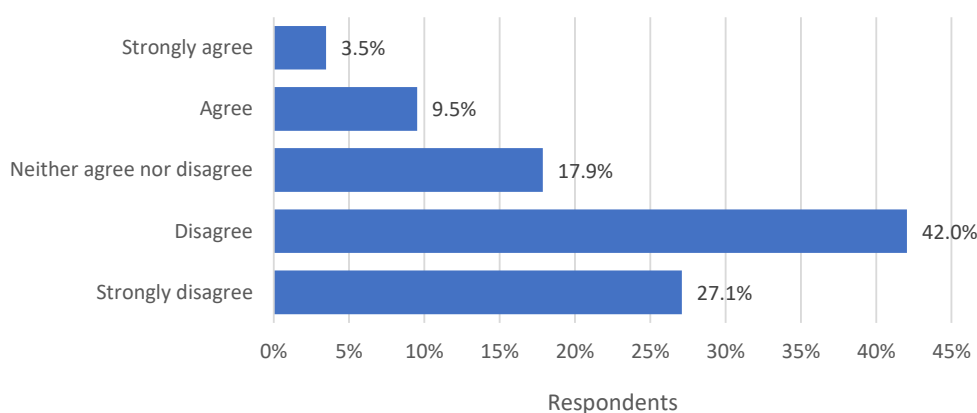
Overcrowding can be a problem in student housing, but living with several others is not necessarily an indicator of subjectively felt 'overcrowding', given that large households can generate liveliness, cooperation, bill-sharing, and energy (see Sunega 2014). However, our findings show that larger households tend to report higher levels of agreement that 'the house I live in is overcrowded'. One possibility to be explored further is that overcrowding is more frequently felt when common areas like bathrooms and kitchens become congested.

As reported in Figure 17, a total of 13% of respondents agreed or strongly agreed that their home was overcrowded<sup>1</sup>.

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<sup>1</sup> A 20% overcrowding rate for overseas-born higher education students was reported for 2011 by the Australian Bureau of Statistics (2013), in a national analysis that relied on the formal definition of the Canadian National Occupancy Standard (which, applied to our data, produces a higher rate of overcrowding than that reported by respondents). The ABS also noted that Australian-born higher education students had much lower rates of overcrowding (just 6%) than higher education students born overseas. We note that ABS categories relied on a distinction between Australian-born and overseas-born higher education students, categories that do not exactly align with our definition of international students. Still, the comparisons are useful.

Figure 17: Thinking about the rental property that you live in, please answer how much you agree or disagree with the following statements: The home I live in is over-crowded (i.e., too many people). (n=7073)



To investigate the experience of overcrowding further, we have relied on the relationship between *subjective* perceptions of overcrowding and *objective* dwelling conditions. Rather than imposing a definition of overcrowding on diverse households, we sought to discover what level of occupancy starts to generate feelings of overcrowding.

To achieve this, we devised one simple objective measure—the ratio of people to bedrooms—and then looked at how much subjective reports of overcrowding rise with higher ratios. Only people living in houses and flats were incorporated in this analysis, for obvious reasons. The analysis excludes students living in university, student, and boarding house accommodation.

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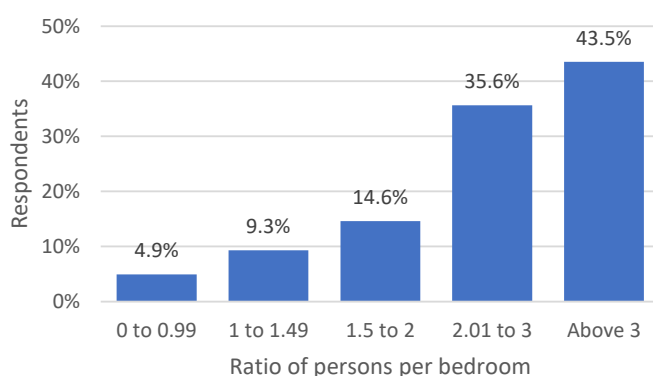
*It was really a nice condominium, but [there] were like 10 people in that small apartment, so it was like ... I guess just three bedrooms but the room that I was in I guess they consider that as a master bedroom because I do have like a bathroom just inside the room. So that we have a bathroom and then we have like two bunk beds (VET student, Melbourne).*

---

Figure 18 shows that a higher ratio of people to bedrooms generates dramatic increases in perceptions of overcrowding. When compared to those with a ratio of one person to one bedroom, people living in homes with ratios over three are more than *seven times likely* to report overcrowding. The observable ‘breakpoint’—where cohabiting starts to generate feelings of overcrowding at a higher rate—is when the ratio of people to bedrooms increases above two. Around 24% of the sample report living arrangements consistent with ratios of two persons per bedroom and above, but as we note above, not all people in this cohort report feelings of overcrowding. Future research will explore what factors contribute to very high persons to bedroom ratios.



Figure 18: The home I live in is overcrowded (agree or strongly agree) BY ratio of number of people sharing the rental accommodation/number of bedrooms in dwelling (houses and flats only) (n=6008)



Additional analysis detects a small difference between university and non-university students with regards to subjective and objective overcrowding. Students at non-university educational institutions (e.g. VET and ELICOS) are as likely as university students to agree that their home is overcrowded. However, non-university students live in objectively more overcrowded dwellings. They are twice as likely to live in a home where the ratio of persons to bedrooms is above two (10% compared with 5% of university students).

#### 4.4.1 Incidence of hot-bedding

Although only a small percentage of the total sample, 218 students (3%) reported that they 'have to hot-bed', that is, that their bed is shared with other students and is only available for a proportion of the day or night. Hot-bedding is indicative of extreme financial stress.

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*I have to share with my friend. We use like bunk beds. I sleep on top and my friend sleeps underneath. ... As I move in here, like she already divided the space so like on the right side it's going to be my space, left side it's going to be her space. Yeah, it's pretty good and then we share the same cupboard, but it has like different shelves (University student, Sydney).*

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## 5 Satisfaction with home and the condition of the accommodation

Housing is more than physical structures and basic amenities. It is where people build a sense of home and belonging—people and neighbourhood both contribute to our sense of a homelife. But physical amenities also count a great deal. Dilapidation, unresponsive landlords, and cramped or poorly maintained housing spaces all matter to our ability to achieve sense of security and comfort.

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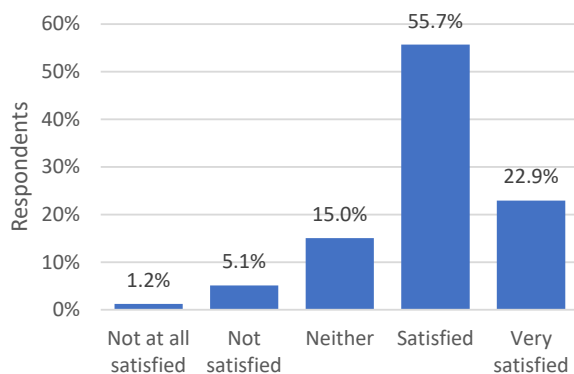
*I think it's clean and nice and even the building itself, it's nice (University student, Melbourne).*

---

Overall, students expressed a high level of satisfaction with the home they rent in Australia. Figure 19 shows that just under four in five (79%) were satisfied or very satisfied and the number of students dissatisfied with their housing was low (6%). However, a further 15% students opted for neither, that is, a more ambivalent response.

This is an encouraging overall result, but there is more to the story and this section highlights where and how physical space becomes a problem.

*Figure 19: How satisfied are you with the home you rent now? (n=7061)*



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*There is some problems that come up every now and then, but I guess it's well enough maintained (University student, Sydney).*

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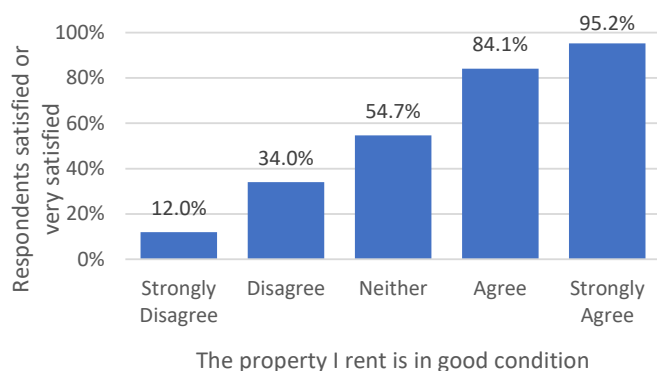
Satisfaction levels are strongly correlated with perceptions of the accommodation being in good condition. A total of 77% of respondents agreed that the property they rent is in good condition (Figure 19). Figure 20 shows the strength of this association, a clear indication that the condition of the property is central to satisfaction with home.

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*It was very, very bad apartment to be honest, but yeah I had to you know adjust with it because my college was like two minutes to my house and then everything was very convenient to work and then college, so I never thought about moving. 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 [to being] there for a year (VET student, Sydney).*

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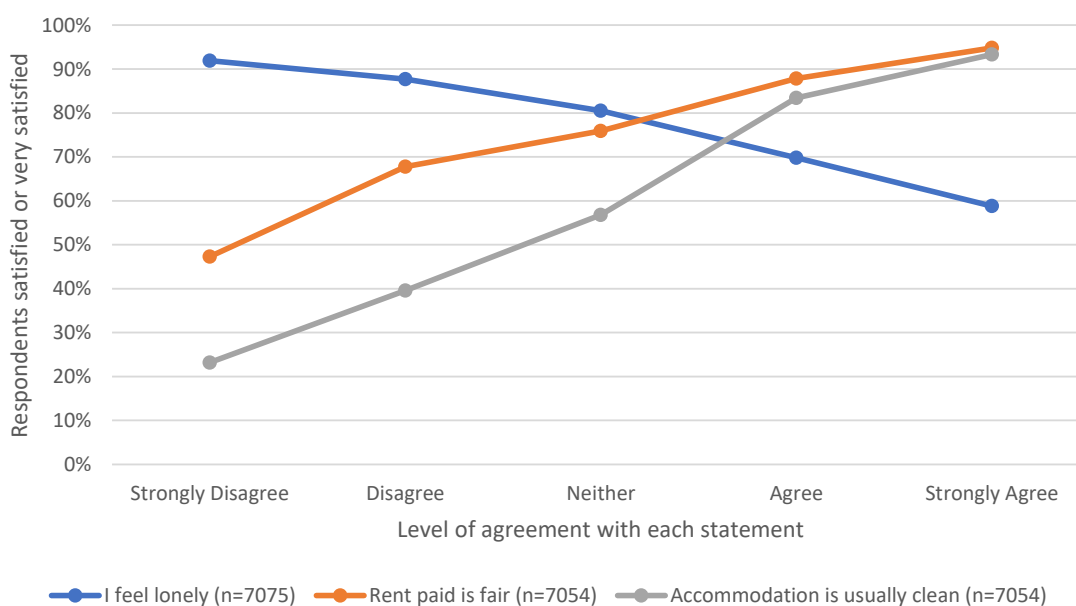
Figure 20: How satisfied are you by the home you rent now? (satisfied or very satisfied) BY the property I rent is in good condition (agree or strongly agree) (n=7051)



A range of factors shape student satisfaction with their housing. As we show above, it is not surprising that the condition of the property is very important to overall satisfaction. But satisfaction with home is influenced by more than the physical space and structures of dwellings.

Here, we focus on three factors, all of which emerged as significant influences on how students perceived their housing (Figure 21). Each line on the chart represents the relationship between student satisfaction with their current home and agreement with three subjective statements. These were perceptions of the fairness of the rent, the cleanliness of the property, and self-reports of loneliness. Clean and fairly-priced properties increase satisfaction (lines slope up to the right). Satisfaction with the condition of their current home improves with stronger agreement with the statements that ‘the rent I pay is fair’ (orange line) and ‘the accommodation is usually clean’ (grey line). However, increased loneliness (higher agreement with the statement, ‘I feel lonely’), is strongly related to reduced satisfaction with the current home (blue line, slopes down to the right).

Figure 21: How satisfied are you with your current home?



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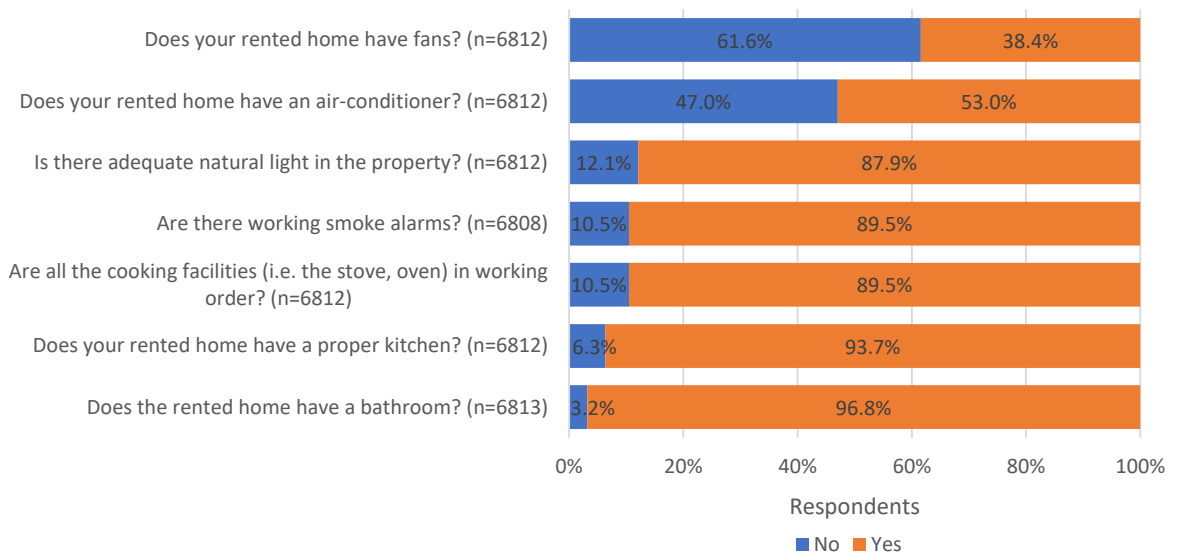
*That's what I'm telling you. You can't find everything at one spot. You have to look for so many things - whether it's rent, whether it's public transport, noise, neighbourhood, everything. You can't just find that in one spot and you will be like, "Oh yes, I've got it" (University student, Sydney).*

---

## 5.1 Basic housing amenities

When we turn to basic housing amenities, our findings indicate that, in general, accommodation appears to be passing the most basic tests (see Figure 22). Approximately 9 in 10 respondents or more reported adequate light (88%), the presence of smoke alarms (90%), functioning cooking facilities (90%) and kitchens (94%), and a bathroom (97%). Heating and cooling devices, like air conditioners (53%) and fans (38%), are less commonly available.

*Figure 22: Features of the rental property*



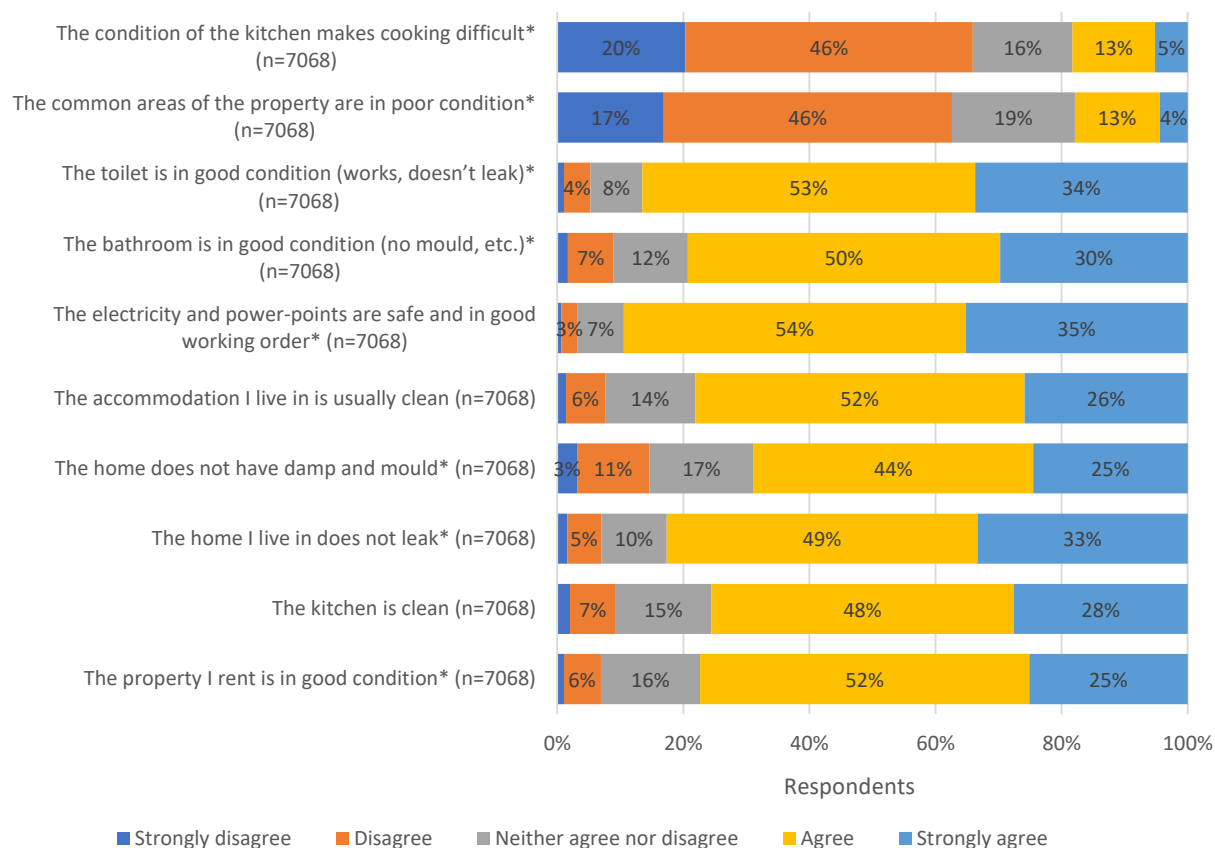

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*Yeah, so just a week into this house there was some leakage in the whole apartment ... and there was water dripping from the chimney, water dripping in the bathroom, ... so but then that was a problem that was in the building, so a lot of apartments had this problem (VET student, Melbourne).*

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Dwellings do have reported inadequacies when it comes to the state of amenities. When we group negative responses for each in a list of 8 items (as signified by an asterisk in Figure 23), the highest share of problems is reported for 'common areas of the property' (17%), the state of the kitchen making cooking difficult (18%), damp and mould (14%), and bathrooms (9%).

Figure 23: Condition of the rental property



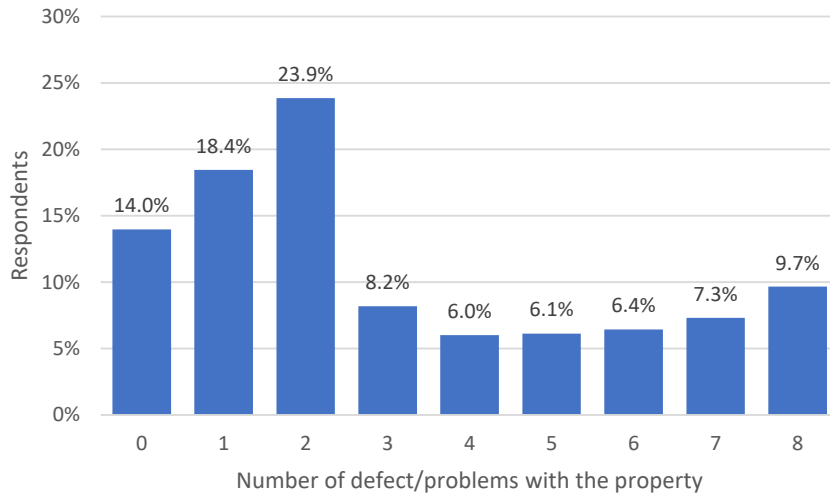
*It was actually very disappointing in terms of what we were told and what we got. Also in terms of cleanliness, we were told that the accommodation would be clean and things like that ... This is now like a life lesson for me and it was really like psychologically impacting me because like I was really forced to maintain the contract ... I didn't feel like [it] because the photos [on the website] were different and then when you actually go there it's like dirty ... smaller so yeah (University student, Melbourne).*

However, focusing on problems with individual amenities can only tell part of the story. We can further assess the number of properties with one or more of these problems or defects from the same list of 8 items that includes the condition of common areas, the bathroom, the kitchen, and the toilet, as well as the presence of leaks and mould. The total score gives a better sense of the condition of the property (see Figure 24).

On this measure, few dwellings (14%) emerged as problem-free, with most having one or two problems. Nearly half of dwellings (44%) had three or more problems or defects. One in ten (10%) had the maximum of 8 defects, indicating a property in a delapidated state. Berg and Farbenblum (2019) found a remarkably similar proportion of student accommodation was not fit for living (or was considered unsafe).

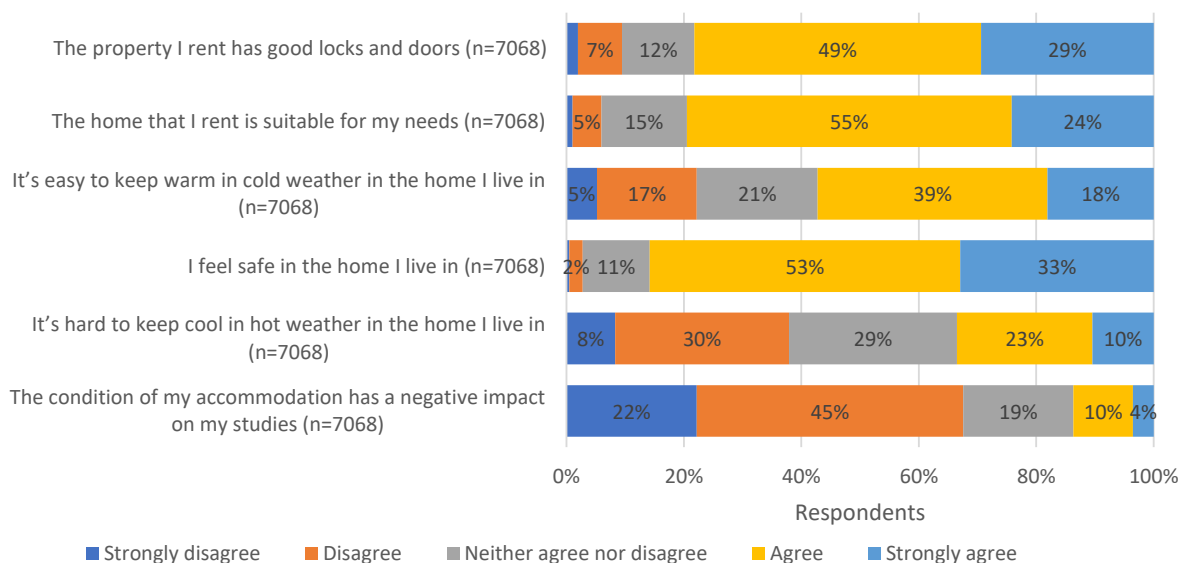
*Like before there were leaks in the bathroom ... [Also] the knob for the shower was like very hard to close and open ... and then before the toilet seat was broken ... And then one time the stove blew up. It had like a short circuit, so yeah (University student, Sydney).*

Figure 24: Reported number of defects or problems with the rental property (n=6529)



Safety and security of the property are as important as the practicality and comfort of the dwelling. Our findings offer mostly reassuring results here: a very high share of respondents felt safe in their homes (86%)(see Figure 25), with no statistical difference by gender.

Figure 25: Security and temperature comfort of the rental property



Safety has multiple meanings, not all of which concern dwelling security. These were not further investigated in the survey questionnaire except to add that around 10% expressed concern about

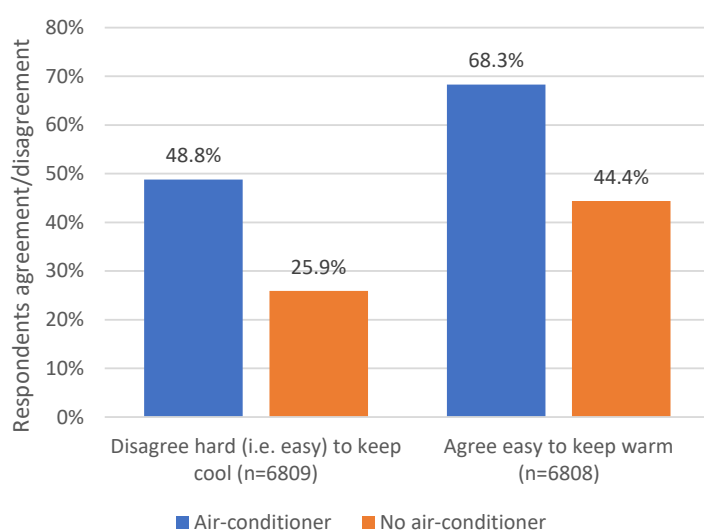
the state of the locks and doors. However, given that safety is a very basic consideration with housing, even a small proportion of physically unsafe dwellings potentially compromises the personal security of a large number of students.

## 5.2 Keeping cool or warm

When it comes to physical comfort, heating and cooling are important for quality of life. Most students agreed that it is easy to keep warm in cold weather in the home they live in (57%), with only 22% disagreement. By contrast, a more substantial one third of respondents (33%) agreed that it was hard to keep cool in hot weather (see Figure 25 above).

We looked at students' perceptions of their ability to regulate air temperature comfort at home by metro area (Sydney and Melbourne) as well as by student income. On surface impressions, students appear to report more problems with keeping cool in hot weather (33% agree it's easy to keep cool, while 38% disagree) than keeping warm (22% disagree that it's hard to keep warm, while 57% agree). Part of the difference may be explained by an 'acquiescence bias' in responses: registering a problem with 'keeping warm' required active disagreement with the question statement. Still, if we compare the two results in terms of net 'satisfaction' with keeping the house cool or warm, it is unlikely that all the large difference in net satisfaction (-5% for keeping cool and +35% for keeping warm) is explained by question response effects. In sum, it is likely that keeping houses cool in hot weather is the bigger of the two temperature problems experienced by students.

*Figure 26: Impact of air-conditioning in the home on student's perceptions of 'it's hard to keep cool' (disagree or strongly disagree) and 'it's easy to keep warm' (agree or strongly agree)*



Additional analysis shows that keeping warm and cool respectively is weakly related with student income, with higher earners reporting better outcomes. Not surprisingly, air-conditioning makes a difference to air comfort perceptions. At Figure 22, we showed that 53% of students reported having an air-conditioner in their home. Unsurprisingly, as reported in Figure 26, students with

air-conditioning agreed that they find it easy to keep warm in the home in which they live (68% compared to 44% of those without) and also that it was easier to keep cool (49% disagree or strongly disagree that it is hard to keep cool compared with 26% for those without).

## 6 The neighbourhood and the convenience of the accommodation

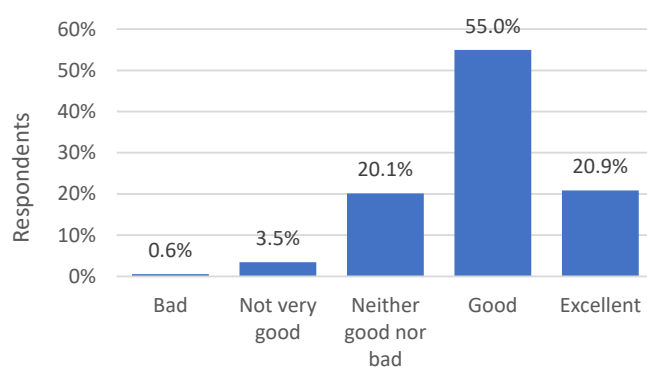
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*Yeah, it's like close to campus and close to CBD and we really like the park outside and we like the grocery store ... so it's very like convenient for us  
(University student, Melbourne).*

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Most students rated their neighbourhoods in Sydney and Melbourne well, with good and excellent totals at 76% (Figure 27). Very few respondents did not like their neighbourhoods—only 4% of the entire sample. Still, some 20% of the sample had neutral or ambivalent feelings about their neighbourhood, suggesting either a degree of disconnection from the local community or some “weighing up” of pros and cons of an area.

Figure 27: How do you rate the area/neighbourhood you live in? (n=6953)



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*The other thing which I saw [that was] pretty disappointing was the public transport because everywhere you can't find it nearby. You ... have to walk 10-15 minutes to the train station or to the bus stop ... If you're doing the night shifts or the [early] morning shifts it's pretty hard to find a bus at that time  
(University student, Sydney).*

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Looking more closely at specific characteristics provides clues about what determines positive or negative feelings about neighbourhoods.

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*Yeah, but there are things which I think I was mostly annoyed about is the deadness of it. Like after 5pm the neighbourhood ... There wasn't pretty much anything you could even eat (University student, Sydney).*

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Figure 28: Convenience and liveability of my neighbourhood

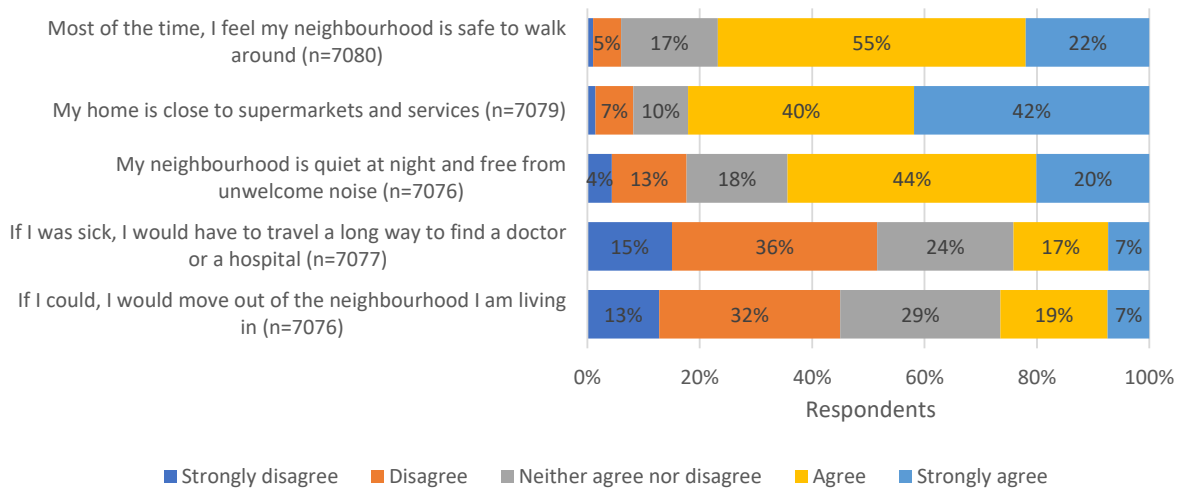
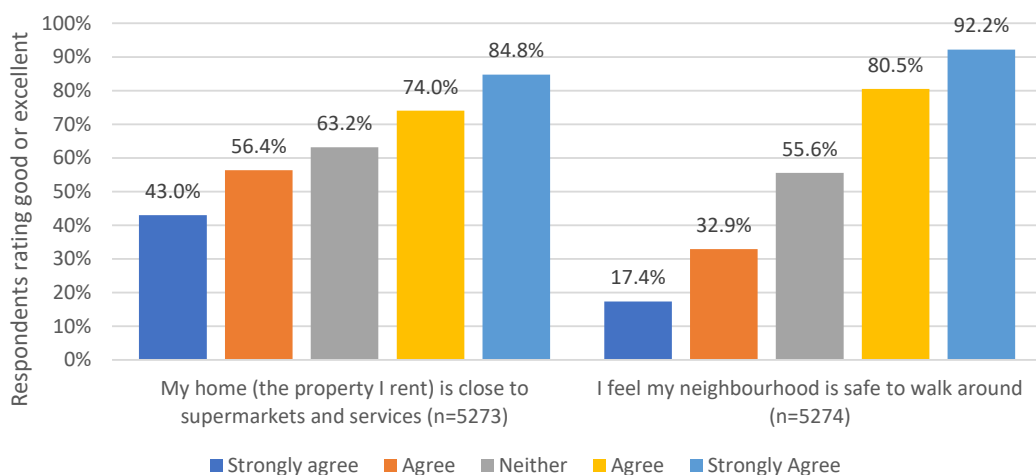


Figure 28 shows that respondents mostly agreed that supermarkets and services are nearby (82%), although around one quarter of the sample (24%) reported that they would need to travel a long way to find a doctor or hospital. Neighbourhood noise was a problem for some, with around 17% disagreeing with the statement that their ‘neighbourhood is quiet at night and free from unwelcome noise’ with a further 18% expressing a neutral response to this statement. As mentioned, neighbourhood safety (‘it is safe to walk around’) was an outright concern for around 6% of respondents.

Figure 29: How do you rate of area/neighbourhood you live in (excellent and good only) BY agreement with two statements about neighbourhood amenity



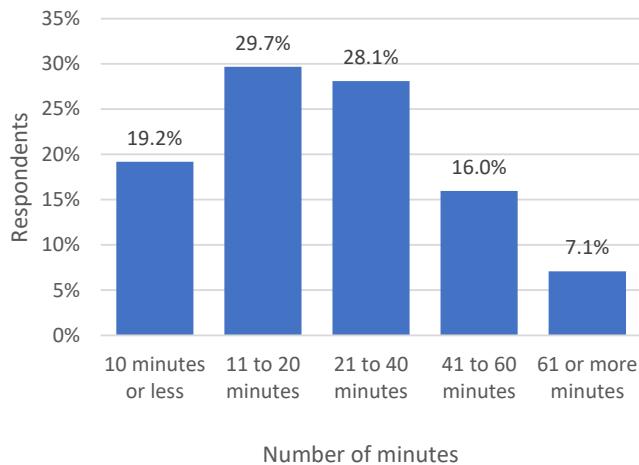
Two factors included in Figure 28 appear to be particularly important to how neighbourhoods are rated: a sense of personal safety and the availability of supermarkets and services. Figure 29 shows total good and excellent ratings for the neighbourhood by perceptions of how safe the neighbourhood is to walk around and by total agreement that home is close to supermarkets and services.

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*It wasn't that far, so that's the interesting part. So if you drove from campus to my home it would take you roughly 15 to 20 minutes or you know at best in high traffic, 30 minutes. But for me, it took more than an hour most of the time because I had to change two buses and one of the buses ... comes once in an hour (University student, Sydney).*

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Figure 30: How long does it take you to travel one way from your home to the educational institution where you study? (n=7072)



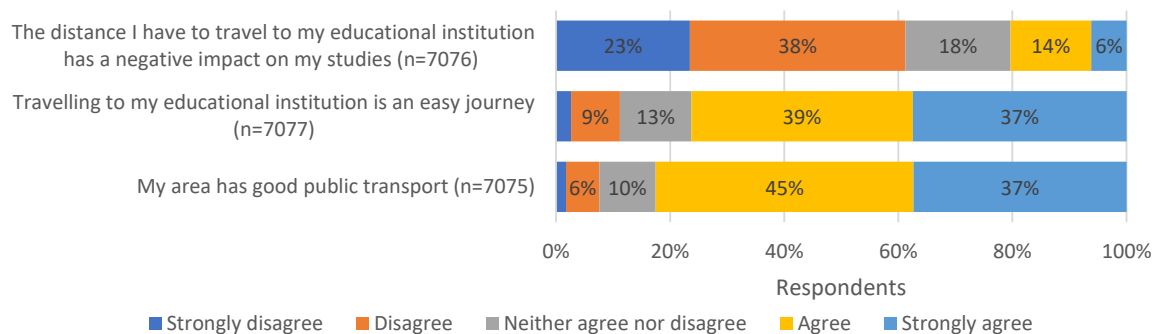
Travel times to student educational institutions were, unsurprisingly, a key influence on neighbourhood perceptions. Long commutes absorb time and energy, cutting into time to study and socialise. Around half of the respondents lived within 20 minutes of their institution, which suggests that proximity matters a good deal to accommodation choice (Figure 30). Less than one in ten (7%) faced a one-way commute of more than an hour between home and education provider.

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*It was ideally located. Just by the tram route to my Uni, so that means I just take one tram to Uni (University student, Melbourne).*

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Figure 31: Please answer how much you agree or disagree with the following statements



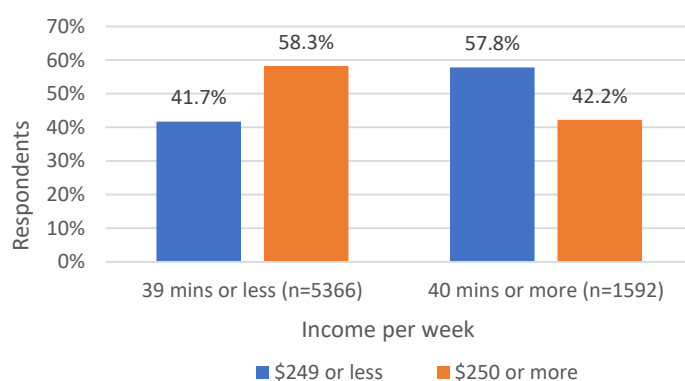
A fifth of students (20%) agreed that travel distances to their educational institutions had a negative impact on their studies (Figure 31).

---

*I have like two minutes' walk from the train station, multiple universities around, so there are a lot of students staying in the area. ... So that [my campus] is in the city, which is 35 minutes from train, so it's quite a journey but it's only two days [that I go in] so I don't really mind travelling (VET student, Melbourne).*

---

Figure 32: How long does it take you to travel one way from your home to the educational institution where you study (recoded to 2 categories) BY How much do you personally pay in weekly rent (recoded to two categories)



Longer commutes are associated with lower rents, doubtless a compromise made by students seeking lower housing costs (Figure 32). Most students (58%) living less than 40 minutes one-way from their education provider paid over \$250 per week rent. That share falls to 42% for students travelling for 40 minutes or more.

## 7 Housing security and insecurity

Rental arrangements in Australia extend some protections to renters, but they are less generous to tenants than the law in many other high-income democratic nations (Martin et al. 2018). A tenant can be asked to vacate with only limited notice and in most of Australia the landlord is not required to give reasons for their decision. Rents can be increased to whatever the market can bear. Although insecurity of tenure is an institutionalised problem for all renters in Australia, these problems are compounded for international students. Their housing insecurity is accentuated by limited financial resources, lack of familiarity with rights and the housing market, and predatory structures in student housing markets (Berg and Farbenblum 2019; Obeng-Odoom 2012). In certain instances, racism may be a factor.

Figure 33: Please answer how much you agree or disagree with the following statements

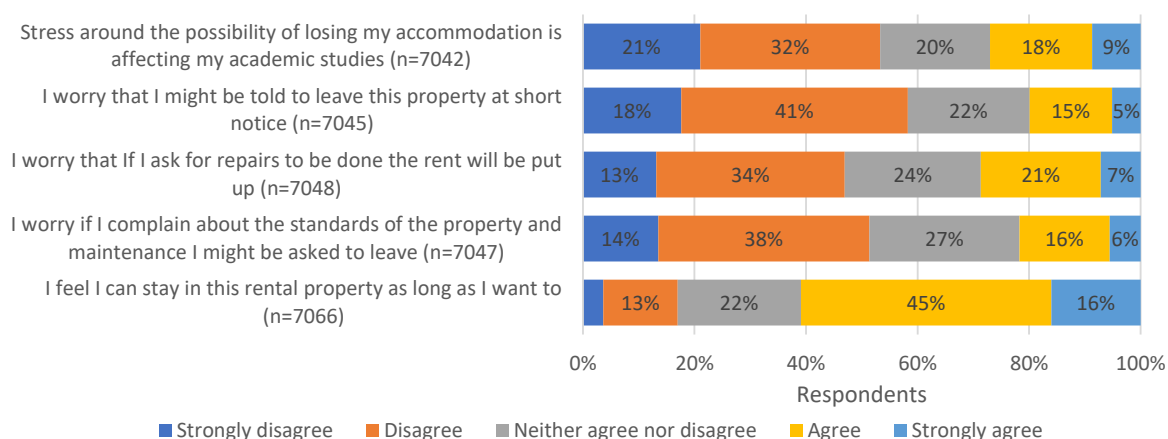
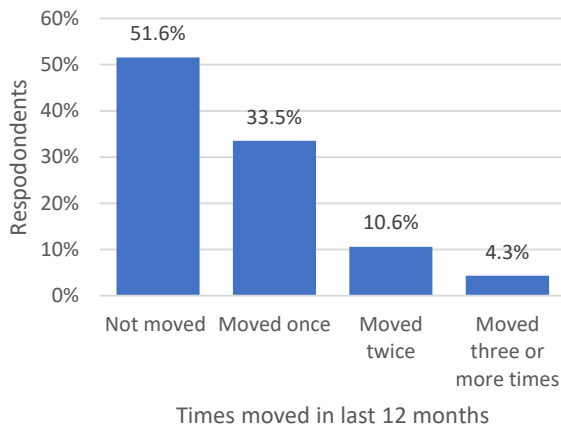


Figure 33 presents responses on a range of measures of insecurity of tenure. Most respondents (61%) agreed that they could stay in their rental property as long as they wanted to, with around 17% in total disagreeing with this statement. Just over a quarter (27%) agreed that stress about the possibility of losing accommodation was affecting their academic studies. Equally, a significant number, around 20% of the sample, were concerned about leaving their property at short notice. Landlord power also features in the insecurity problem: 28% of respondents worried that the rent would be increased if the repairs they requested were actually done and 22% worried complaints about the standards of the property might result in termination of the lease. Depending on the proposition, we find a consistent pattern of around 20-30% of respondents reporting a degree of tenure insecurity.

Moving house was a reasonably common experience—not surprising given that students are in Australia for a relatively short time and are mostly looking for temporary accommodation (Figure 34). Moving is not always a negative experience. People move when they make new friends, meet new partners, or when they find better and more affordable accommodation. However, frequent changes in both the make-up of households and regular moving are indicators of severe housing insecurity. Additional analysis shows that for these international students, frequency of moving between rental properties over a period of 12 months was associated with various stresses such as loneliness, disagreements with landlords and other tenants, and lower weekly incomes.

Figure 34: In the last 12 months, how many times have you moved rental properties? (n=7018)



*It has been like stressful to be honest. Like I've moved, I've always moved by myself like transport wise, logistically I've always done it myself. I remember from the third house to the fourth place it was just such a hassle cos it was like towards the end of the semester and I was finishing up college, had all these assessments due, I had to like chuck everything in my car, do like four or five trips within a week, it's just so annoying (University student, Sydney)*

To expand on the problem of frequent moves between accommodation, we focus on respondent reports of disagreements with landlords. As will be seen later in the report, in Figure 44, when asked whether the respondent had a disagreement or problem with the landlord in their present or previous accommodation, 26% responded yes.

Figure 35: In the last 12 months, how many times have you moved rental properties BY Have you ever had a disagreement or problem with the landlord in Australia? (Yes)

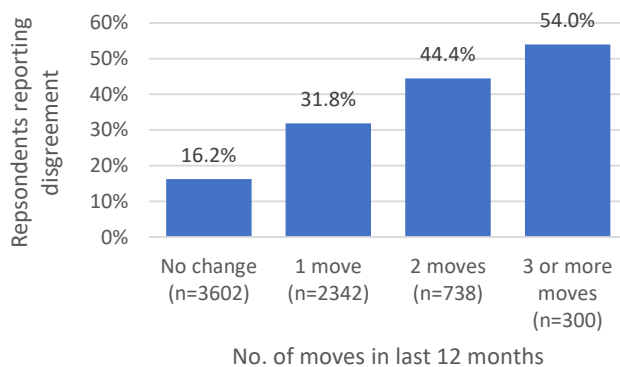
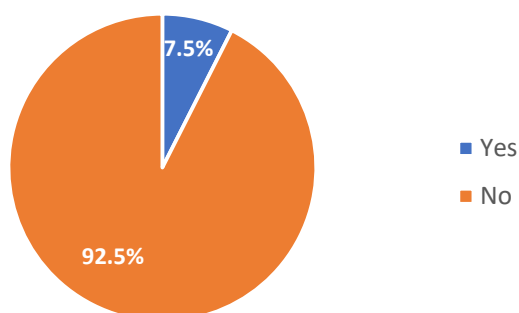


Figure 35 shows that greater frequency of moving house over a 12-month period was strongly associated with reports of disagreements or problems with landlords.

Figure 36: Have you ever been evicted or forced by the landlord/real estate agent/property manager to leave a rental property in Australia? (n=7051)



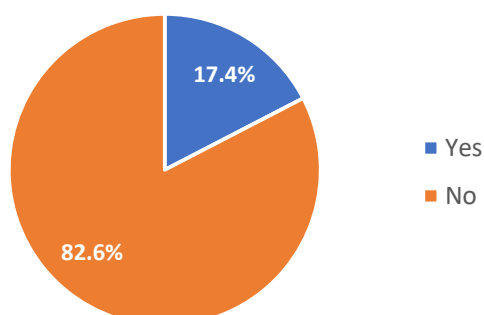
Around 8% of the total sample had been evicted by a landlord, real estate agent, or property manager. Not surprisingly, of those who had been evicted or forced to leave a rental property, four in five (81%) felt the eviction was unfair.

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*Actually the experience with the first house wasn't the most pleasant one ... There were like five policemen who walked in and they gave us notice. That was somewhere in August ... I moved there in June ... So the thing was that whatever the rent that we guys were paying him [the sub-contractor] ... was \$20,000 short. The money that we gave, this [subcontractor] he didn't forward it to the landlord ... So like he was keeping all the money himself. It was a real scam. So the landlord had filed a case with the VCAT and the case was going on from the month of March and we were not really aware of it. So giving us notice to vacate was the final stage of the case and we had no clue that this was all going on behind the scenes (VET student, Melbourne).*

---

Figure 37: In the last year, have you ever felt that you could have become homeless? (n=6875)



A combination of tenure insecurity and income insecurity—often related to paid employment—could lead to a perception that homelessness is a possibility. A troublingly high number of students (17%) answered yes when asked if they felt that they could have become homeless in the last year. Several factors underline this very real anxiety. Additional analysis showed that concern about homelessness was significantly higher, for example, for students reporting

financial stress, who had made a late rental payment, who had had a conflict with their landlord, or who had been evicted in the past.

---

*There was a time, like that time when I was still looking for a house-mate, it was still something that kept me awake for days especially after seeing his [the real estate agent's] attitude towards [me]. I mean he 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 ...*

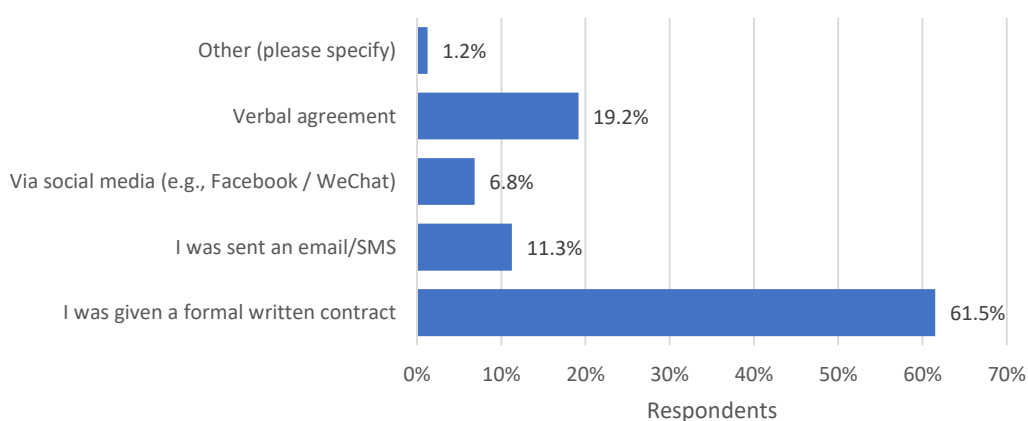
*(University student, Melbourne)*

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## 8 Rental agreements and tenant-landlord/real estate agent relations

Accommodation transactions occur with varying degrees of legal formality and oversight. We asked students about the degree of formality involved in entering rental arrangements and contracts. Most students received a formal written contract (62%) for their current rental, but many received acceptances through more informal means—verbal agreements (19%), emails/SMS (12%), and via social media (7%).

*Figure 38: How were you given permission to stay in the accommodation you are renting at present? (n=7062)*



To clarify whether agreements were ultimately formal, 65% of respondents reported that they had a residential tenancy or lodging agreement, 18% said they did not, and a further 18% responded that they were not sure.

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*It 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, Sydney).*

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Figure 39: Do you have a residential tenancy agreement or a lodging agreement? (n=7040)

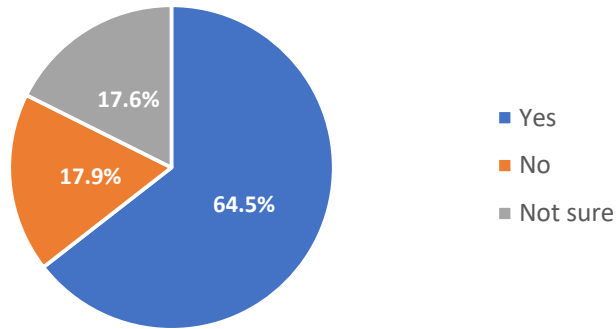
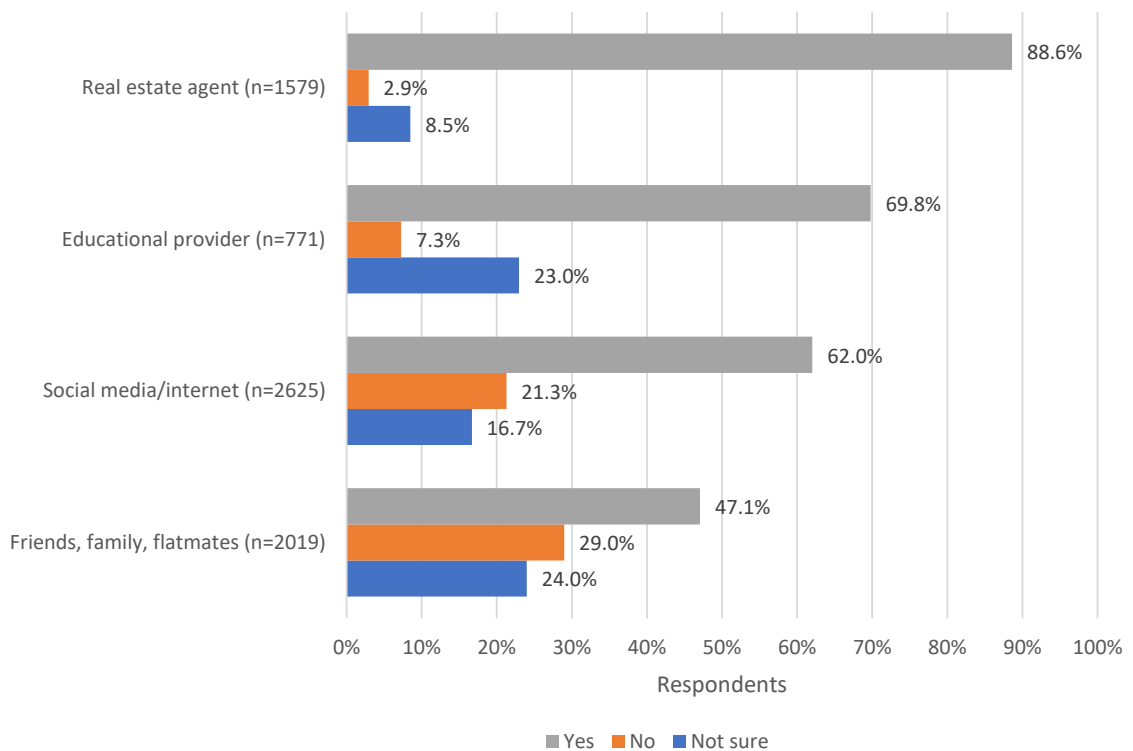


Figure 40 shows that students renting through real estate agents were clearly the most likely to have formal agreements, with this share falling below half for students who found their properties through other students, friends, family or flatmates. In some of those instances, students had moved into properties with existing rental agreements.

Figure 40: How did you find your present home (recoded) BY Do you have a residential tenancy agreement or a lodging agreement





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*With the agent I don't think it was that good because firstly it was intimidating ... I think still there is a huge communication gap, so yeah it was difficult (University student, Sydney).*

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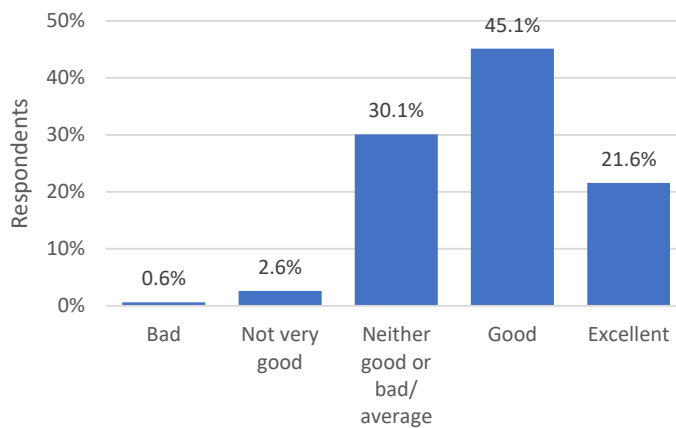
Landlord-tenant relationships are structured by power, the law, and money (Morris et al. 2017; Soaita 2020). We saw earlier in the report, for instance, that one reason for more frequent housing moves was disagreement with landlords. For the most part, reports of landlord and real estate agent experiences were positive. A significant proportion of the sample, 67%, had a good or excellent relationship, and only 3% said that their relationship was bad or not very good (Figure 41). Additional analysis found reports of a positive relationship are strongly associated with overall housing satisfaction.

---

*I instantly fell in love with the place because of the landlady. She was, oh my gosh, she was one of the most loveliest people I met in Sydney and this lady, in her 70s or 80s, and she was so lovely (University student, Sydney).*

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Figure 41: How is your relationship with the landlord and/or real estate agent or person you rent from? (n=7055)

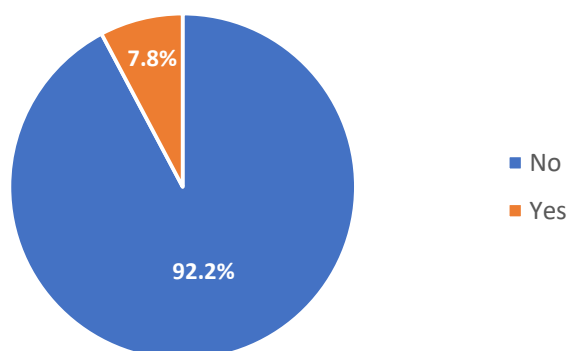


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*...I remember the house was pretty much brand new and you know we got it in a really good condition and when we left the house she emailed a thank-you note to both of us, saying that it was wonderful having you as tenants. So it was a good relationship overall (VET student, Melbourne).*

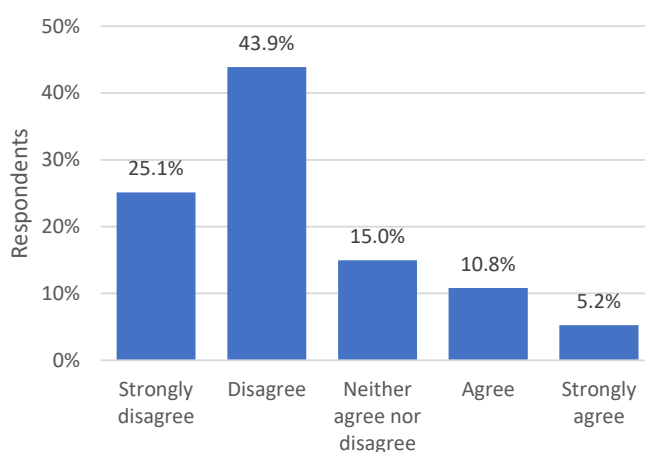
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Figure 42: Is the person you rent from also your employer? (n=6751)



A small number of students (8%) were renting from their employer.

Figure 43: I never have contact with the person I rent from (e.g., my landlord/real estate agent/property manager) (n=7054)

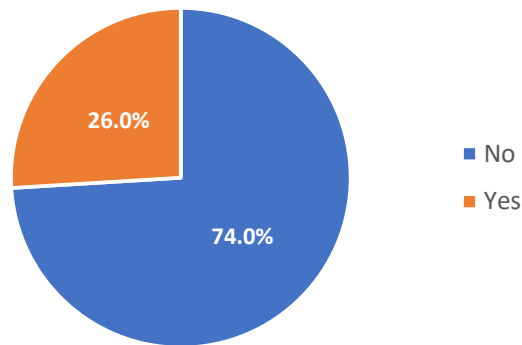


Most students had contact with the person they rent their property from, but around 16% agreed with the statement that they never have any contact. It is unclear whether students agreeing to this statement were mainly referring to actual owners, as opposed to real estate agents or property managers. In either case, further analysis shows that the absence of contact with landlords (or agents and property managers) tends to reduce the quality of the landlord-student relationship as well as the level of satisfaction with the property.

### 8.1 Landlord/tenant disagreements

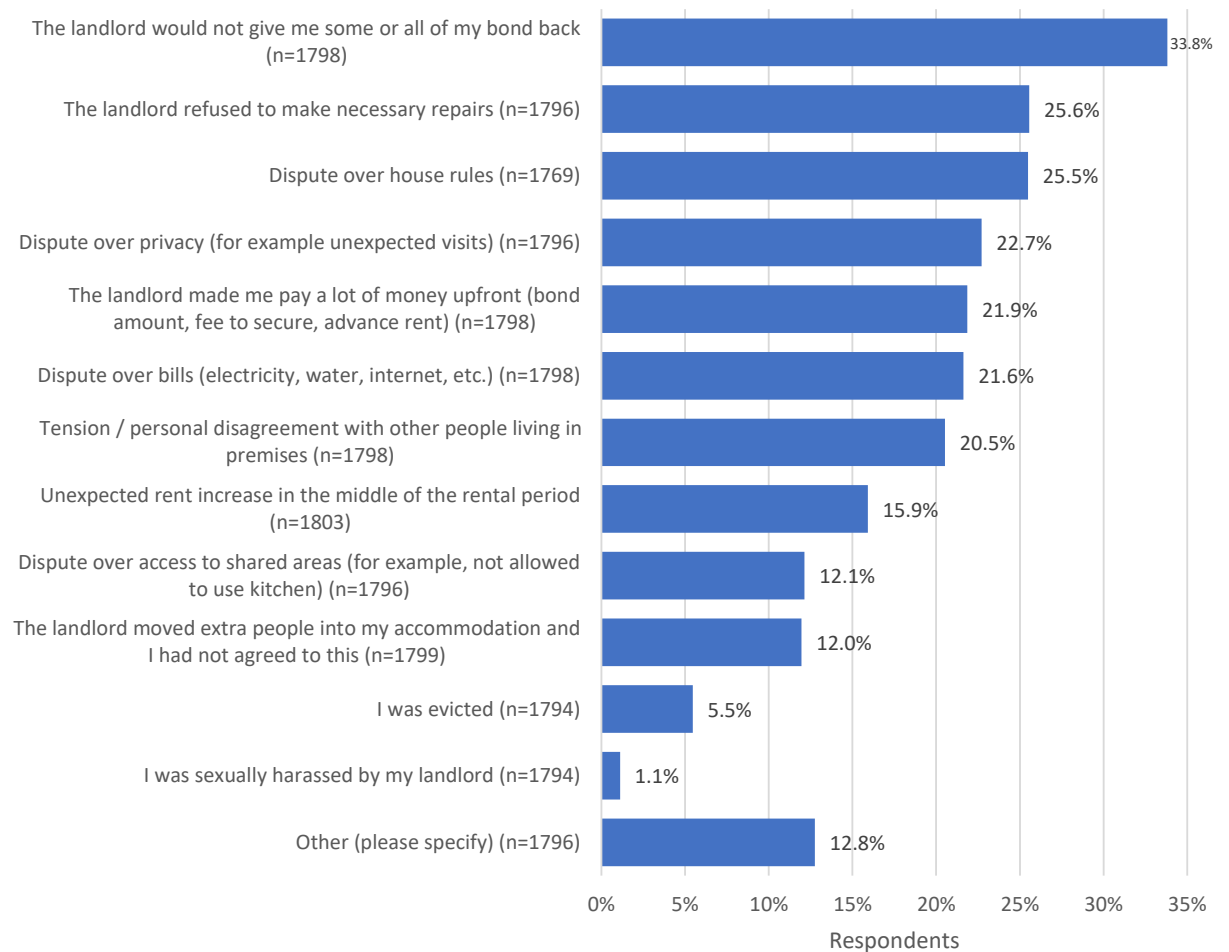
A substantial share of students had disagreements with their landlords (26%).

Figure 44: Have you ever had a disagreement or problem with the landlord in your present or previous accommodation in Australia? (n=7037)



Disputes developed from a variety of sources, see Figure 45. Of those students who had disputes, the most common areas of disagreement concerned the collection (22%) or return of the bond (34%), repairs (26%), and house rules (26%). The relatively large response rate for ‘Other’ reflects the diversity of reasons why students had disagreements.

Figure 45: What was the disagreement or problem about? You can choose more than one answer. (Asked of those responding Yes above)



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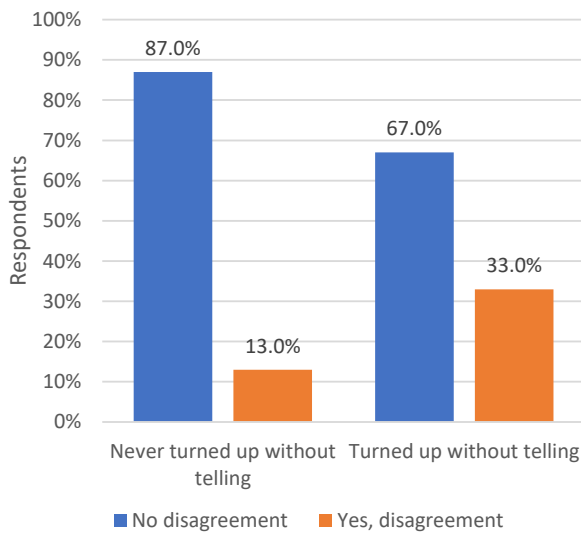
*Yes, it was damp and mouldy and when we moved out they were like, “We’re not going to give you your bonds back because the apartment is mouldy because of you guys”. And they kept saying ... “You’re not maintaining the apartment and the other apartments ... don’t have the mould, why does your apartment have it”, and they just said that and they just decided to not to give us the money back (VET student, Sydney).*

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What makes disagreements with landlords more common? Additional analysis shows that two factors stand out—students who agreed they had faced discrimination and those who indicated that the landlord had turned up at the property unannounced.

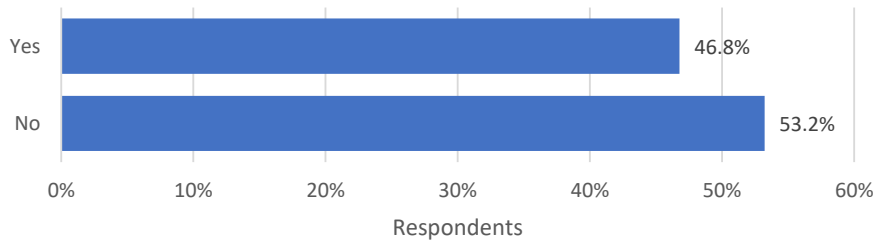
Figure 46 shows that students whose landlord or real estate agent had at some point turned up without telling the student, were around *two-and-a-half times* more likely to have had a disagreement with a present or past landlord or real estate agent. These unannounced visits were not necessarily the cause of disagreements, but they provide insight into the kinds of intrusions that contribute to conflicts.

*Figure 46: Have you ever had a disagreement or problem with the landlord in your present or previous accommodation in Australia BY has the landlord or property manager ever turned up at your rented home without telling you he/she was coming? (n=7025)*



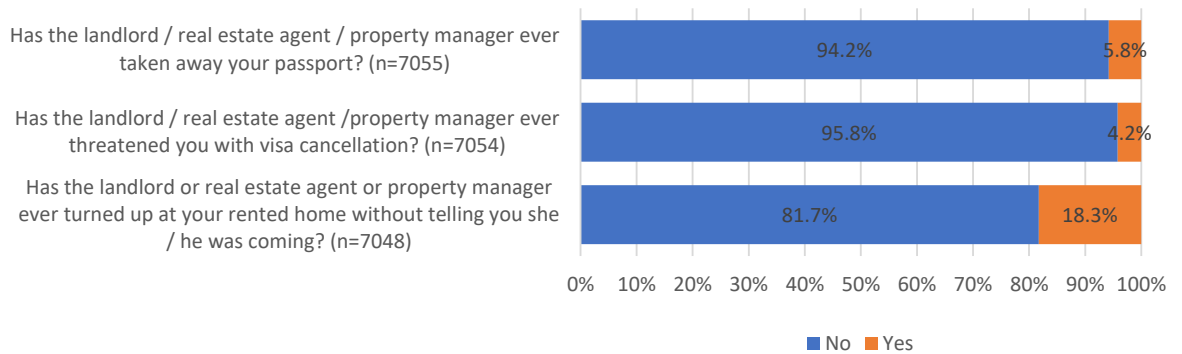
Some landlord disagreements were not resolved (53%), see Figure 47. Further analysis showed that non-resolution was common, for instance, in cases where the student reported landlord refusal to return all or part of the bond (68%) and in the case of reported evictions (69%).

Figure 47: Were you able to resolve the disagreement? (n=1834)



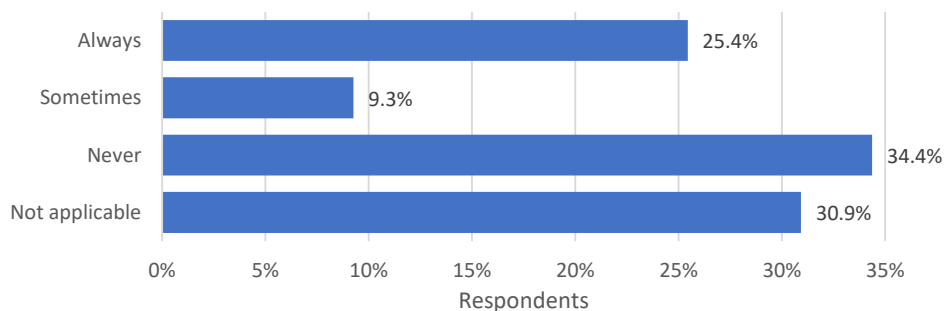
In addition to unannounced visits, a small number of students reported landlords taking away passports (6%) and threatening visa cancellations (4%).

Figure 48: Relationship with the landlord/real estate agent



The data suggests a lack of transparency in the calculation of rents, specifically in the case where the rent includes bills such as electricity and gas. When asked if their rent includes electricity and gas, 57% of students responded yes. However, Figure 49 suggests that half of those with rent that includes utilities (50%) are never shown the receipts for the actual costs.

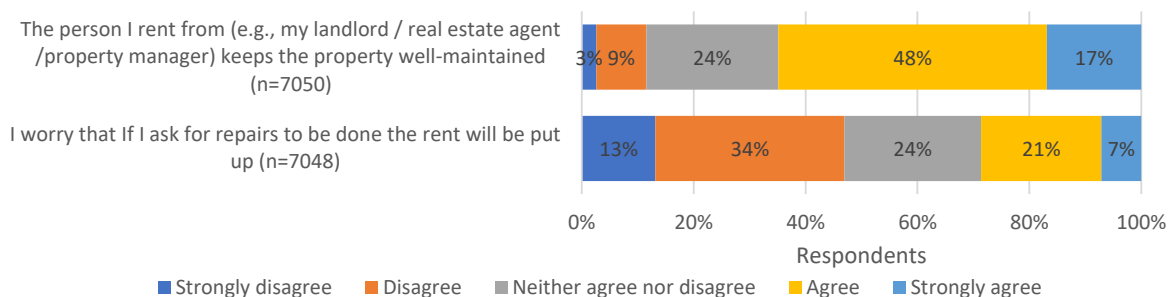
Figure 49: Has your landlord ever shown you receipts for electricity and gas? (n=6981)



## 8.2 Requesting repairs and the power imbalance in the tenant/landlord relationship

A common problem in Australia is landlords refusing to make necessary repairs (see Pawson and Herath 2015; Productivity Commission 2019). Not surprisingly, this is a problem that also emerges for international students.

Figure 50: Relationship with the landlord and repairs



Most respondents (65%) agreed that landlords and real estate agents maintained the property, but a significant share were neutral on this question (24%), and a further 12% disagreed (Figure 50). Overall, perceptions of good and poor maintenance were strongly associated with the number of property defects (from a list of 8 reported at Figure 24). Problems with bathrooms and locks had the strongest relationship with poor assessments of property maintenance.

---

*They were late all the time [with repairs]. They say that they were sending people and they send them late and I had to write two or three emails and then they'll send someone. Yeah, but they did eventually, they fixed it. They fixed the curtains as well and tap as well (University student, Sydney)*

---

A significant minority of respondents (28%) agreed that they worried that the rent would be increased if repairs were requested. This share rises very slightly for students renting apartments (31%).

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*I'm not really sure because they never really communicated with me and every time I said, "Please fix this" ... they would just give me the number of some other person and then they'd just keep shrugging it off and then ... I just started ignoring them and I just stayed there like for a year saying, "Oh just six months left, four months left" (VET student, Sydney).*

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## 9 Rights as a tenant

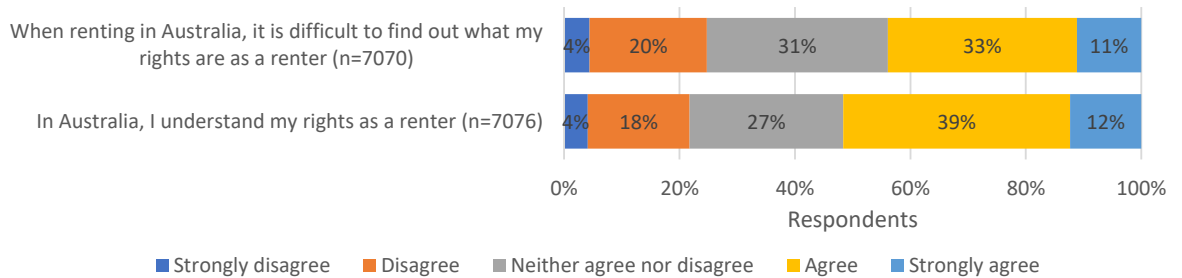
Disagreements with landlords represent an opportunity for tenants to explore their legal rights. Two questions probed the extent of international student awareness of their tenancy rights. Responses to these questions are important because they tell us about how power and negotiation operate in one part of private rental sector where overseas visitors to Australia may be at an information disadvantage.

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*And I didn't know how to work that out because I didn't know anyone to consult with or anything so I was just like maybe this is just how it is (VET student, Sydney).*

---

Figure 51: Please answer how much you agree or disagree with the following statements regarding renting in Australia



Around 44% agreed that it is difficult to find out about tenants' rights (Figure 51). However, 51% of respondents did agree that they understood their rights as a tenant, but a substantial share reported a neutral response (27%) and a further 22% disagreed. Taken together, these findings suggest a significant number of respondents may have had a reason to establish their tenancy rights, but that many had found it difficult to locate the relevant information.

---

*I think we really made sure everything written in the contract was well read before we signed it. We kind of researched about the agent before we went with the agent (VET student, Melbourne).*

---

Indeed, further analysis confirms that respondents who were more likely to report difficulties establishing their rights also reported problems with the property. Respondents in this situation were more likely to worry about being asked to leave the property at short notice, to perceive the rent as unfair, to report a higher number of property defects/problems, and to report disagreements with the landlord. For example, of the 20% of respondents who expressed agreement with the statement, 'I worry that I might be told to leave this property and be given a short time to leave/at short notice', around 68% agreed that it was difficult to establish what your rights are as a tenant. This compares to just 38% agreement among those respondents who did not report this worry.

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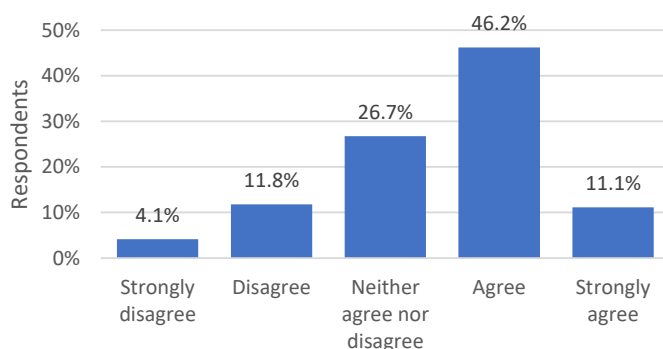
*There are some of the things that even if you're not supposed to fix it, you just think that maybe it's my fault ... I didn't have the experience of actually having my own place so there was like a lot of things I wasn't actually aware that it's my right to do this or that (University student, Melbourne).*

---

## 10 Overall experiences of renting and the affordability problem

Overall, a majority of respondents agreed that their rental experience had been mostly positive (57%), see Figure 52. However, many expressed neutral or ambivalent opinions (27%), and around 15% disagreed with that statement. Moreover, at 57%, the positive experiences of renting are well below respondents' evaluations of enjoyment from living and studying in Australia (77% agreement at Figure 71). This reserved assessment of rental experiences is perhaps to be expected, given that some social experiences will matter more to students than housing arrangements. However, the result does suggest that renting is, at most, a mixed experience for a significant share of students, and it is an unhappy one for around one in six.

Figure 52: My experience of renting in Australia has been mostly good/positive (n=7070)



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*No, I didn't have any worries while I was in Australia cos I planned my trip to Australia like almost two years before, so I had money (English language student, Sydney).*

---

So far, this report has considered a range of problems with tenancy and housing—loneliness, poor quality neighbourhoods, landlord disagreements, and substandard properties. Poor experiences in all of these areas affect overall rental and housing satisfaction. However, the high cost of rental accommodation emerged as a central problem and one that is explored below.

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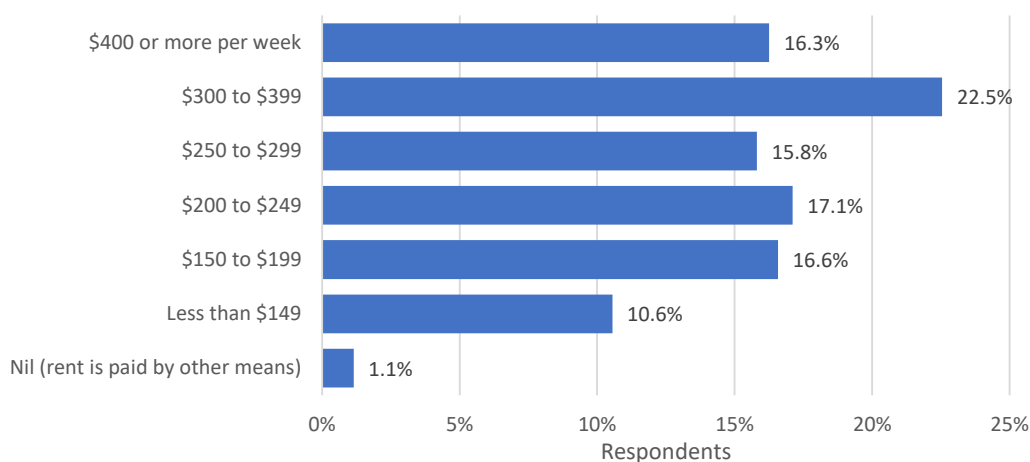
*Once I find a part time job or a casual job to pay my bills it feels okay ... but till the time [I got a job] I'm really depending on the money coming from home ... It was a bit difficult to pay the rent because it seemed a bit high (VET student, Melbourne).*

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Figure 53 illustrates weekly rent paid by respondents (personally) in the two expensive metro areas of Sydney and Melbourne.



Figure 53: How much do you personally pay in weekly rent? (n=6963)

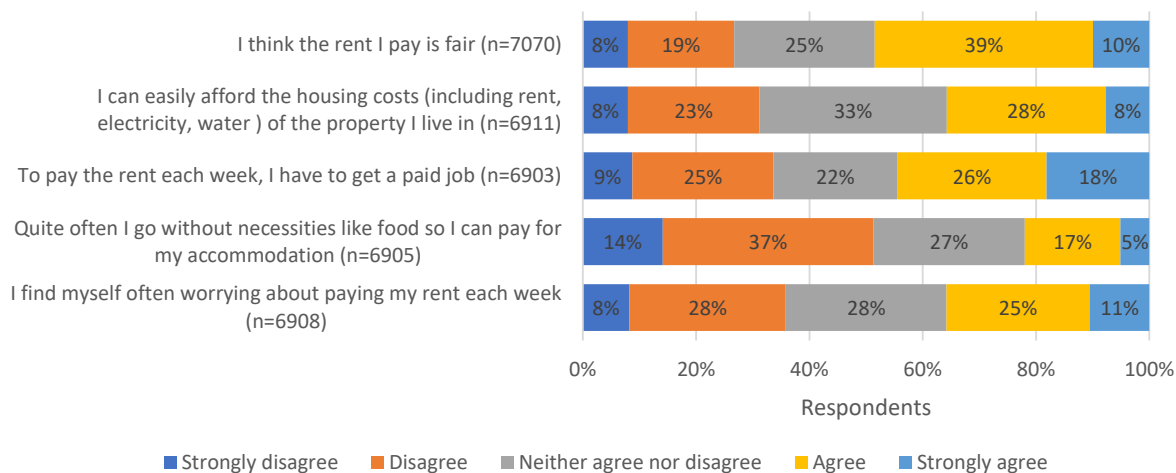


The weekly rent for half of the students (50%) sat between \$150 and \$299 which for many comprised a large share of weekly income. Not surprisingly, further analysis shows, by far the most important determinant of weekly rent was weekly income. Also that low-income students managed rental costs by living in more crowded accommodation, in more dilapidated properties, and in properties further from their educational institution.

### 10.1 The stress of paying the rent

Key indications of respondent concern or stress about meeting the cost of the rent are presented in Figure 54. Just under half (49%) of all respondents agreed that their rent was fair, but 27% disagreed with this proposition. Just over one third of the sample (36%) agreed that they could 'easily afford' their housing costs and 31% disagreed. One measure of significant form of financial stress—going without necessities like food to pay for accommodation—was reported for a high 22% of the overall sample (see also Section 11.4).

Figure 54: Please answer how much you agree or disagree with the following statements - Paying the rent



A third of students (36%) agreed with the statement ‘I find myself often worrying about paying my rent’ (see Figure 54). Additional analysis shows a weak *negative* relationship between weekly rent and this subjective measure of rental stress. This finding suggests that students paying lower rents were still struggling, presumably because their incomes were also lower. Our analysis of the data suggests students have different ways of limiting the potential stresses of unaffordable rents. Lower-income students find cheaper properties and live with more people, sometimes by sharing their bedroom with one or more people. Of course, these strategies may reduce rent pressures, but they can contribute to worse housing satisfaction when they result in more crowded living and poorer quality accommodation.

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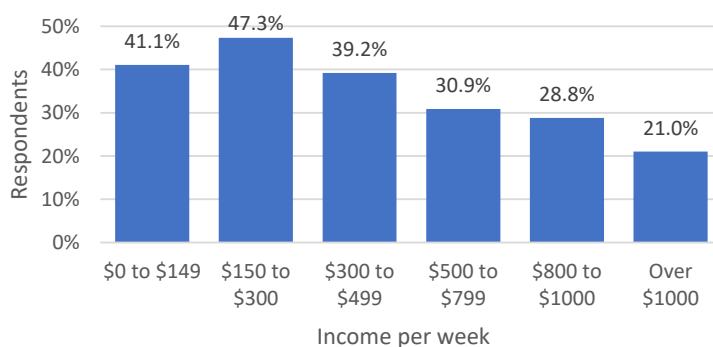
*Yes, I think saving on the rent was actually at that time a priority because I had like it took me 4 to 5 months to find a suitable job for me to start earning ... So yeah, I think that accommodation [sharing in cramped conditions] saved me a lot of rent. And but after that, when I got my job, we shifted to a better place so that we would be able to study ... (University student, Sydney)*

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Additional analysis suggests that, on average, non-university students (e.g. VET and ELICOS) pay less in rent compared with university students. However, they are just as likely to be satisfied with their accommodation and to report similar numbers of defects. On the other hand, as discussed in Section 4.4, non-university students are more likely to live in more overcrowded homes—i.e. a higher proportion lived in homes with more than two people per bedroom. Further analysis is required to better understand why university and non-university students seem to be approaching the housing stress problem in different ways. Part of the explanation could be that, on average in this sample, non-university students are younger than university students.

A clear relationship emerged in the data between total weekly personal income and rent stress. As illustrated in Figure 55, for weekly incomes between \$0 and \$500, between 40% and 50% of respondents, depending on the income category, reported worries about paying rent. The share of respondents worrying about the rent falls significantly for the income categories above over \$500 per week.

*Figure 55: I find myself often worrying about paying my rent each week (agree or strongly agree) BY income per week from all sources (n=6671)*



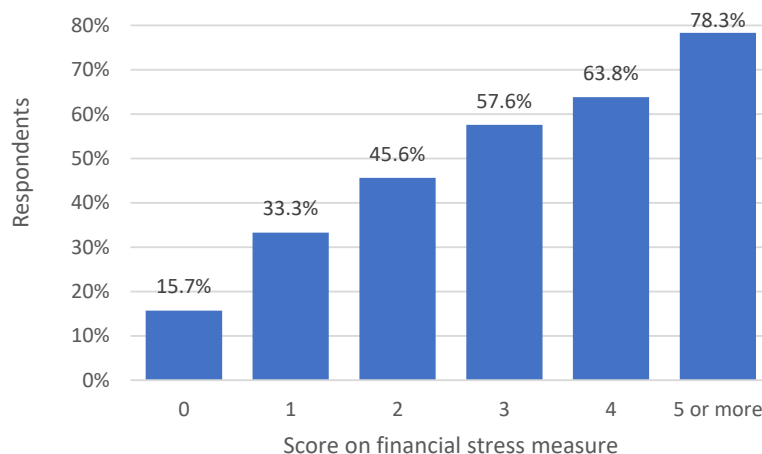
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*I didn't like my job because of crazy, it was a terrible job but I still had to stick to it because of the rent I needed to pay. Then once I moved to other job and that was good and I didn't pretty much care about the rent anymore but yeah at that time it was difficult. (University student, Sydney)*

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Another way of assessing rental stress is to track worry about paying rent by the level of financial stress on an 8-point measure (see Figure 62 and associated discussion for details). Figure 56 shows a clear relationship between rising counts of financial stress and worries about ability to pay rent. Students who reported five or more on the financial stress measure (10% of valid responses) were very frequently worried about rent (78% agreed or strongly agree they often worry about paying rent each week). By contrast, of the 44% of respondents that scored zero on the financial stress measure, only 16% agreed that they often worried about the rent.

*Figure 56: I find myself often worrying about paying my rent each week (agree or strongly agree) BY score on financial stress measure (n=2433)*



Median weekly rents are lower in Melbourne than in Sydney—in December 2019, the median weekly rent in Melbourne was \$430 for houses and \$420 for apartments; in Sydney the median weekly rent was \$525 for houses and \$510 for apartments (Heagney 2020). But in our sample, a very similar share of respondents, whether Sydney or Melbourne based, reported often worrying about paying their rent (36% and 35% respectively) most likely because students in Melbourne report lower average weekly incomes.

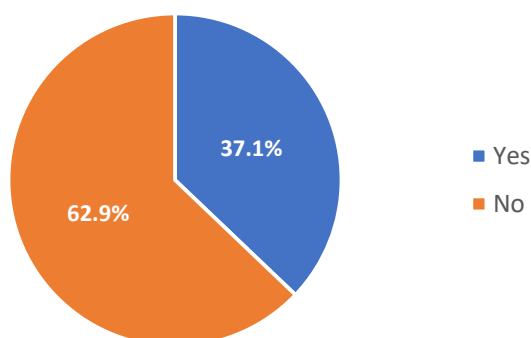
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*I try and rationalise the whole lifestyle, so it never really got to that point where it [the rent] did affect my studies, no. I just like accepted it as it is. Like it's a necessary evil or necessary reality that I had to deal with (University student, Melbourne).*

---

Does rental stress impact on student academic performance? Certainly, subjective reports from this survey indicated that rental stress had an impact. A high 37% of students indicated that concern about paying rent had a negative impact on study (Figure 57). This result is very similar in the aggregate to our overall finding about the share of students worried about paying rent (36% reported in Figure 54).

Figure 57: Is concern about paying your rent having a negative impact on your studies? (n=6808)



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*I think it [concern about paying the rent] was the heaviest toll on my studies. So apart from the mental conditions, yeah apart from that mental conditions, I would have done a lot better than I've done in Uni if it wasn't for the rent (University student, Sydney).*

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## 10.2 Housing circumstances, work, and academic performance

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*And then I had to manage with the fourth semester. I was literally not able to concentrate ... How could I sit for three hours to concentrate in a lecture in a class because I was constantly on the go for those three months. I have to be working, working and working (University student, Sydney).*

---

The number of respondents who reported *rent stress* affecting their academic studies generally exceeded the negative impact on studies that was associated with other stressors. At Figure 57, we showed that 37% of students reported that concern about paying their rent was having a negative impact on their studies. This is similar to the 40% of respondents (in paid work) who agreed or strongly agreed with the statement, 'I worry that the number of hours I have to work is affecting success in my studies'. But rent stress had a more widely felt impact than other housing stressors. For example, the share of students who agreed or strongly agreed that their studies are affected by tenure insecurity was lower at 27%. And finally, the number of students who reported that their academic studies were affected by the property (being in poor condition) and

travel distance (to their educational institution) were also both lower, at 14% and 20% respectively.

Finally, as presented in Figure 65, paid work is a particularly important source of income for students, especially those reporting weekly incomes below \$500. In 2019, just over four in ten students (43%) reported working in a paid job. In ordinary circumstances, income loss related to job loss presumably matters a great deal to the wellbeing of some students. We consider the details in Section 11 and again in the second part of the report that addresses the COVID-19 experience.

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*So the thing is I really came here to studio audio and sometimes I just feel that really came to study audio but then I end up with a job and I'm either cleaning something or making burgers in McDonalds just to pay my bills, I'm really not getting experience in what I'm really her for so that seems like a bit of a challenge to me because I really want to learn on the job so maybe later on if I start working in my industry and then I struggle with a few things there won't be any mentor around me to help me with that. Right now I have my mentors but then I don't get to work in the industry because I need to pay my bills. (VET student, Melbourne).*

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## 11 Income, housing and financial stress, and paid work

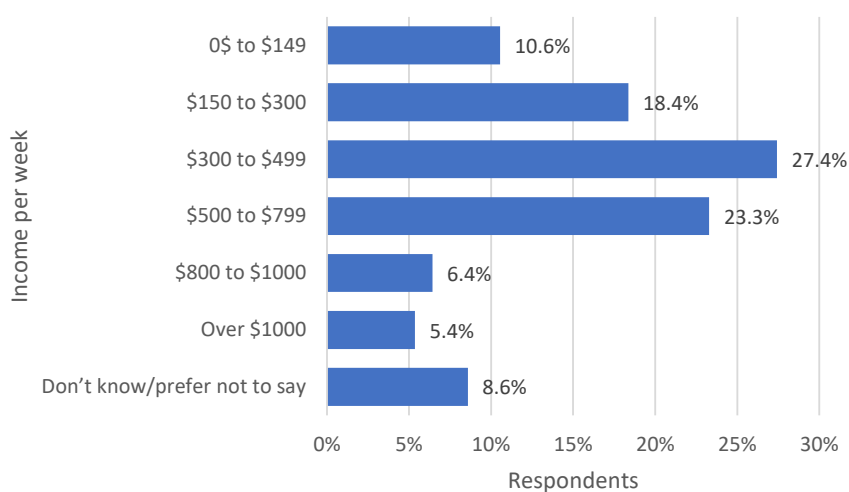
This final section reports on student work and income as well as indicators of financial stress—all topics we have drawn on in the analysis contained in preceding sections of this report. Our analysis presents some preliminary findings, ones that will be extended in later research associated with this project.

### 11.1 Reported weekly incomes and housing stress

Weekly self-reported incomes of respondents are presented in Figure 58, with over half the sample (56%) reporting incomes below \$500 per week in 2019. Measuring income reliably is a complex task that involves multiple survey and measurement strategies so that the data can be used for accurate analysis. For example, it is important data for the calculation of the incidence of rental stress, defined as the share of households spending more than 30% of gross income on housing costs (Thomas and Hall 2016).

This survey provides important evidence about the distribution of student incomes, but does not allow for detailed assessments of rental stress using the standard 30% measure. The complexities of income sharing in complex households and accurate reports of total income all limit the reliability of aggregate measures without further fieldwork.

Figure 58: Roughly speaking, how much income do you receive each week from all sources? (n=6398)



However, some observations of the respective distribution of student income data and weekly rents are still possible. As noted, over half (56%) of respondents reported incomes below \$500 per week, which, spread across a full year, would amount to \$26,000. Our initial estimate of the average individual weekly rent is \$287 per week<sup>2</sup>. By applying the standard measure of rental stress (30+% of gross income), we estimate that a student would need to sustain an income of at least \$950 per week—at a first approximation—to avoid rental stress. That weekly income calculation would be slightly lower if median rents were applied to the estimates (see footnote). Even though these figures are approximations, they suggest the incidence of rental stress among international students is likely to be high. There are also clear signs in the data that housing costs force students to devise different strategies to reduce these stresses. They lived with more people, shared their bedroom, moved further away from their place of study, and lived in more dilapidated accommodation.

On the basis of inconsistencies in the survey data and initial interview data, we also suspected that a proportion of students may not need to pay their rent directly from their weekly income, which makes these assessments of housing stress from aggregate income data less robust. We tested this concern in the COVID-19 survey (see Figure 97 in Section 14.5). Although not directly reflective of the pre-COVID survey sample, 22% of the post-COVID survey respondents did not need to pay rent from their income as it was paid by someone else on their behalf, or in a small number of cases they worked in return for accommodation.

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<sup>2</sup> Average weekly rent estimates were derived by taking the midpoint of the closed categories as the basis for calculation and (arbitrarily) setting the average rent for the final open category of \$750 per week or above at \$900 per week. This figure corresponds to the simple median weekly rent reported which fell between \$250 and \$299 per week—a category with a midpoint of \$275 per week. The close relationship between the imputed average and simple median weekly rents suggests that an ‘average’ student pays somewhere between \$250 and \$300 per week in rent.

## 11.2 Sources of student income

Study is an investment in future earnings and income stability for many, so where it is possible most families are willing to commit resources to support their children and relatives through university, language courses, and technical studies at TAFE.

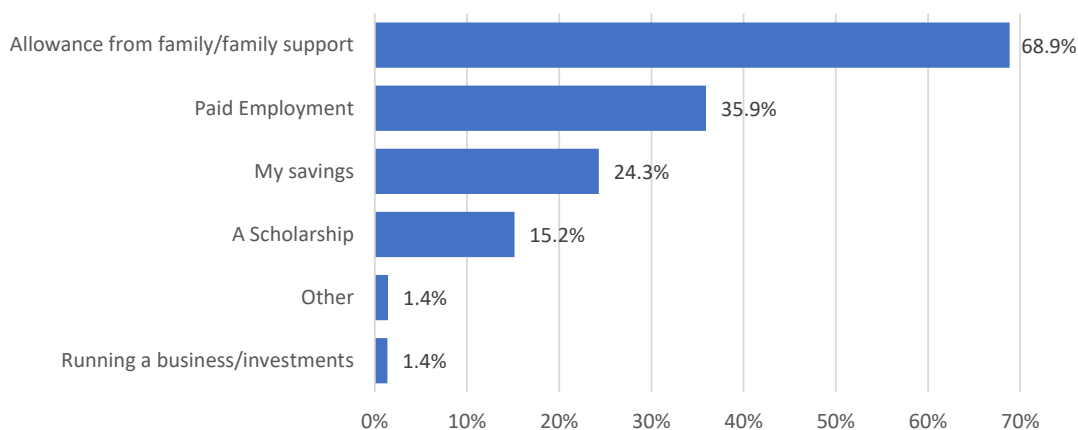
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*So for funding, it was all family support. My dad took a loan for my first year and he funded like my accommodation and my university fees (University student, Melbourne).*

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Most students reported that they receive support from their families (69%) when asked about income support on a multi-response item (Figure 59).

*Figure 59: What are your main sources of income? (n=6757) (Multiple responses possible)*



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*It's okay because of the scholarship I think ... So, with scholarship it feels for me not that difficult, but without scholarship it will be very difficult. I can't imagine even. I can't come here in the first place without scholarship (University student, Melbourne).*

---

Paid employment is next, at 36% of the total, which suggests the Australian labour market for international students and associated work rights are very important to the living standards of many students. Student savings are a source of income for one quarter (24%). Information from 'Other' responses to this question suggests that some proportion of 'allowance from family/family support' also includes those that are in Australia with a spouse who is working. Of respondents who nominated other, 57% reported that a source of income was student and government loans.

Non-university students (VET and ELICOS) were more likely to be engaged in paid work (53% compared with 41% of university students).

### 11.3 Income sources at different levels of income

As can be seen in Figure 60, students on very low weekly incomes are just as likely to receive support from their families as are those on higher incomes, but are less likely to receive support from paid employment or scholarships. Paid work clearly plays a role in boosting incomes for those in the low to middle range of incomes (i.e. between \$150 and \$499 per week) where the highest proportions of students (47% and 48% respectively) report earnings from a job. For students in this range of relatively low incomes, paid work is likely to play a very crucial role in managing weekly living costs.

Figure 60: How much income each week from all sources BY top three sources of income (multiple responses possible) (n=6678)



By contrast, for those students with higher incomes (\$500 and over per week), paid work played a less important role—the percentage of students working falls as incomes rise. This seems to be related to higher shares of support from family sources and the higher relative importance of scholarships to these students. Students with these higher incomes may have less reliance on income from paid work because scholarships and family-based assistance is sufficient to meet their living expenses.

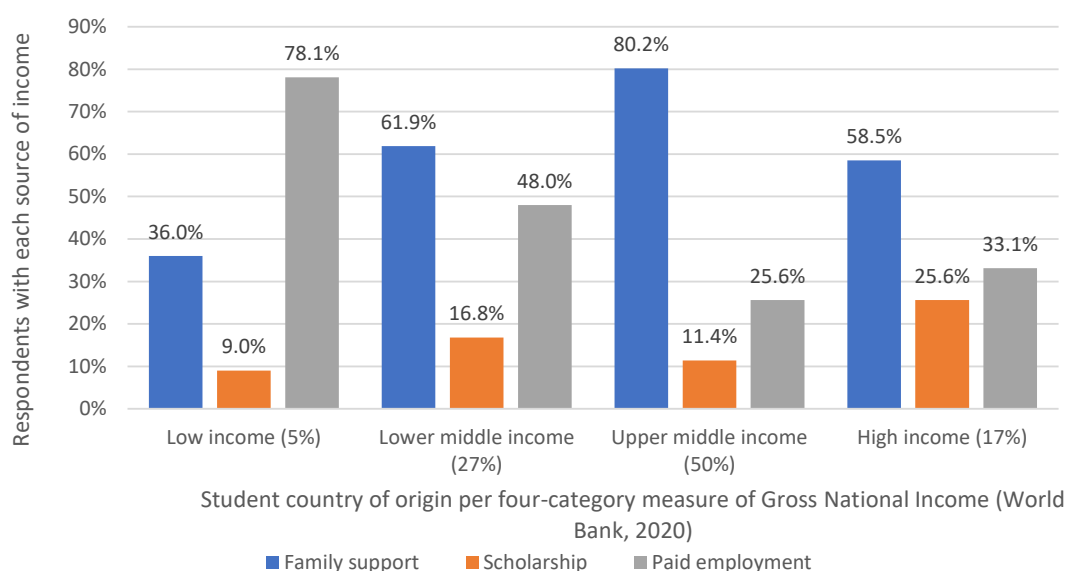
Figure 61 indicates that students from low-income countries have different income sources to those from higher-income countries, but that the picture is quite complex. Paid employment is particularly important for the 5% of students from low-income countries<sup>3</sup>. Family support was

<sup>3</sup> Categories constructed based on the World Bank 2020 Country Gross National Income per capita classifications <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups>. Low-income economies (USD\$1,025 or less) includes Afghanistan and Nepal; Lower middle-income economies (USD\$1,026 to \$3,995) include India, Philippines, Bangladesh, Indonesia, Pakistan, and Vietnam; Upper middle-



most reported by the 50% of students from upper middle-income countries (who also reported the lowest levels of paid employment at 26%). Scholarships are most prevalent as a source of income for students from high-income countries—an indication of higher overall funding for education that comes with country-level affluence.

Figure 61: Main sources of income (top three, multiple responses possible) BY student country of origin (GNI per capita) (n=6607)



*So you know at times I feel like I need to look for one of these [cash-in-hand jobs] as well, but then I didn't let myself because I would say that my parents are better off. I didn't really want to rely on them entirely cos so like they're happy to pay the rent for me, they're always happy to pay how much it cost. They wouldn't bother, but I didn't want to take from them so I had to keep my KFC job and deal with the horrible people ... So yeah, it was horrible to the extent that I had to endure the job I had, but still it was a tax paid job, it was an on the paper job, a legal job and I was paid as much as I was legally [supposed] to be paid (University student, Sydney).*

#### 11.4 Income and financial stress measures

Figure 62 reports on eight measures of financial stress adapted from the Australia Bureau of Statistics (2017) to suit the circumstances of international students (i.e. by adding an item on affordability of textbooks). These have been useful indicators for analysis throughout this report.

income economies (USD\$3,996 to \$12,375) include Brazil, China, Colombia, Malaysia, Sri Lanka, South Africa and Thailand; High-income economies (USD\$12,376 or more) include Canada, United States, Taiwan, Hong Kong, Singapore and the countries of northern Europe. These countries given as they are the origin of the highest proportion of respondents.

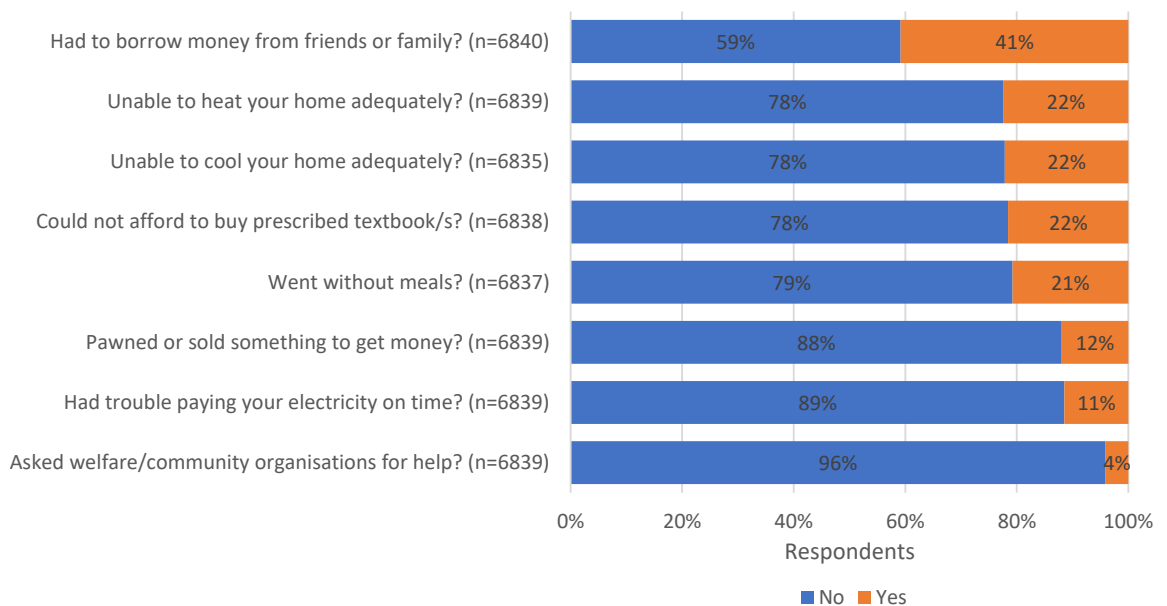
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*Definitely at that time we used to survive on one meal per day ... I have seen some days where having nothing at all wouldn't actually bother you much because it's just like you have this thing in your mind that you have to pay somebody back. You have to save up for your rent and your fees I think that was the time when you have to put it all off (University student, Sydney).*

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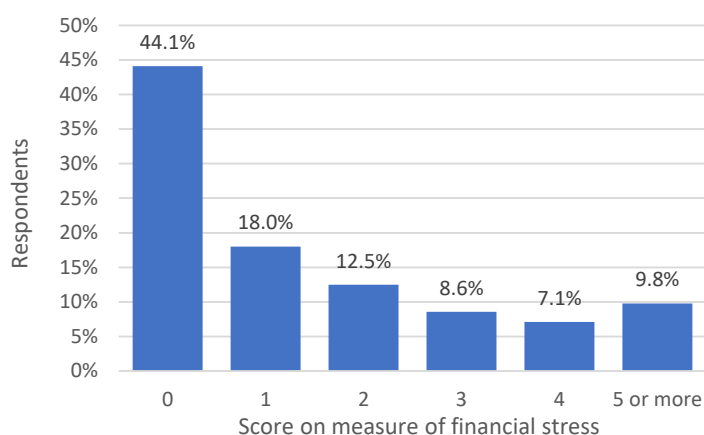
The most common evidence of hardship was borrowing money from friends or family (41% of respondents) and not being able to afford heating and cooling or textbooks (all with 21% of the sample). Alarming, over one in five students (21%) reported going without meals. Very few reported asking welfare or community groups for help, which may indicate a real need for government policy addressing access to services.

*Figure 62: Over the last year, since you started renting, have any of the following happened to you because of a shortage of money?*



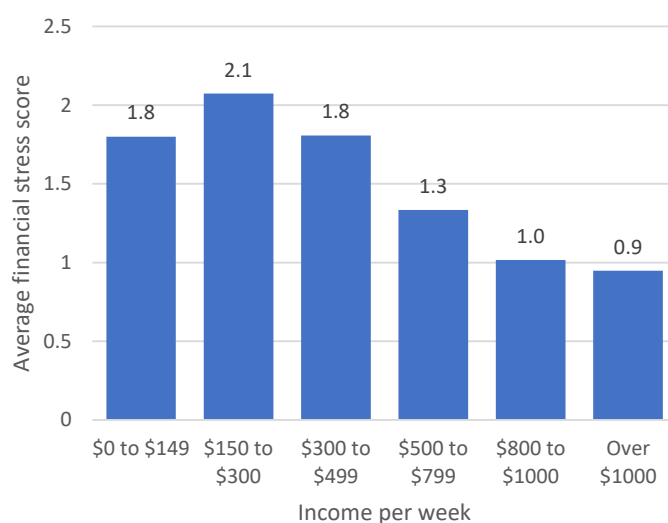
We have also assessed the level of financial stress at each level of income by deriving a total financial stress score (a simple addition of the 8 measures). Whilst 44% of students did not respond yes to any of the items, 56% had experienced at least one of the eight financial stress items in the past year, 25% had experienced three or more and 10% had experienced five or more (see Figure 63).

Figure 63: Over the last year, since you started renting, have any of the following happened to you because of shortage of money? Number of items (out of possible eight) answered Yes (n=6818)



Higher incomes are associated with lower average counts of financial stress (Figure 64). For example, students with incomes of \$150 to \$300 per week averaged 2.1 counts of stress whereas students with incomes of over \$1,000 per week averaged less than one count (0.9). Students on very low incomes (\$0 to \$149 per week) have a slightly lower average financial stress count than students on \$150 to \$300 per week. This is potentially a consequence of the fact that the respondent is not personally responsible for payment.

Figure 64: Average score on measure of financial stress BY income per week (n=6367)



Further analysis showed that borrowing money from friends or family is the most reported financial stress item because it was reported *across* the income range. For the group with the highest average financial stress—those earning \$150 to \$300 per week—the *next* most common forms of financial stress (after borrowing money) were not affording heating and going without meals.

## 11.5 Reliance on paid work

As we have mentioned, paid work is a particularly important source of income for students, especially those reporting weekly incomes below \$500. Just over four in ten students (43%) reported working in a paid job (Figure 65).

Figure 65: Do you do paid work? (n=6756)

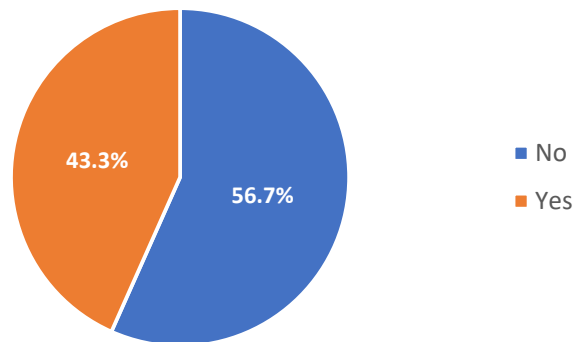
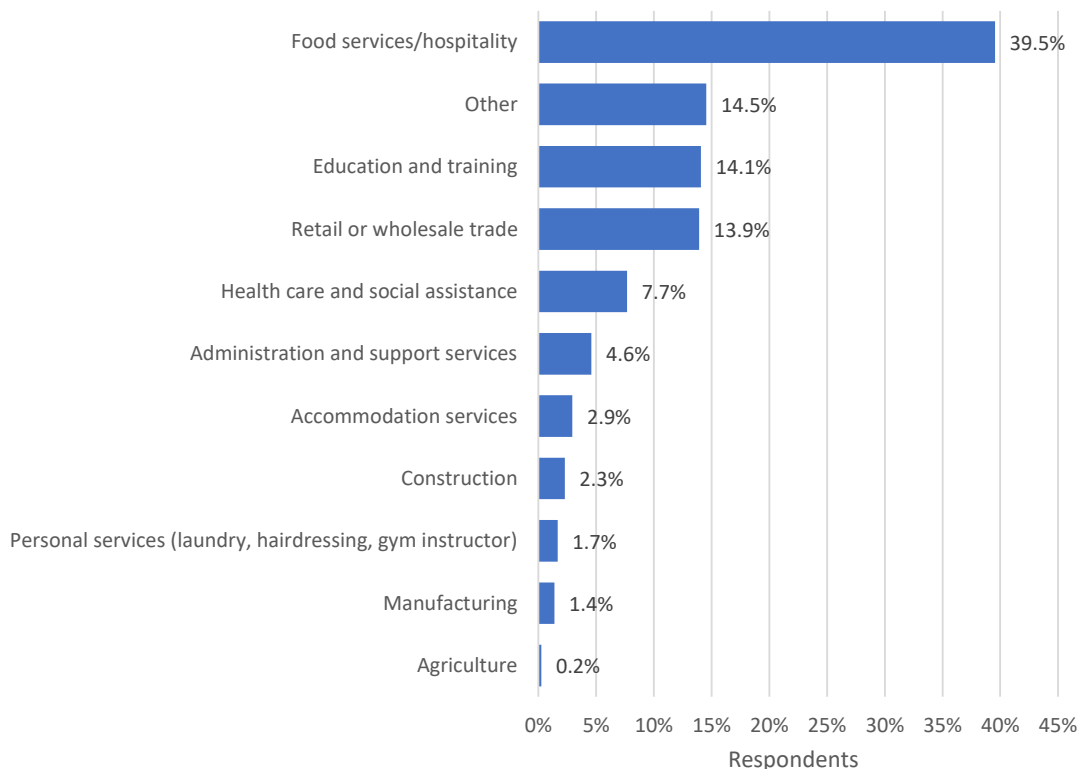


Figure 66: What industry do you work in? (n=3239)



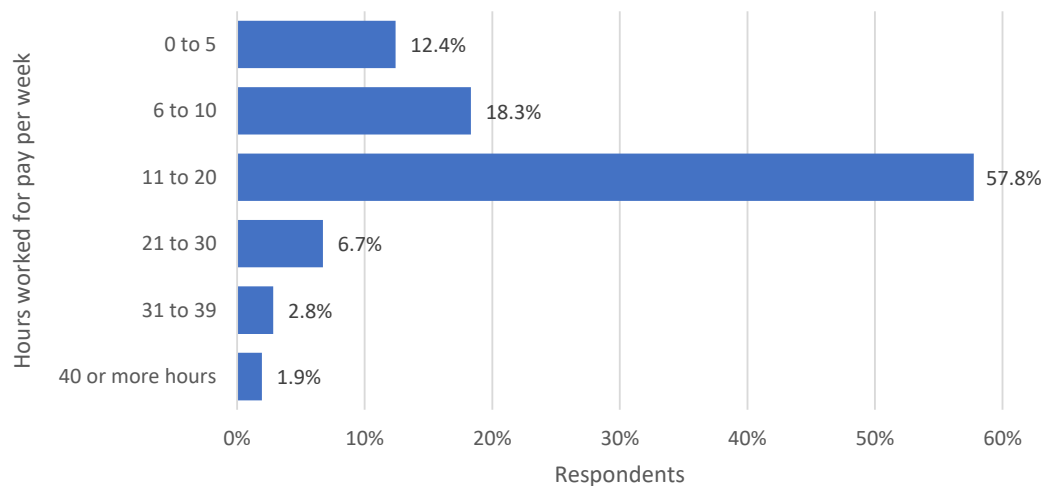
When students did report paid employment, the most common industry of employment was food services and hospitality (40%). Education and training emerged as the next most important employment category (14% of the total) followed closely by retail and wholesale trade (also 14%). All three major employment groups by industry have been heavily disrupted by COVID-19.

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*Yes, definitely it was really difficult. Like day and night I used to wonder whether I'd be able to find a job or not because it was getting harder and harder to like get money from back home ... and it's a huge difference of the money like with the exchange as well. So I think that was the most disappointing thing for me - that I was getting delayed and delayed to find a job. Like I went to each and every restaurant, to shops, to Westfields giving up the resumes and asking them if there are any vacancies but it was ultimately a failure. So after that ... I actually started doing cleaning at a hotel ... I did the training for two weeks which was unpaid and afterwards they started giving me the cleaning job (University student, Sydney).*

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Figure 67: How many hours do you work for pay usually? (n=2888)



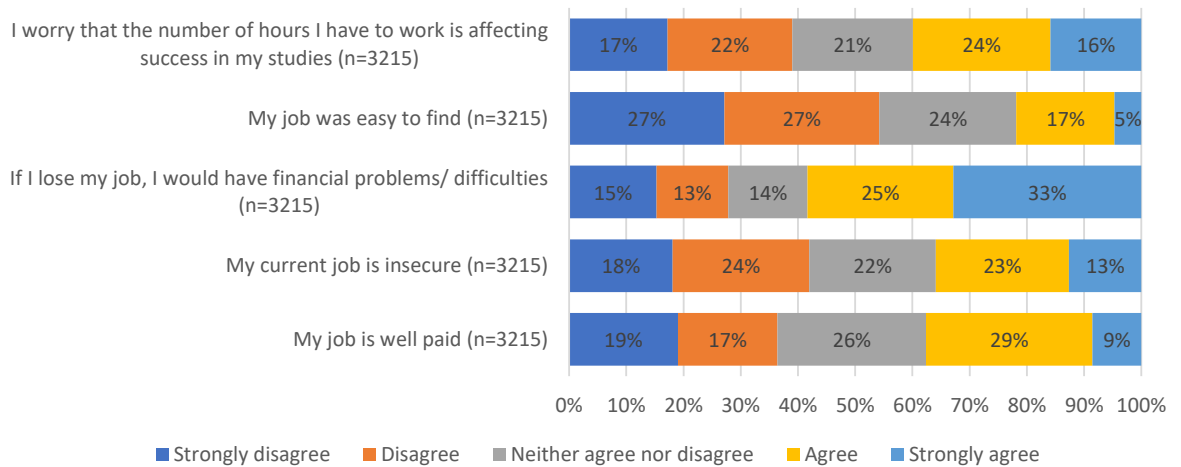
Most students in paid employment reported working between 11 and 20 hours per week, with approximately 10% of employed students working more than 20 hours per week. It is worth noting that prior to changes made during the COVID-19 pandemic, in most cases students on the most common international student visas (Subclass 500) were limited to 40 hours of paid work per fortnight (Australian Government 2020b).

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*So I left the cleaning job at that time because that was the most tiring one and they wanted the night shifts to be done, but it was from 9pm until 4am in the morning. After that [attending lectures] I would come back and at 5.30 I would go for the barista one and then in the evening there was the restaurant one, so the whole day like getting two or three hours of sleep was not enough (University student, Sydney).*

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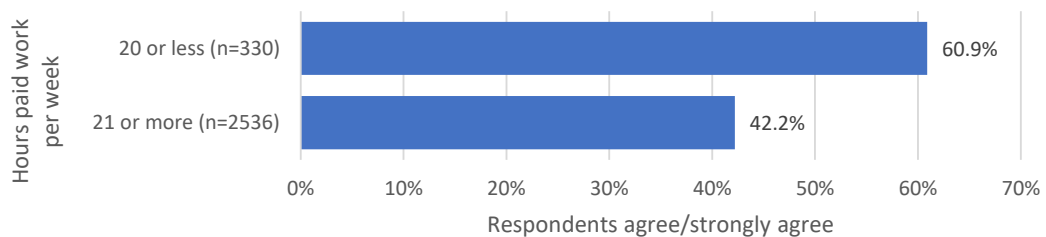
Figure 68: Please answer how much you agree or disagree with the following statements: Aspects of paid work



Paid employment helps some students make valuable social connections and it certainly helps with paying the bills. But dependence on paid work also brought problems of its own. Highlighting one important example, around 40% of students who were in paid employment agreed or strongly agreed that they were worried that the number of hours they had to work was affecting their success in their studies (Figure 68).

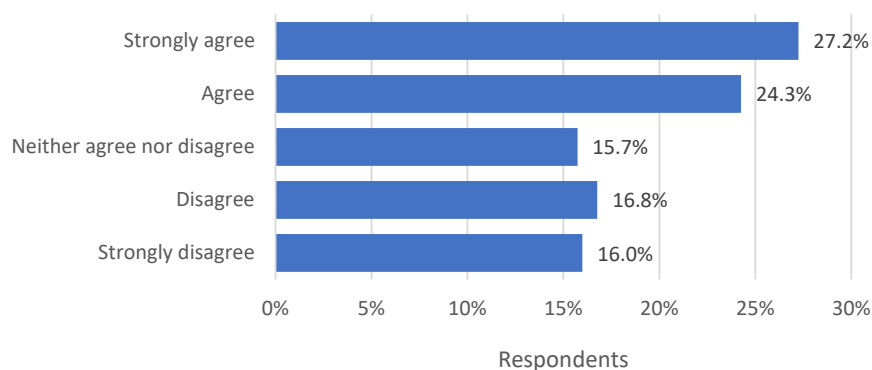
For students working more than 20 hours per week, a clear majority (61%) agreed or strongly agreed that they worried their work hours were affecting their studies (Figure 69).

Figure 69: I worry that the number of hours I have to work is affecting success in my studies (agree or strongly agree) BY hours worked for pay per week (2 categories) (n=2866)



The level of dependence on paid employment is evident in responses to a question about the consequences of job loss. Slightly more than half (52%) of those students in paid jobs agreed that they would not be able to pay their rent if they lost their job (Figure 70)—a reminder of the important role that labour markets play in international student migration experience.

Figure 70: I worry that if I lost my job I would no longer be able to pay my rent (n=3215)



Further research shows that there is moderately strong association between job precarity (evidenced in reported low pay and worries about the financial impact of losing paid work) and housing precarity (including worries about capacity to pay the rent and fear of homelessness).

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*The thing with my job is like they used to give me a 14 hour shift in one go and then there would be no shifts for the next two weeks, so like one shift would be for the rent for one month and so I was always worried about when that shift is going to come. So, it wasn't really a very secure feeling (VET student, Melbourne).*

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## 12 Finding your way in Australia: The international student experience

The international student experience involves much more than the time spent studying a course at an educational institution. It is also a process of absorbing culture shock, meeting challenges, and adaptation. In this section, we present findings on the broader experiences of international students in Australia that create a context for successful study—these include connections to others, trust, and experiences of discrimination.

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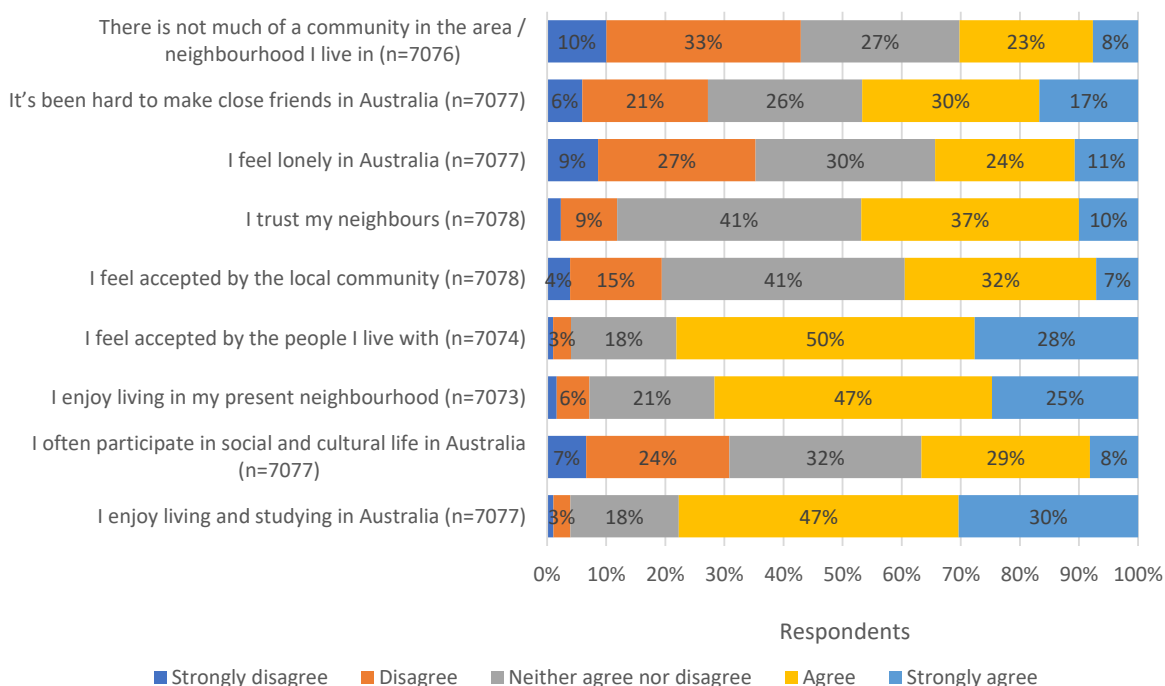
*It was quite a culture shock when I came here and just go to a tram stop or bus stop and somebody finds you there and won't even say hello. So that was a culture shock, but then the moment I got over that culture shock [and] I got to Uni, well it's just how they are. But if you need to say something to them, they will respond. So for me, I haven't really felt any form of like feeling incompatible or anything (University student, Melbourne).*

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## 12.1 Satisfaction with living and studying in Australia and measures of social connection

Figure 71 presents results on some important, basic measures of life satisfaction and social connection.

Figure 71 :Connection and everyday life in Australia




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*My first term at Uni I barely made contact with anyone (University student, Sydney).*

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Overwhelmingly, international students in 2019 enjoyed living and studying in Australia (78% agree or strongly agree) and most liked their neighbourhoods (72%). Yet, clear signs of social disconnection emerged in the data. Around one third (35%) of the sample of international students felt lonely in Australia and almost half (47%) agreed or strongly agreed that it was hard to make close friends. Many respondents either disagreed or were neutral (63%) about participating in Australia’s social and cultural life, and less than two in five respondents (39%) felt accepted by their local community. Neighbourhood trust, one widely used measure of social capital, also attracted a large neutral response (41%) suggesting that many students have limited interactions with their neighbours. How these findings about neighbourhoods and trust differ from the experiences of the rest of Australian society is a subject for further investigation.

Students in the VET and ELICOS sectors were more likely to agree or strongly agree that they enjoy living and studying in Australia (83% compared with 77% of university students).



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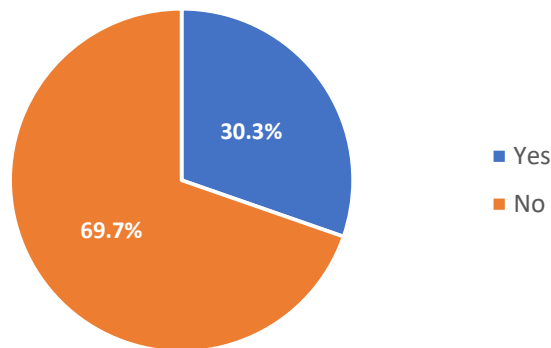
*Yes, the neighbourhood was amazing because everyone living there were students, mostly international students, so they were amazing. They were very nice. We had a peaceful environment and it was good. It was fun (VET student, Sydney).*

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## 12.2 Experiences of discrimination

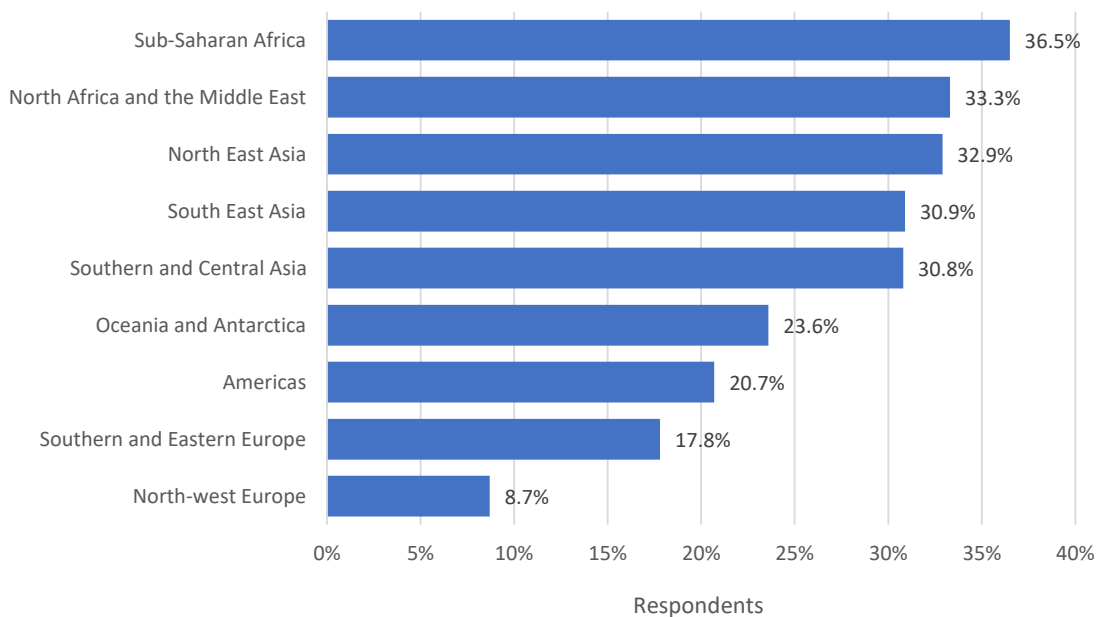
One social problem encountered by international students is the experience of discrimination (Dovchin 2020; Graycar 2010).

Figure 72: Have you experienced discrimination in Sydney/Melbourne? (n=7055)



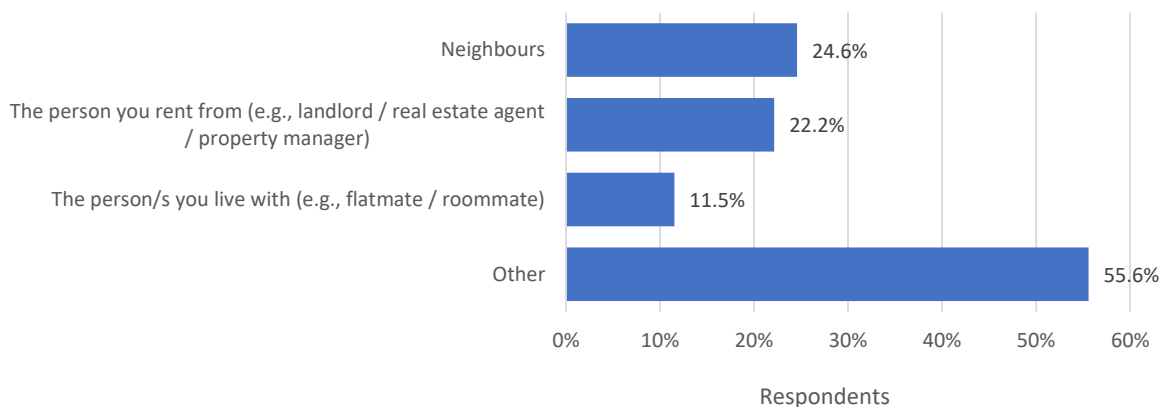
Just under one third of respondents reported that they had experienced discrimination in Australia.

Figure 73: Experienced discrimination in Sydney/Melbourne by geographical region (n=7084)



Experiences were more common among students from regions across Africa, the Middle East, and Asia (Figure 73). The lowest frequency of discrimination was reported by students from North-west Europe<sup>4</sup>.

Figure 74: From whom did you experience discrimination? Multiple answers possible (n=2063)



Of the 1,147 respondents who reported that they had experienced discrimination from other sources (see Figure 74), most described experiences of discrimination from ‘random’ strangers on the street, on public transport and in other public places. As can be seen in Table 2, students also reported experiencing discrimination in their workplace and at their educational institution.

Table 2: Most frequently coded 'other' experiences of discrimination (n=1147)

	Frequency	Percent
Strangers/people in public places	701	61.1%
Workplace/Workmates	140	12.2%
University classmates/tutor/staff	116	10.1%

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*No, actually I haven't [encountered] any discrimination to be honest ... Actually somebody told me, somebody already told me like you know you have to be careful because Sydney is a good place, but also they have you know [there are] racists everywhere ... but to be honest I haven't found anyone behaving racist ... to me so I feel it's quite good (University student, Sydney).*

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<sup>4</sup> Geographical region coding is based on the Australian Bureau of Statistics 1269.0 Standard Australian Classification of Countries. *North-East Asia* includes China, Hong Kong, Taiwan, Japan and the Koreas; Southern and *Central Asia* includes India, Sri Lanka, Nepal, Bangladesh and Pakistan; and *South East Asia* includes Indonesia, Malaysia, Vietnam, Philippines, Singapore and Thailand. A full list of the countries of origin of the respondents can be found at Appendix One.

## 13 Demographics (2019 Pre-COVID Survey)

### 13.1 Personal

*Table 3: How would you describe your gender?*

Gender	Number	Percent
Male	3053	46.0%
Female	3549	53.5%
Another gender identity	35	0.5%
Total	6637	

*Table 4: How old are you?*

Age in years	Number	Percent
18 years	248	3.7%
19 to 21 years	1799	27.1%
22 to 25 years	2738	41.3%
26 to 30 years	1225	18.5%
Over 30 years	623	9.4%
Total	6633	

### 13.2 Educational

*Table 5: Where is your educational institution?*

Location	Number	Percent
Sydney	5430	81.8%
Melbourne	1208	18.2%
Total	6638	

*Table 6: Which of the following describes the educational institution where you study?*

Types of Institutions	Number	Percent
English language school	385	5.8%
Specialist private training school or college (vocational)	271	4.1%
Specialist foundation colleges or programs	292	4.4%
TAFE	139	2.1%
University	5499	82.9%
Other	48	0.7%
	6634	

Table 7: Educational institution, university, and non-university (n=6586)

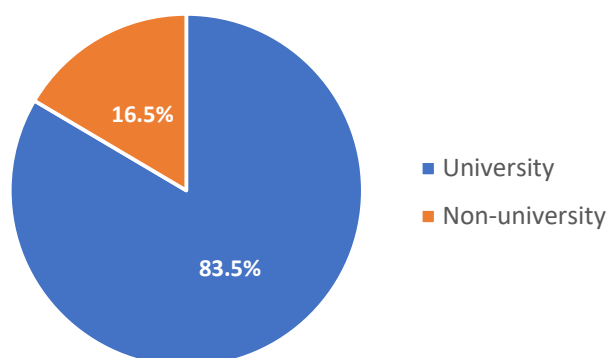
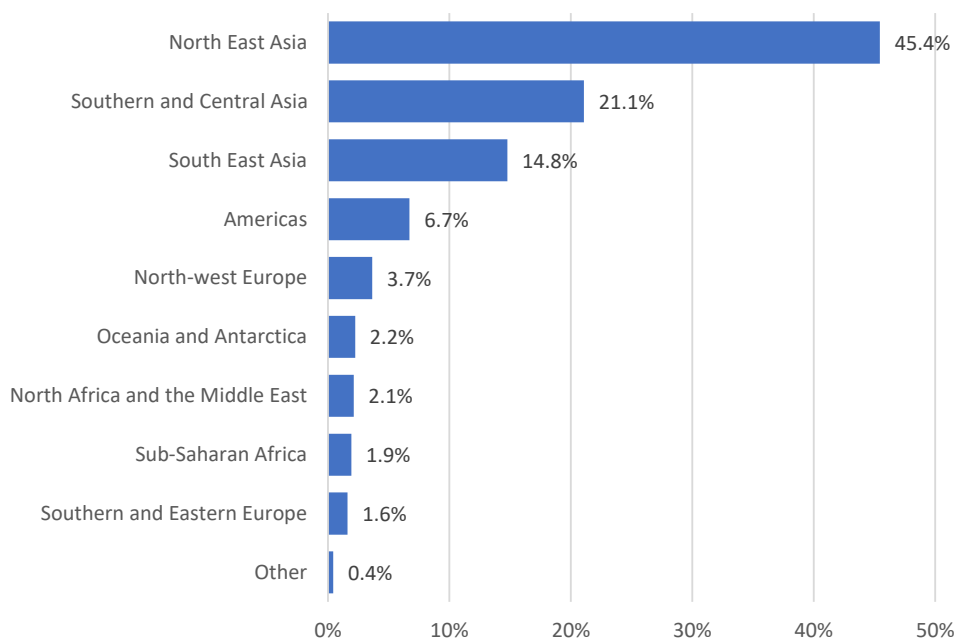


Table 8: What is your field or fields of study? Please choose one. If combined degree, please choose two (n=6635)

Field of Study	Number	Percent
Management, accounting, finance and commerce	2206	33.2%
Engineering	940	14.2%
Nursing, medicine or another health profession	814	12.3%
Information Technology	758	11.4%
Society and Culture or Law	524	7.9%
English language	381	5.7%
Physical and Natural Science	371	5.6%
Creative arts	285	4.3%
Food, hospitality and personal services (i.e. cookery, hairdressing)	242	3.6%
Education and teaching	236	3.6%
Architecture and Building	219	3.3%
Agricultural and environmental studies	72	1.1%
Other	39	0.6%

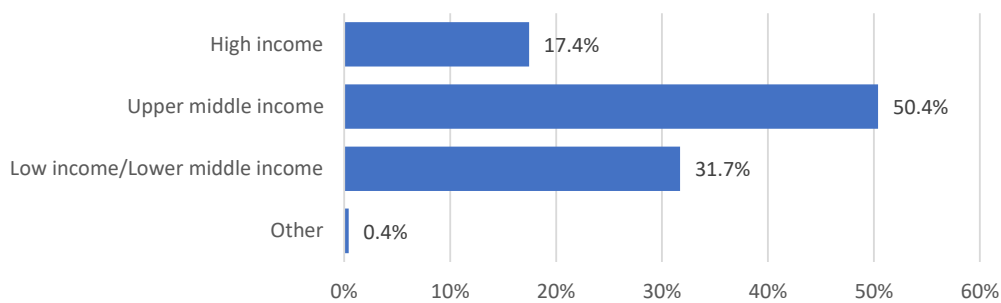
### 13.3 Country/Region of Origin

Figure 75: Geographic region of origin (n=6623)



Note: based on ABS 2016 Standard Australian Classification of Countries (Catalogue No. 1269)

Figure 76: Income group of country/region of origin (n=6619)



Note: based on World Bank gross national income (GNI) per capita income bands 2020 fiscal year

See Appendix One at Section 18.1 for the full frequency list of students' countries of origin.

# PART TWO: During COVID-19

The data presented below describes the experiences of students in the private rental sector during the COVID-19 pandemic. The respondents are students that took part in the 2019 'Experience of precarious housing among international students' survey reported on in Part One of this report. Please see the methodology section for a more detailed analysis of the samples of the two surveys.

The preliminary analysis that follows is a basic summary of the distributions of responses to each question. Where there are substantively different patterns of responses on an identically worded question between the 'before' and the 'during' surveys, these differences have been highlighted. However, the data is not linked (i.e. matching the before and during responses of individual respondents) and, as discussed, the two survey samples have differences in composition. The differences in headline results from the respective surveys described should be interpreted in that light. In addition, these results do not reflect the experiences of all international students in Australia, but a sub-group of our 'before' survey sample. Still, major differences in responses to the same question across the two surveys give preliminary insights into the possible scale and nature of the disruption to the lives of international students caused by COVID-19.

Section 14, contains the responses of the 751 students who were eligible for the survey (over 18 years old, enrolled at Australian educational institutions, and renting accommodation in Sydney or Melbourne at the time of the survey). Section 15, contains the responses of students who were back in their home country (or another country) but still enrolled at an Australian educational institution at the time of the survey. As discussed in the Methodology (Section 2.2), a proportion of the 'before' sample were ineligible to proceed with the survey as they were no longer enrolled at an Australian institution when we recontacted them.

## 14 International students still resident in Australia during COVID-19

### 14.1 Rental accommodation

Data about the rental accommodation of the 'during' sample follows. Six out of ten students were living in apartments during COVID-19 (Figure 77). These proportions are very similar to those reported before COVID-19. There is a very weak suggestion that the proportion of students living in student accommodation and university housing is lower in 2020 (Figure 78) and this has had a small impact on the response patterns on the following questions. However, the differences are small, and additional analysis suggests they are not generating large changes in the results that follow.

Figure 77: How would you describe the rented property you live in? (n=748)

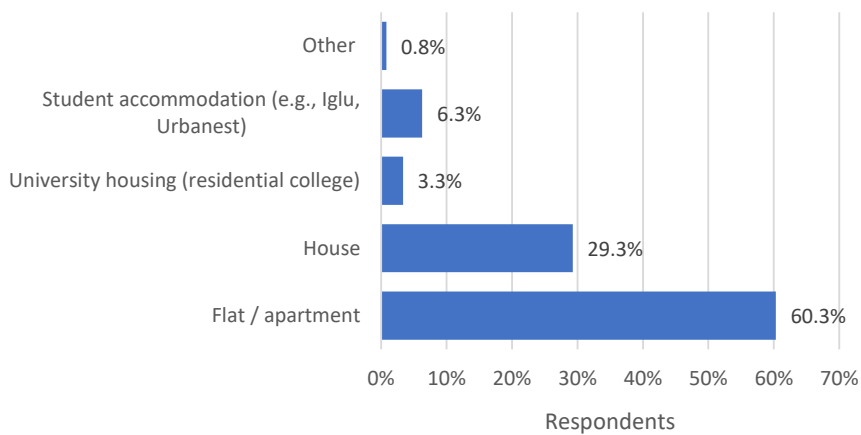


Figure 78: How many BEDROOMS are there in your rented accommodation? (n=751)

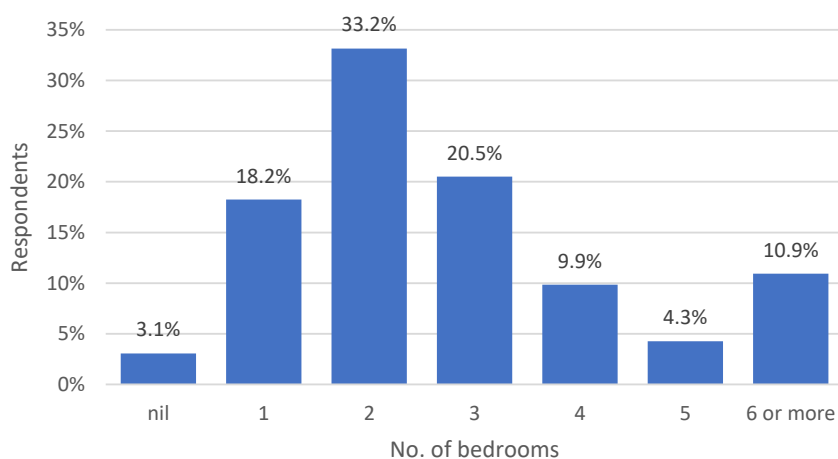


Figure 79: How many PEOPLE live in the home you are renting including yourself? (n=751)

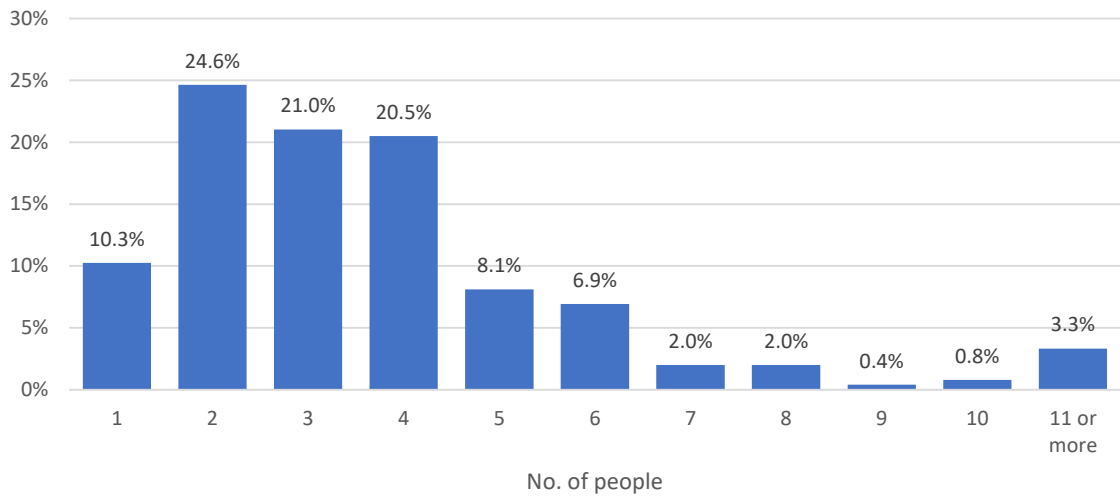


Figure 80: Are you renting the whole property or just a room? (n=751)

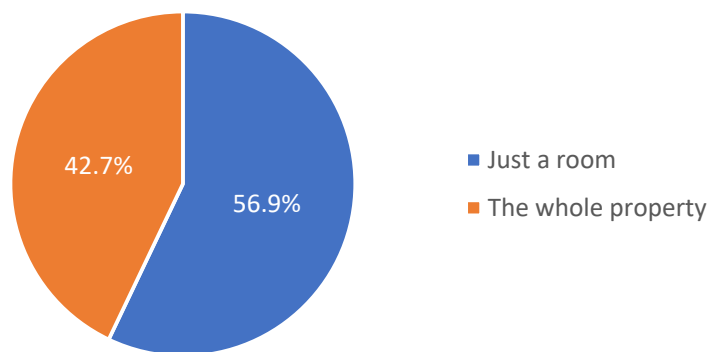


Figure 81: Who are you sharing your accommodation with? (n=751)

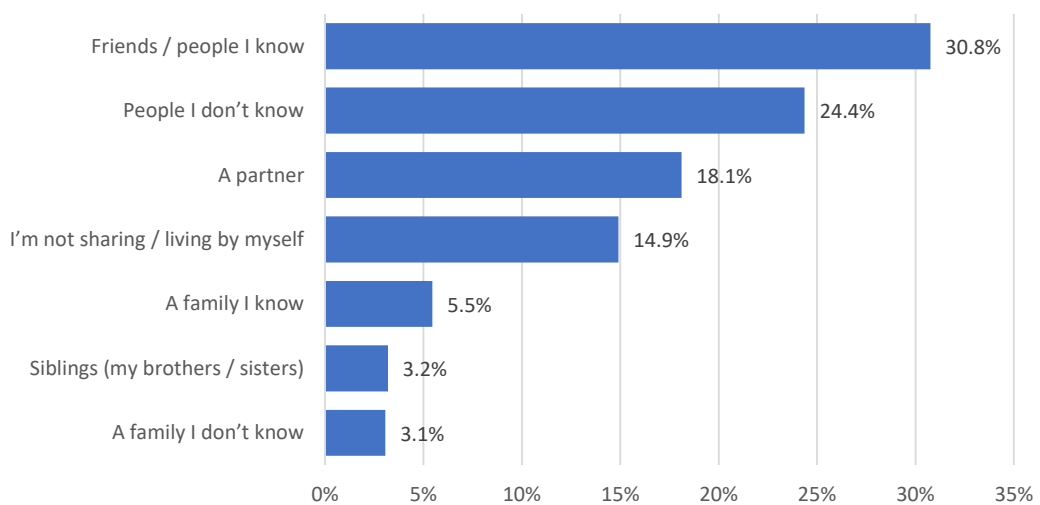
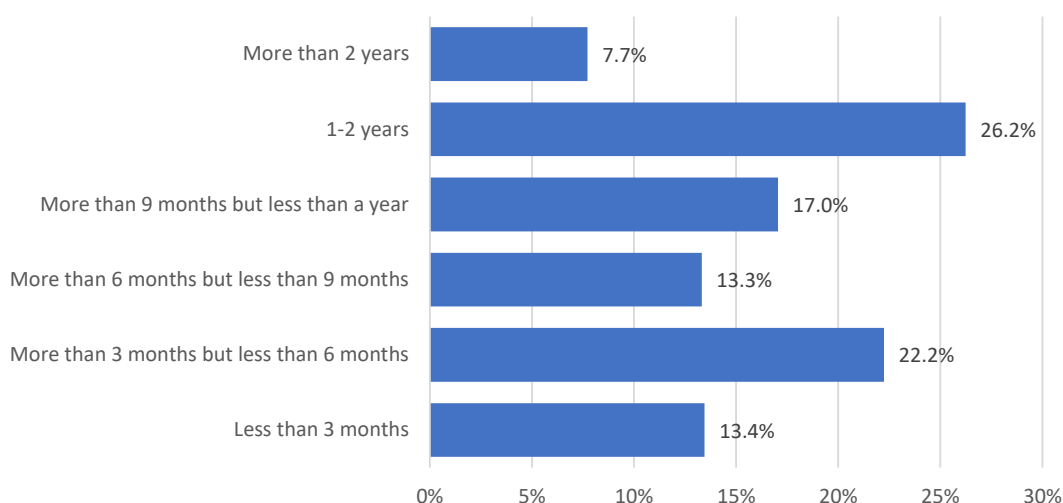




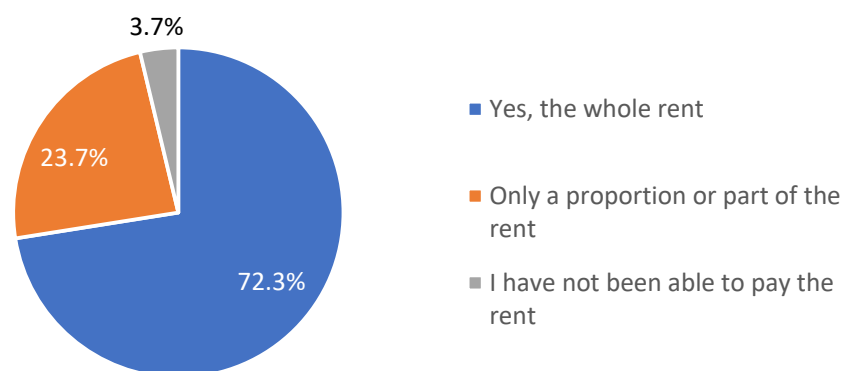
Figure 82: How long have you been living in your present home? (n=751)



## 14.2 Rental stress since the COVID-19 lock down

A quarter of respondents reported that they have not been able to meet their full rental payments since the restrictions associated with the COVID-19 response (Figure 83) and despite the moratorium on evictions, 8% had been threatened with eviction by their landlord or real estate agent (Figure 84).

Figure 83: Since the lockdown due to COVID-19 have you been able to keep paying your rent? (n=751)

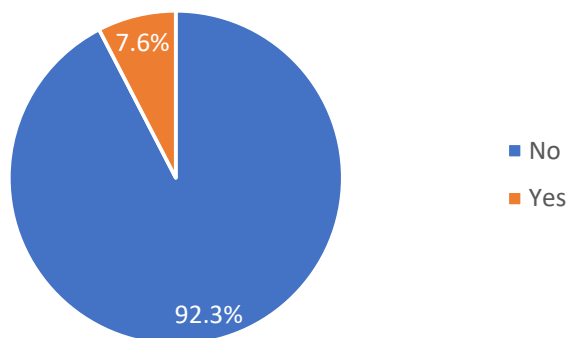



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*I could really save some money in the month of February and March that really you know took me until the month of April. So I was not really worried in April, but then as May started and nearly the middle of May, I was really worried about my account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

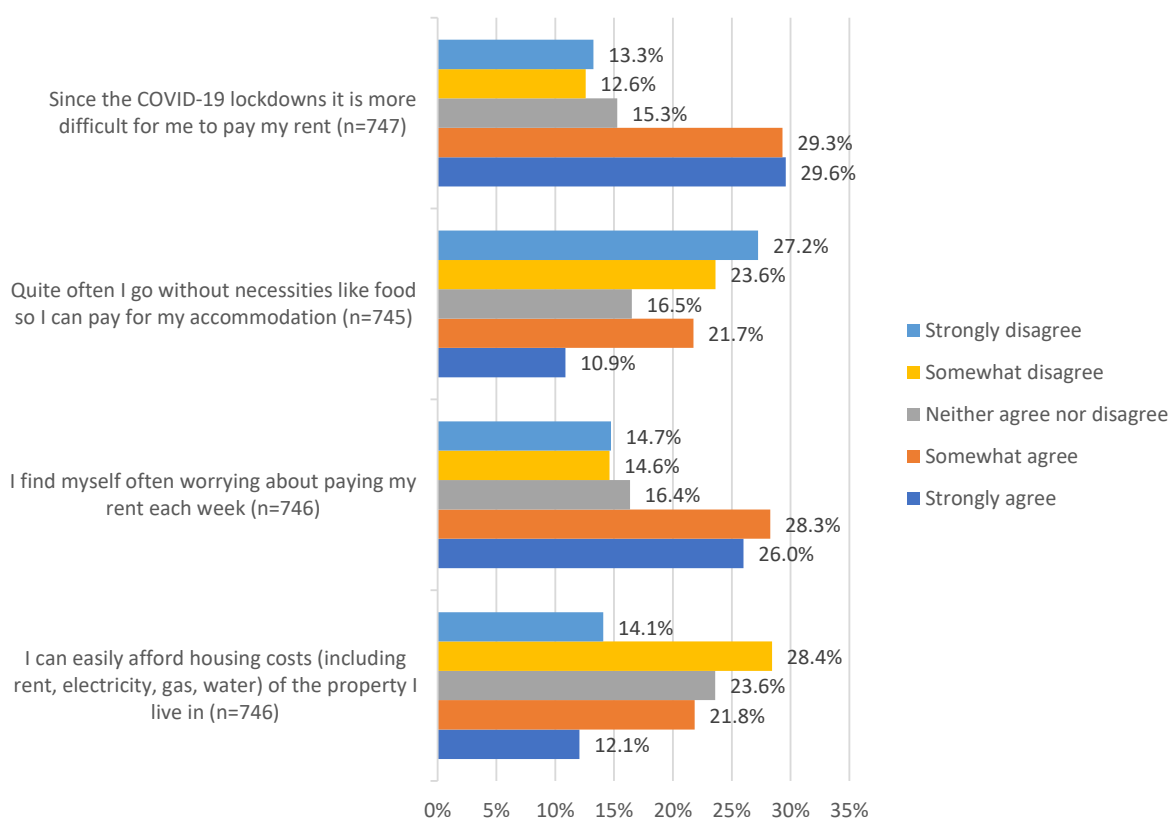
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Figure 84: Since the lockdown due to COVID-19 has the landlord / real estate threatened to evict you? (n=751)



When students were asked about their rental situation, the negative impact of the pandemic on a substantial proportion of students was evident. Six in ten students agreed that since COVID-19 they are finding it more difficult to pay the rent. The proportion of the ‘before COVID-19’ sample who reported worrying about paying their rent each week was 36%; for the ‘during’ the pandemic sample, it was 54%. Likewise, in 2019, 22% of respondents said they quite often go without necessities like food to pay for accommodation; in 2020 in lockdown, it was 33% of respondents. Only a third of students surveyed (34%) during COVID-19 agreed that it was easy to afford housing costs.

Figure 85: Thinking about your situation since the lockdowns due to COVID-19, please answer how much you agree or disagree with the following statements.



### 14.3 Managing rental stress through negotiation

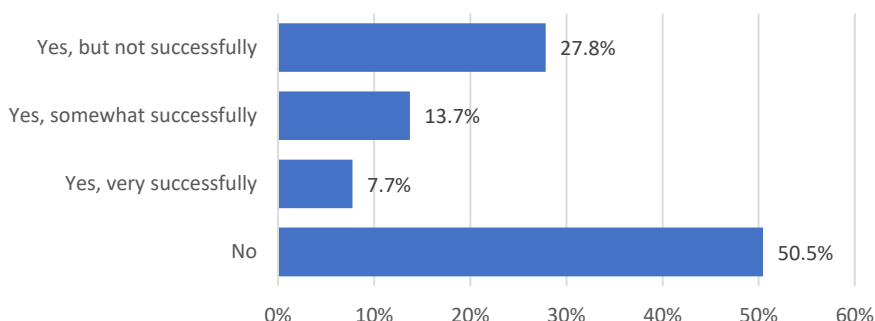
Half of all students had tried negotiating with their landlord or real estate agent to pay less rent, but only 8% of the sample described the result as very successful, with a further 14% judging the attempt somewhat successful. Around half of those who tried to negotiate a reduction in rent were unsuccessful.

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*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, 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, "You were the one who told me you didn't have to pay rent if you don't have it." (VET student, Sydney)*

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Figure 86: Since the lockdown due to COVID-19 have you tried to negotiate to pay less rent? (n=751)



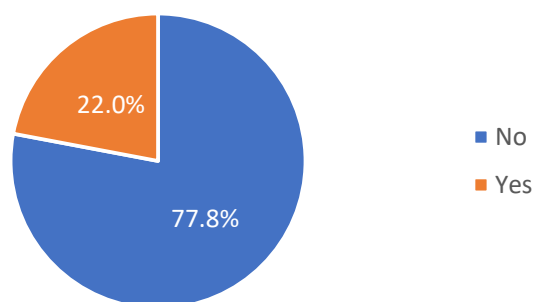
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*Yeah, we are worrying [about paying the rent] and like we emailed to our agency to make discount or something like that, but they said it's hard for them an agency and landlord too because the landlord has a mortgage ... and everybody's struggling and so for now they don't have any discount ... so we are worried because before that, before this current thing [the pandemic] we had our part-time jobs and the three of us have now lost our jobs (University student, Melbourne).*

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Just over a fifth of students (22%) have had their rent reduced since the onset of COVID-19 (Figure 87).

Figure 87: Has your rent been reduced? (n=751)



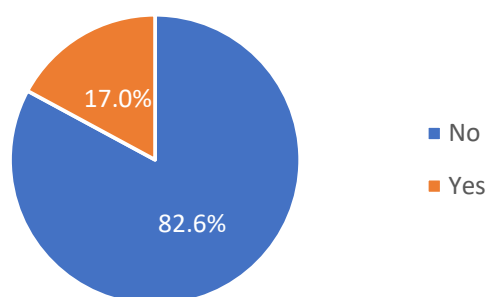
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*I lost my waiter restaurant job... The landlord agreed to reduce the rent ... Well actually the landlord was the one who took the initiative which was really kind of him. If anybody in the house has some difficulty paying the rent just tell him yeah and so he reduced the rent ... So usually it was \$150 a week but now it's \$110 (University student, Sydney).*

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Just under a fifth of students (17%) have negotiated an arrangement with their landlord which allows them to defer the rent (Figure 88).

Figure 88: Has your landlord agreed to defer/postpone the payment of your rent? (n=751)



In total, 31% of students had negotiated either a rent reduction or postponement. Of these, 45% had achieved a reduction, 30% a postponement, and the remaining 25% had negotiated both.

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*Yeah, I did have a word with my landlord but then they kind of said some amount, but then they want it back once the situation gets back to normal. So all the accumulated debt amount had to be paid back on a payment plan, but that felt like a burden so we decided to dispute the actual rent ... because it was really hard and we didn't know how long the COVID situation is going to last so a few months of added up rent just adds to the tension later on (VET student, Melbourne).*

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## 14.4 Managing rental stress through changes to accommodation

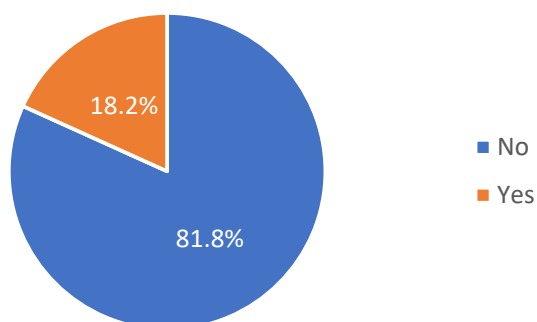
In addition to endeavouring to negotiate rent reductions and deferments, as reported above, students adapted to the increased difficulties that they have experienced paying rent during the COVID-19 crisis in several ways. Some reduced their rent by moving to cheaper accommodation and increasing the number of people sharing a residence.

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*Yes, I do have enough money for food, but yeah other than that and I have to pay my fees in June and the rent keeps coming every week and yeah, it's getting crazy (VET student, Sydney).*

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Figure 89: Have you moved / changed accommodation since the COVID-19 lockdown began? (n=751)



Nearly one in five students (18%) had moved or changed their accommodation since the beginning of the pandemic (Figure 89). Of these, 72% reported that the high cost of rent was a very or an extremely important reason for them deciding to move (Figure 90).

Figure 90: Thinking about all the reasons for YOUR MOST RECENT MOVE, how important was the high cost of rent to your decision? (n=137) (Only asked of people who have moved since the COVID-19 lockdown began)

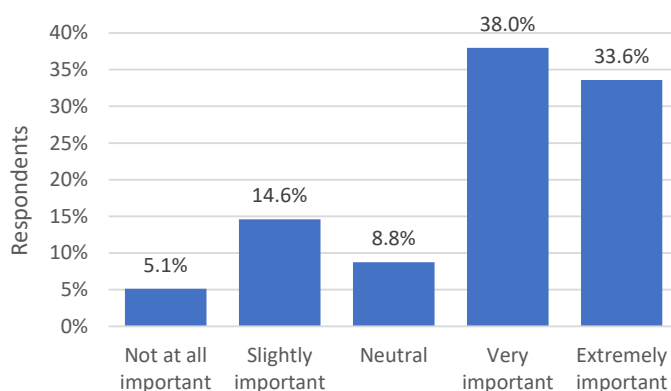
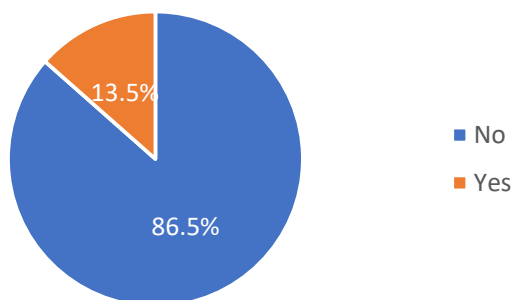


Figure 91: Since the lockdown are you sharing your accommodation with more people? (n=749)



Some students (14%) have increased the number of people sharing their accommodation (Figure 91). For two-thirds of them (65%), reducing the cost of rent was very or extremely important to the decision (Figure 92).

Figure 92: Thinking about the reasons why you are now sharing your accommodation with more people, how important to your decision was wanting to reduce the amount of rent you need to pay? (n=101) (Only asked of people who are sharing with more people since the COVID-19 lockdown began)

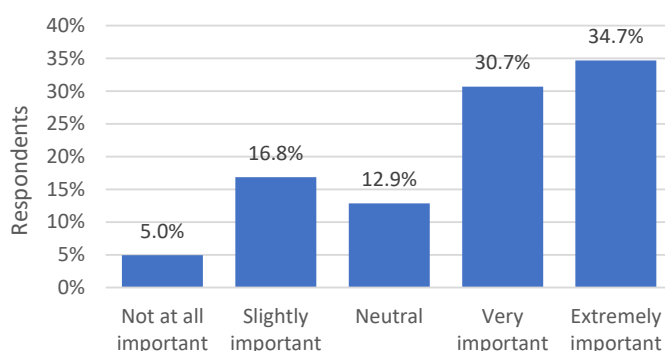
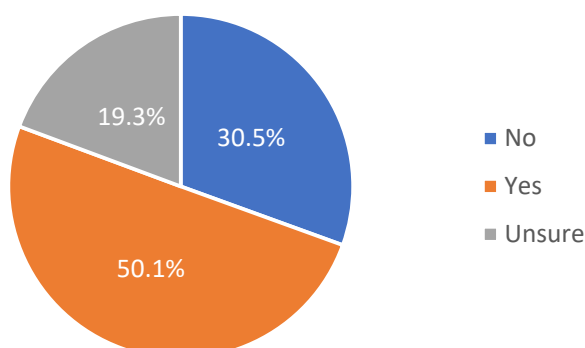


Figure 93: Are you aware that there is a moratorium / temporary stop on evictions for renters? (n=750)



Despite substantial media coverage, only half of the respondents were aware that a moratorium on eviction was in place. This is perhaps due to the New South Wales government’s failure to clearly publicise the moratorium and what procedures were in place. Also, students drawing on

their own experiences probably still felt highly vulnerable. There were no clear enforcement rules and many students do not have regular tenancy agreements.

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*Yeah, it's crazy. It's hard sometimes so that I'm not sleeping and then you have to do school work as well and then you have to think about these things like managing, talking to agents every day and negotiating and searching for jobs. There's just a lot of things coming together (VET student, Sydney)*

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## 14.5 Income and income sources

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*I'm really impacted by it [the pandemic] also because back home like my parents they actually are retired but for this year my sister is actually providing the finances with a loan. So she also needs to work but because everything is closed she doesn't get to go to work. So for the time being ... I'm living on the money that I accumulated for like my rent for the new place. So I'm still waiting for the lockdown to be over there so they can actually support me a bit more financially (University student, Melbourne).*

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Students were asked to provide an estimate of their before and during COVID-19 income from all sources. It is evident that many students have experienced a sizeable drop in weekly income (see Figure 94 and Figure 95).

*Figure 94: BEFORE the lockdown brought about by COVID-19 how much income did you receive each week from all sources (work, scholarship, family, etc.)? (n=736)*

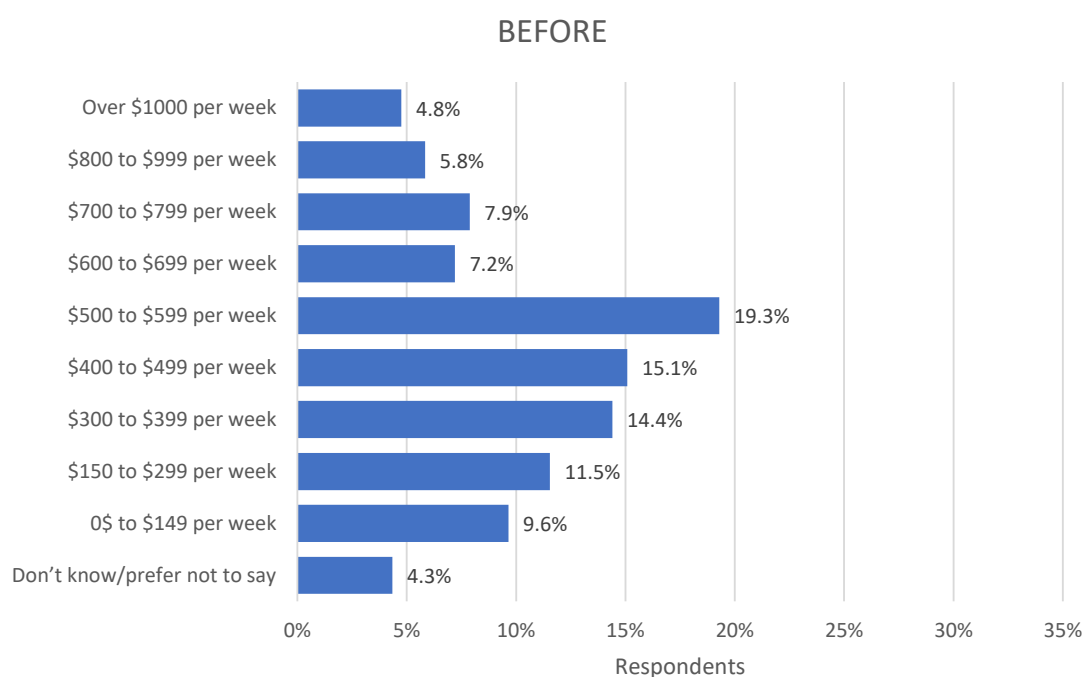
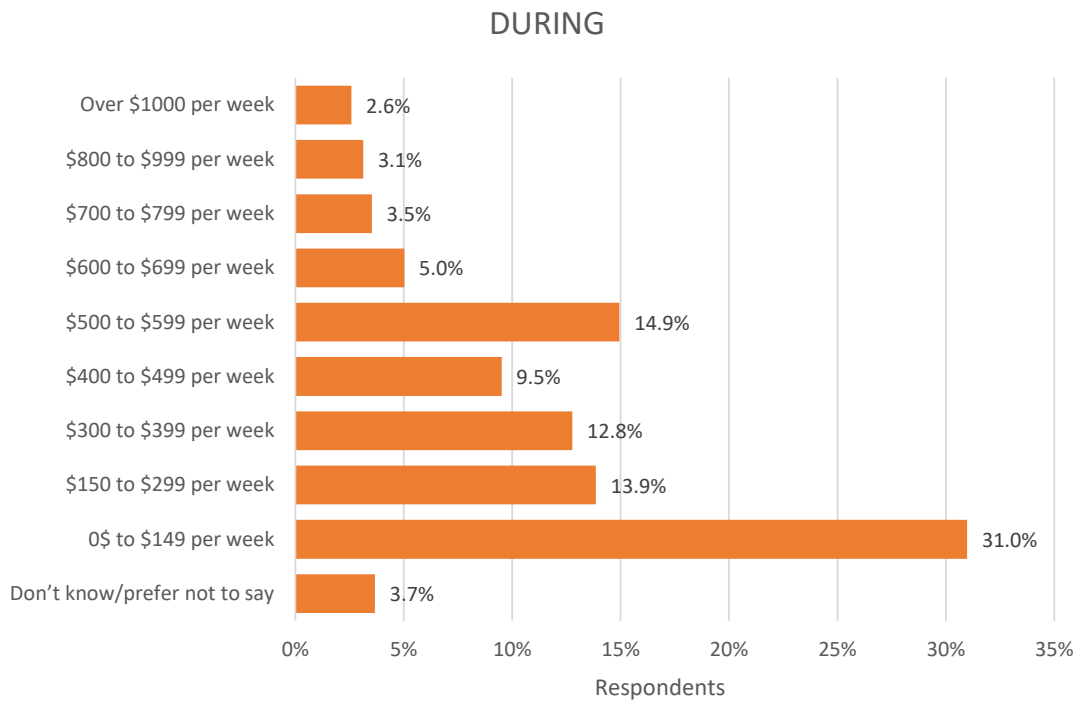
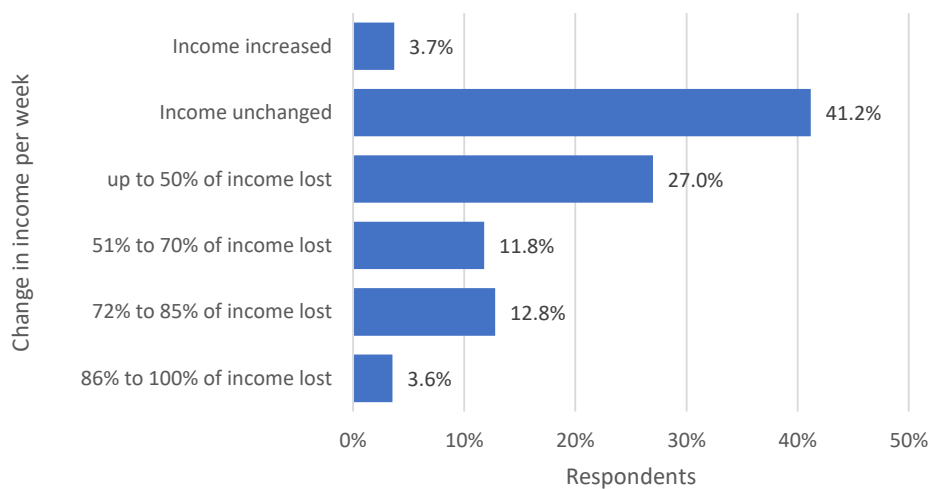


Figure 95: Roughly, how much income do you CURRENTLY/NOW receive each week from all sources (work, scholarship, family, etc.)? (n=736)



A calculation of the approximate loss of income for each student was made by taking the mid-point value for each income category and assigning a value of \$1150 per week for the uncensored upper category. The approximate reported average loss of income for these students was 23%, with the median loss being 18%. These measures understate the degree to which some students in the sample suffered income loss during COVID-19, with 28% of students losing more than 50% of their income and a further 27% losing up to 50% (Figure 96).

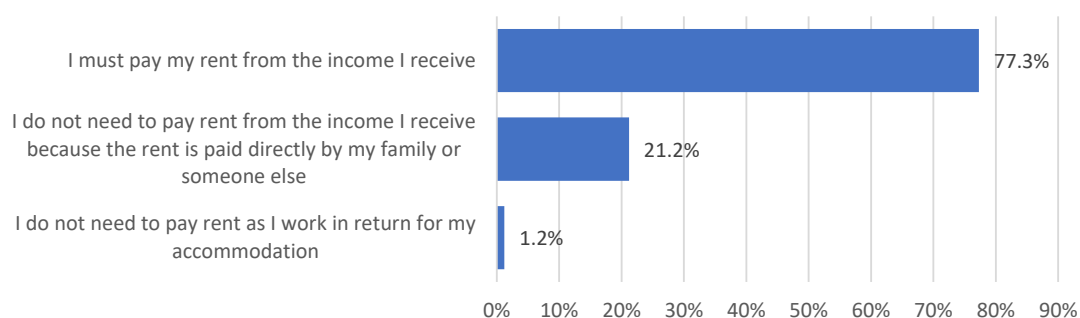
Figure 96: Calculated from ratio of income per week during and income per week before COVID-19 (all sources) using category mid-points (n=704)



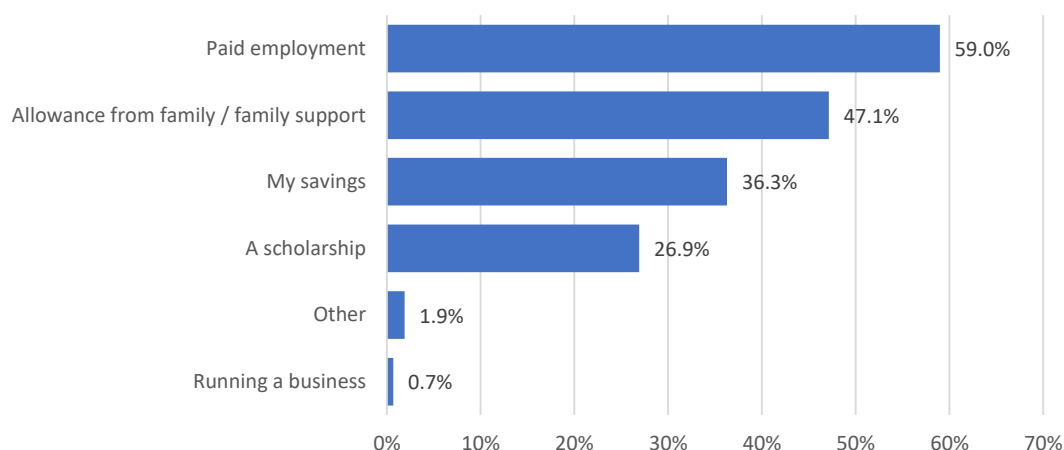


As mentioned in Section 11, we tested the degree to which students needed to pay their housing costs from the income they receive each week. Just over one in five (22% of this sample) do not need to pay rent from the income they received each week.

*Figure 97: Thinking about the income you currently receive each week from all sources, and the cost of your rental accommodation, which of the following statements best describes your situation? (n=736)*



*Figure 98: BEFORE the lockdown, what were your main sources of income? You can choose more than one answer (n=736)*



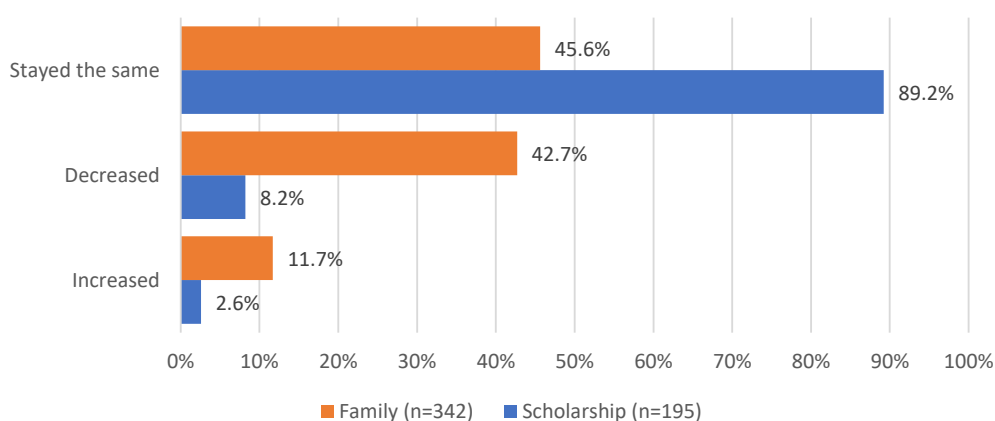
The students in the ‘during’ sample reported a substantially different pre-COVID income source mix, compared to those in the ‘before’ sample (collected in the latter half of 2019, prior to the pandemic). First, 59% of those in the ‘during’ sample reported paid work as one of their main pre-COVID income sources (see Figure 98), compared to 36% of the ‘before’ sample (see Figure 59). The relative importance of scholarships as an income source is also higher for the ‘during’ COVID sample (27% compared with 15% of students in the ‘before’ sample) as is the relative importance of income from savings (36% compared with 24% of the ‘before’ sample). By contrast, the relative importance of an allowance from family decreased; 47% compared with 69% of the ‘before’ sample.

Without the facility to link the two datasets it is difficult to assess the degree to which these discrepancies are due to fundamental differences in sample composition, recall bias, or that students’ income sources changed between the second half of 2019 and February/March 2020,

before the impacts of the pandemic started to be felt for international students in Australia. Regardless, these stark differences in the patterns of income sources do suggest key differences between the ‘during’ and ‘before’ samples. On average, students that responded to the ‘during’ survey seemed likely to have been more reliant on paid employment, savings, and scholarships; and less reliant on family support prior to the COVID-19 shutdowns.

Figure 99 shows that students in receipt of scholarships were less likely than those relying on an allowance or support from family to see their income from these sources reduced (8% and 43% respectively). Around one in ten students (12%) received increased financial support from their family since the start of the pandemic. A disturbing finding is that just over four in ten students (43%) were receiving less family assistance, we assume because of impacts of COVID-19 on family incomes in the country of origin.

*Figure 99: Since the start of the COVID-19 pandemic, has the amount of your SCHOLARSHIP/ ALLOWANCE FROM FAMILY OR FAMILY SUPPORT you are using to support yourself increased, decreased, or stayed the same?*




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*Yeah, and it's not that bad for us, but I know so many people it's quite hard without job and anything ... About me I'm working off Australian awards Scholarship so for me for now it's secure, like having the basic things otherwise it would be [a lot] more difficult (University student, Melbourne).*

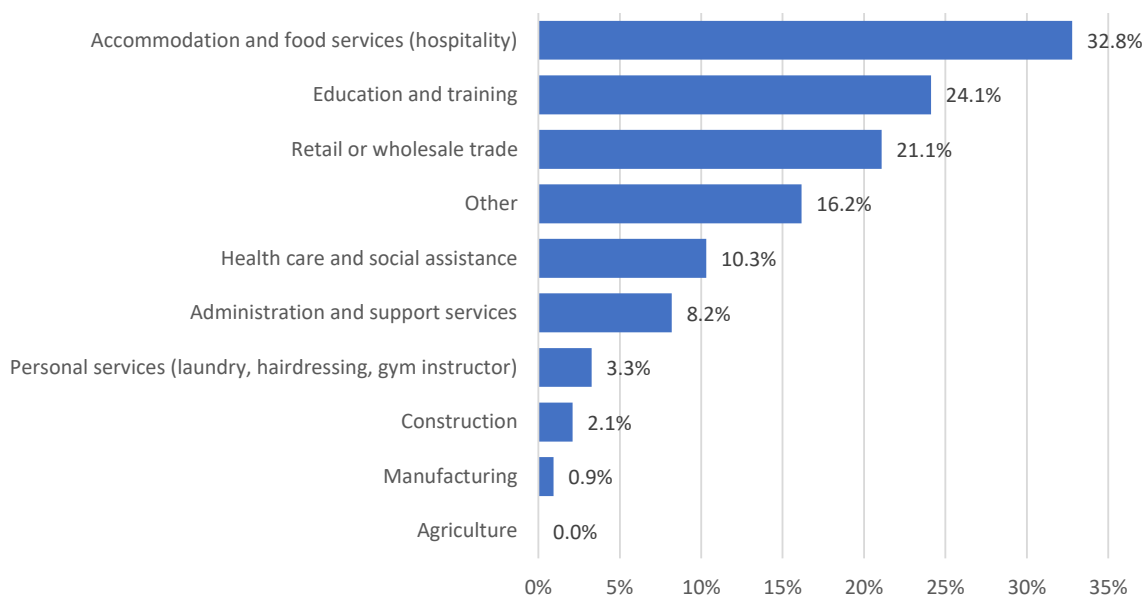
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## 14.6 COVID-19 impacts on paid work

The following questions were asked of the 428 students who reported that paid work was a source of their income prior to COVID-19. The data shows the degree to which pandemic has had an enormous influence on the work available to these students and the income they have been able to earn from it.

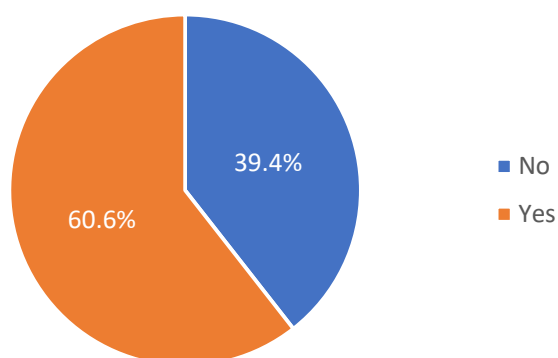
Figure 100 shows that the accommodation and food services sector was where the highest proportion of students worked prior to the pandemic (33%). This sector lost 33% of its jobs between the week ending 14 March 2020 and the week ending 18 April 2020 (ABS 2020).

*Figure 100: Before the COVID-19 lockdowns, what industry did you work in? You can choose more than one (n=427)*



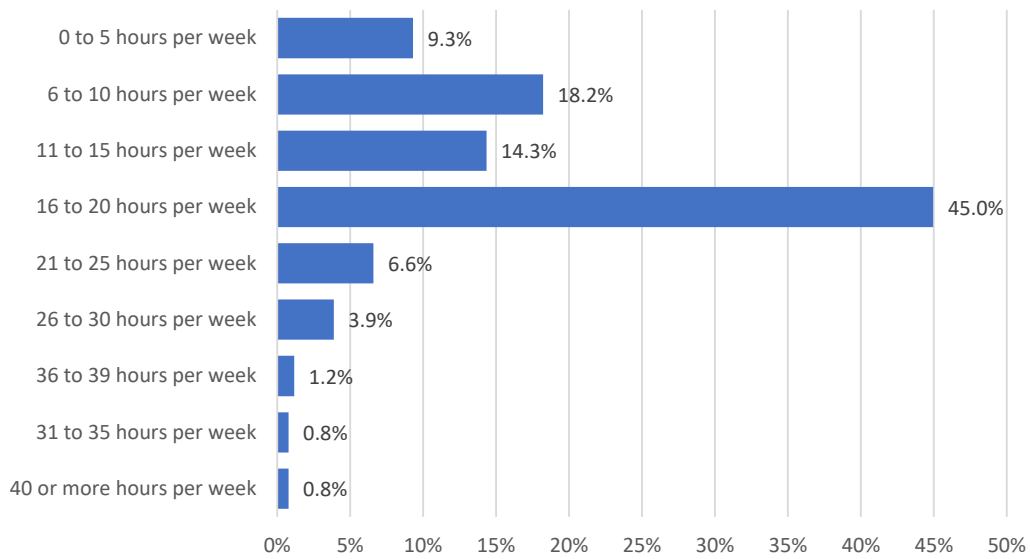
#### 14.6.1 Job loss

*Figure 101: Have you lost your job because of the lockdown? (n=426)*



Of those working before the COVID-19 restrictions, 61% lost their job after the onset of the lockdowns. Most often, students had been working 16 to 20 hours per week (45%). As will be reported in Figure 105, of those who kept their jobs, 63% had their hours reduced.

Figure 102: How many hours per week did you usually work for pay before losing your last job? (only asked of those who had lost their job) (n=258)

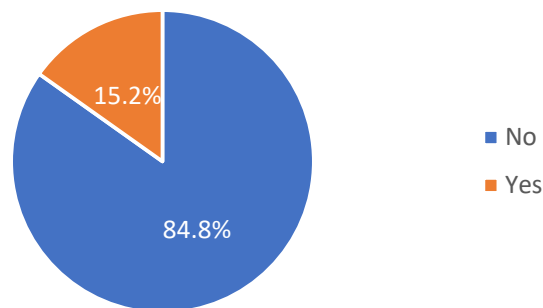



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*I lost that one [job] because they said that they didn't need anyone and they have to like shut down their restaurant for that time. And I tried to contact them after the restaurants were open and like I was casual over there and they had their full-time and part-time so they were like, "No, we have to provide shifts to them now [full-time staff], so when we will need you, we will call you". So they are of that attitude (University student, Sydney).*

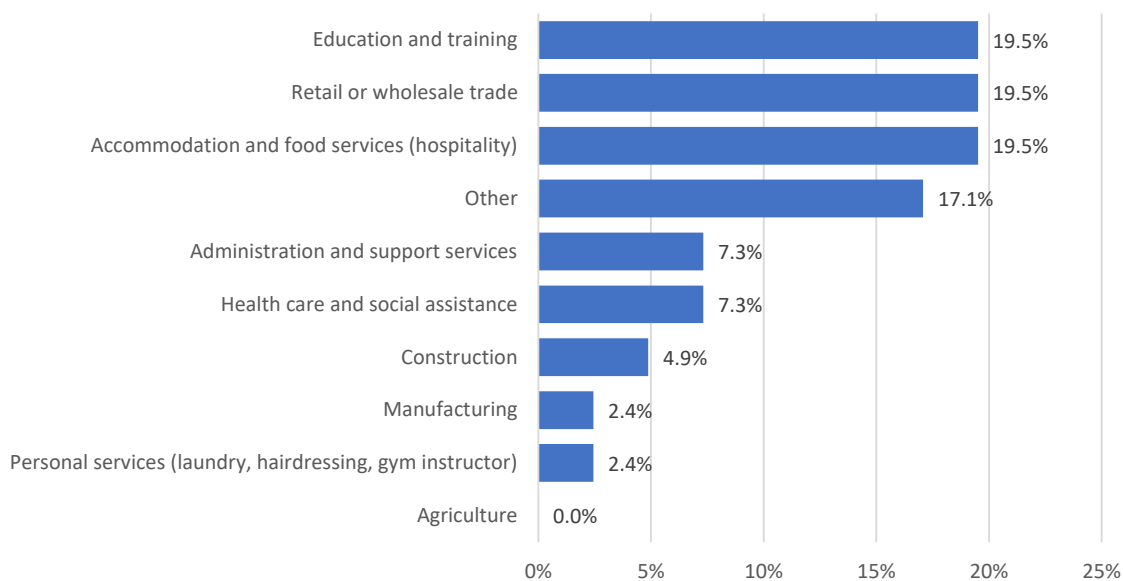
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Figure 103: Have you found another job? (n=257)



Of those who lost their job during COVID-19, only 15% managed to find a new job. Comparing Figure 104 to Figure 100, it can be seen that students were much less likely to find a replacement job in accommodation and food services (hospitality), one of the industries hardest hit by the COVID-19 restrictions.

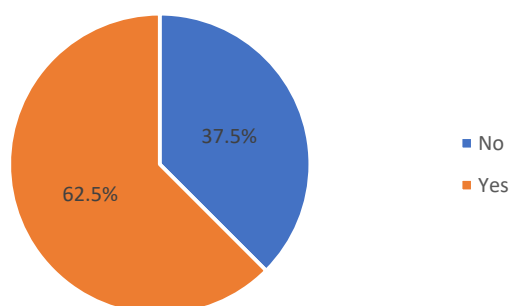
Figure 104: In what industry is your NEW job? (n=39)



#### 14.6.2 Reduction in work hours

Of the 39% of students with jobs prior to COVID-19, who kept their jobs, nearly two-thirds (63%) have had their working hours reduced since or because of the lockdown.

Figure 105: Have your hours of work been reduced since or because of the lockdown? (n=168)



The 105 students working prior to COVID-19, whose hours were reduced during the pandemic, were asked to report their approximate hours of paid work prior to and at the date of the survey. Once again, examining Figure 106 and Figure 107, it is possible to see the negative impact of COVID-19 on the hours that students were working.

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*A friend of me left his bicycle because he was working as a delivery ... I suddenly lost the job ... I was in a contract for six months. They just didn't extend my contract. So I'm working as a delivery [person] and I was working the whole period of lock down not like to save money just to pay my things and I'm still trying to learn a lot of English and this is my income (ELICOS student, Sydney).*

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Figure 106: Approximately how many hours per week were you working BEFORE the start of the COVID-19 pandemic? (n=104)

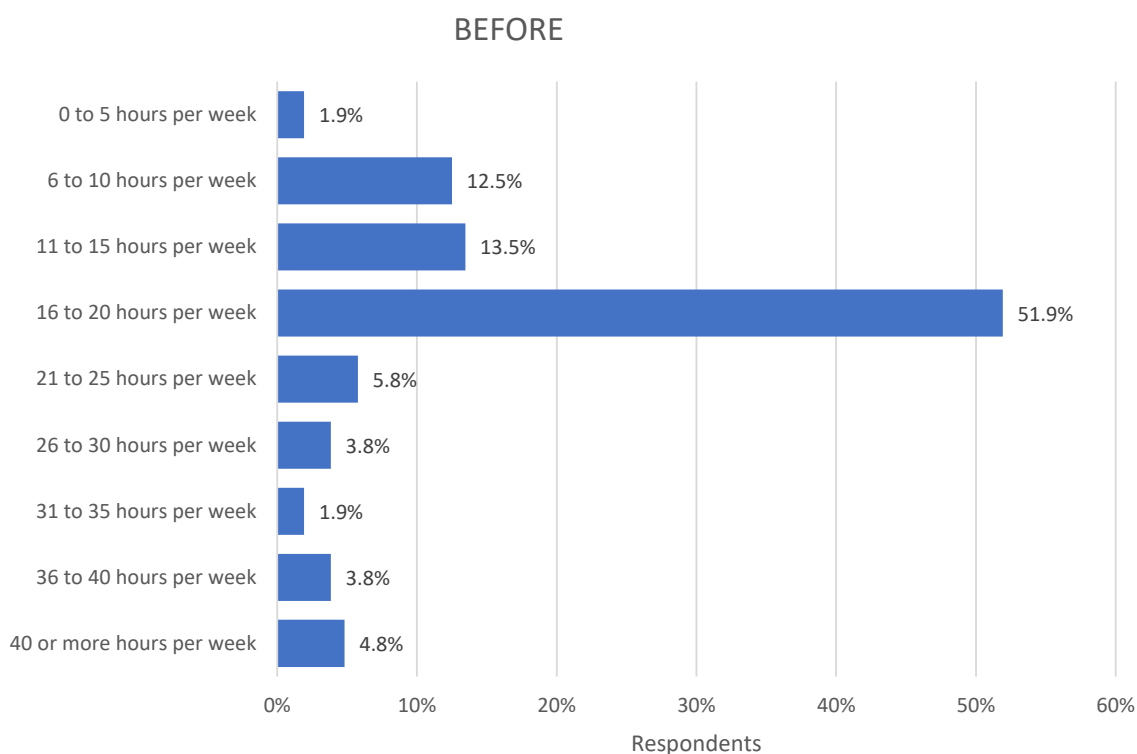
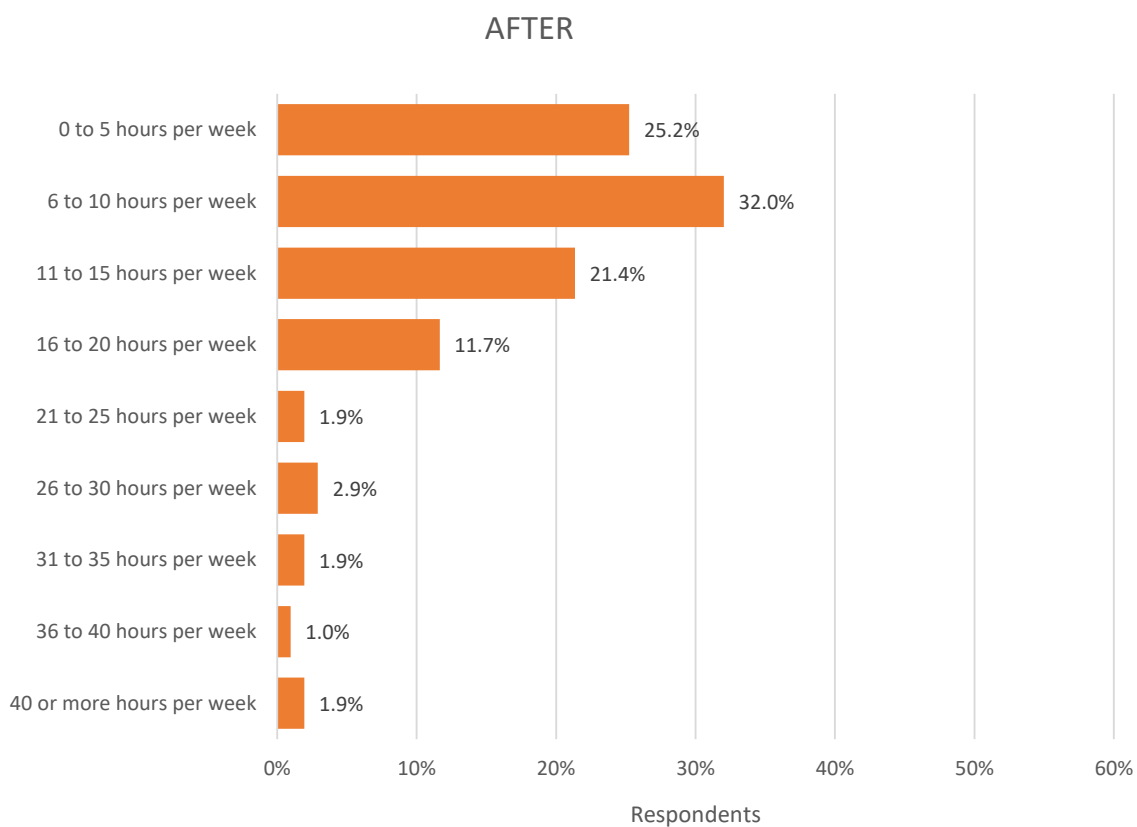


Figure 107: Approximately how many hours per week are you working NOW? (n=104)



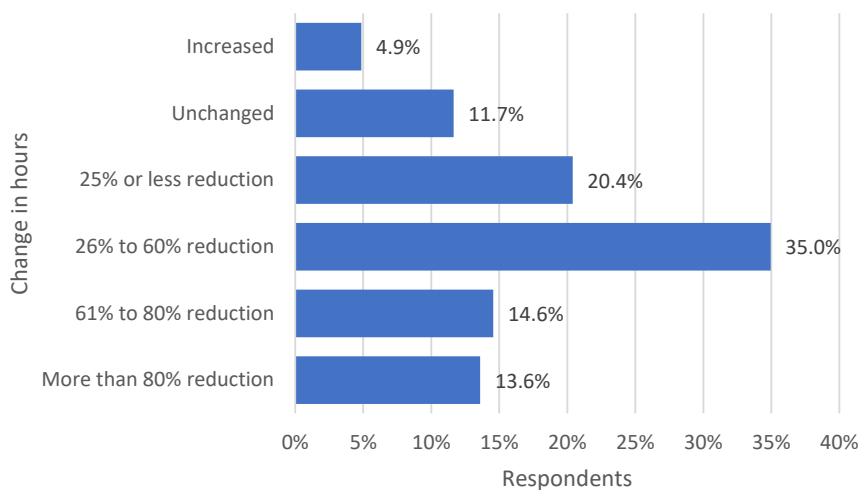
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*I got just casual work here and there. Like thank god I'm sort of well connected with the church and there's always people looking out for me. So I sort of always just scrape by, just casual work here and there (University student, Sydney).*

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A calculation of the approximate loss of work hours for each student was made by taking the mid-point value for each category of hours per week and assigning a value of 43 hours per week to the uncensored upper category. The approximate reported average loss of work hours for these students was 40%, with the median being 56% loss of hours. Although 17% of students were able to maintain their hours (or slightly increase them), the majority suffered a reduction of their working hours during COVID-19 (see Figure 108).

*Figure 108: Calculated from ratio of weekly hours worked during and hours worked before COVID-19 using category mid-points (n=103)*



It is clear from the data that many students who had their hours reduced during COVID-19 also experienced a sizeable drop in their weekly income from paid work (see Figure 109 and Figure 110).

Figure 109: Approximately how many dollars per week did you earn from paid work BEFORE the start of the COVID-19 pandemic? (n=104)

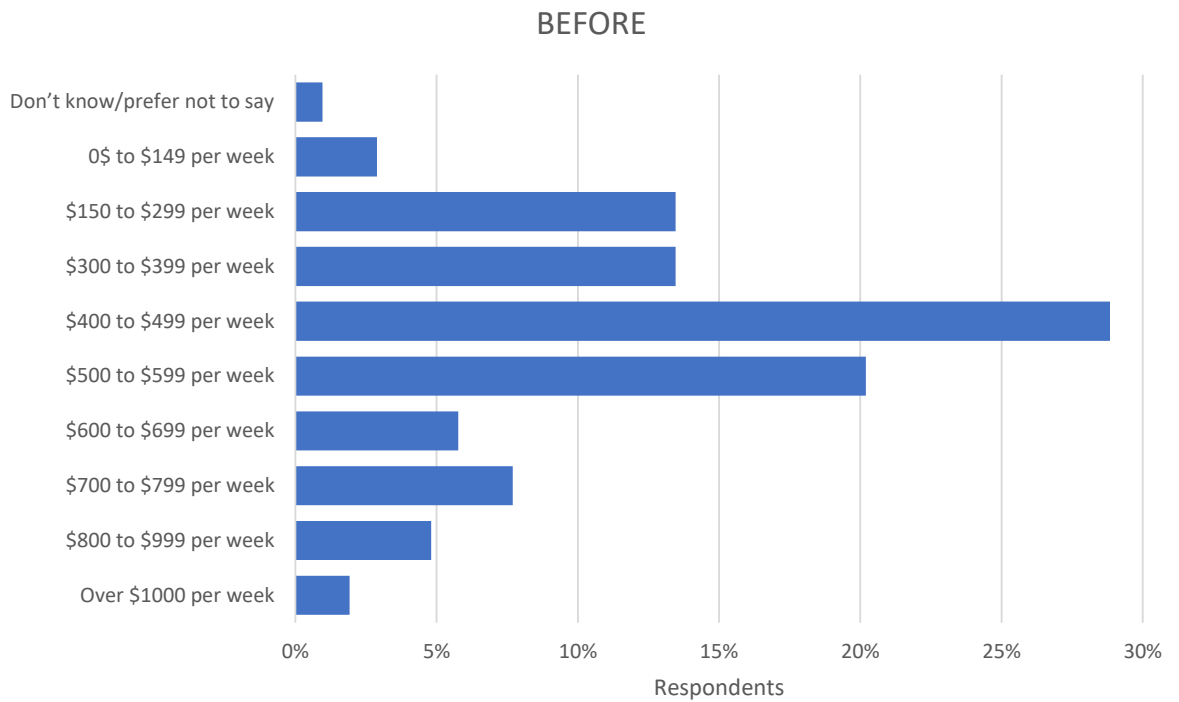
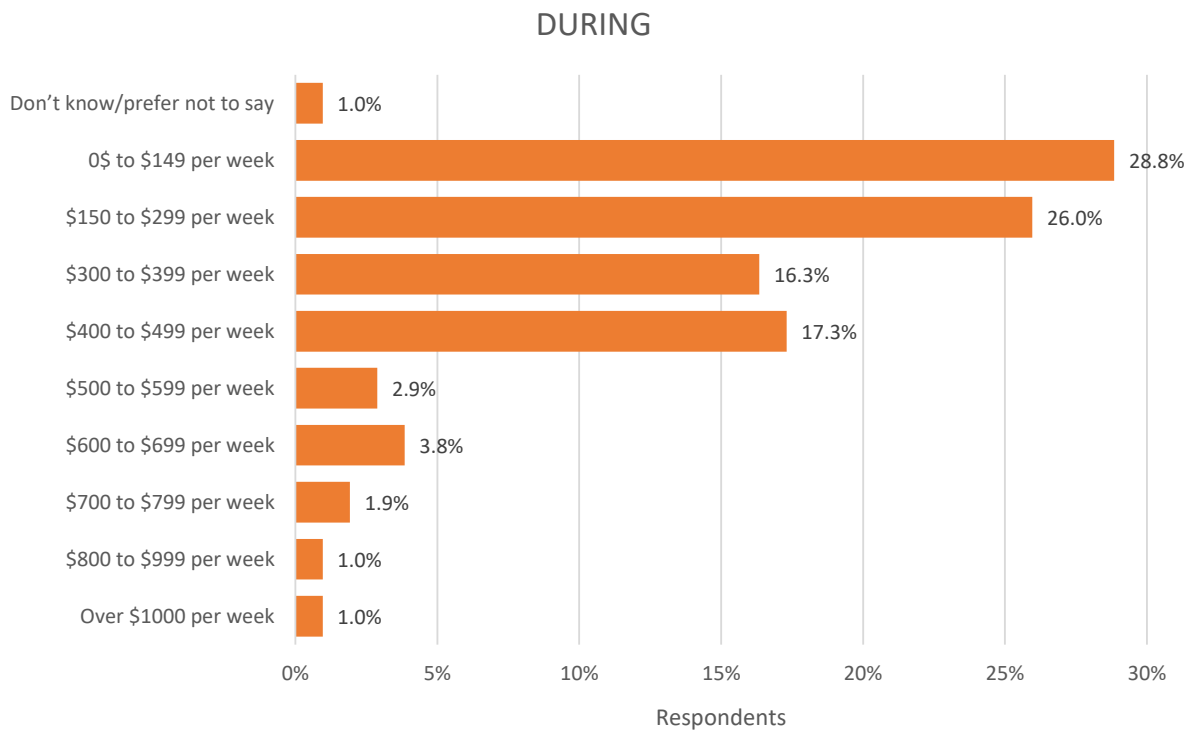


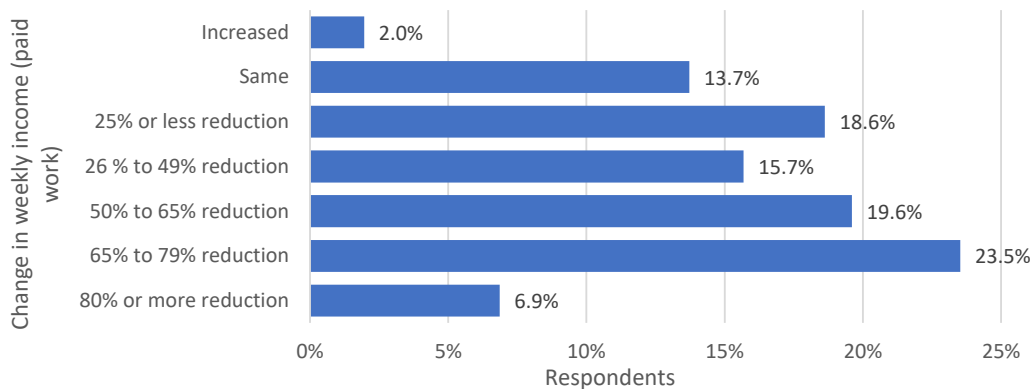
Figure 110: Approximately how many dollars per week do you NOW earn through paid work? Please choose One from the dropdown list (n=104)





A calculation of the approximate loss of income for each student was made by taking the mid-point value for each income category and assigning a value of \$1150 per week for the uncensored upper category.

Figure 111: Calculated from ratio of income from paid work per week during and income from paid work before COVID -19 using category mid-points (n=102)

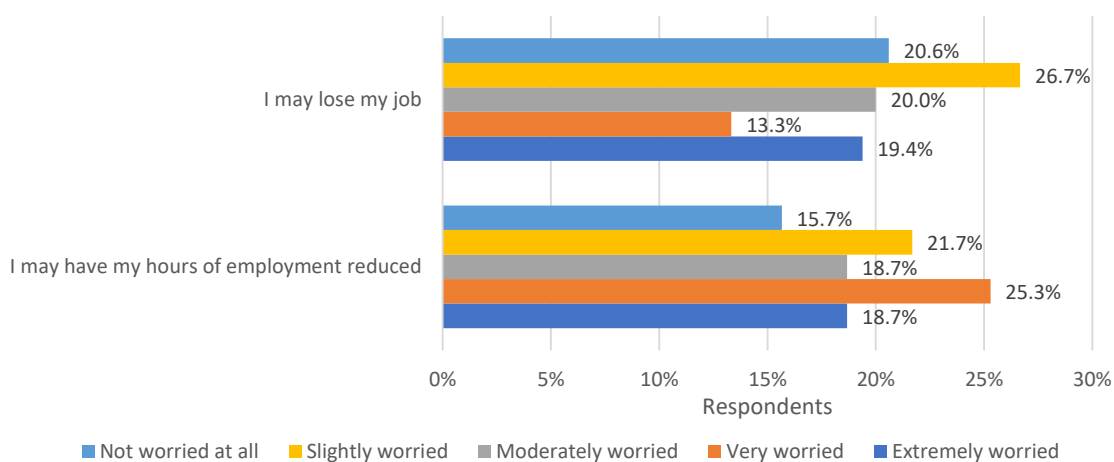


The approximate reported average loss of income for these students was 41%, with the median loss being 48%. These measures hide the degree to which some students in the sample suffered income loss during COVID-19 associated with their loss of hours, with half of students (50%) losing at least 50% of their paid income from work (Figure 111).

#### 14.6.3 Concerns for future employment

Of the students who were still working in paid employment at the time of the 'during' COVID-19 survey, 33% were very or extremely worried that they may lose their job and 44% were very or extremely worried that their hours of employment may be reduced. Even after the initial shock of the COVID-19 restrictions and lockdown, by June 2020, those respondents who still had jobs, expressed a high degree of anxiety about keeping them and maintaining their current hours.

Figure 112: How worried are you about each of the following happening in the near future? (n=165)



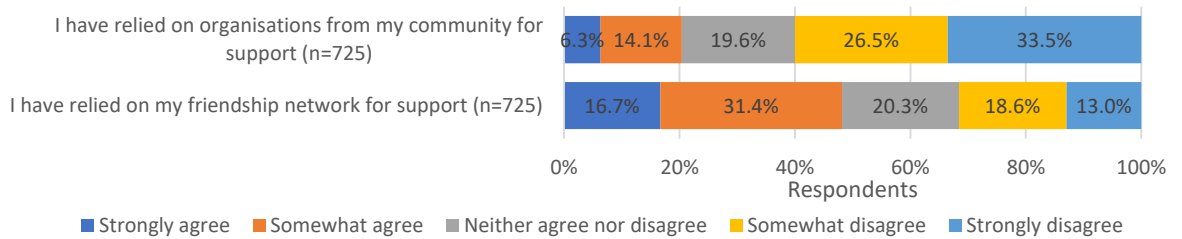
## 14.7 COVID-19 impacts on daily life

We asked questions about the impact of COVID-19 across several dimensions: support, loneliness, study, accommodation, discrimination, and financial stress and hardship. We also asked students what impact COVID-19 and the Australian response may have on their future study plans.

### 14.7.1 Support

Friendship networks have been important to students during the pandemic. Nearly half (48%) 'strongly' or 'somewhat' agreed that they relied on their friendship network for support. A lower proportion (20%) relied on organisations from their community (Figure 113).

Figure 113: Please answer how much you agree or disagree with the following statements



*My Uni fees just went out for next term and there's no discount or anything even if it's all online (University student, Sydney).*

Figure 114: Thinking about how you have been supported since the start of the COVID-19 lockdowns, how would you rate the level of support from each of the following sources

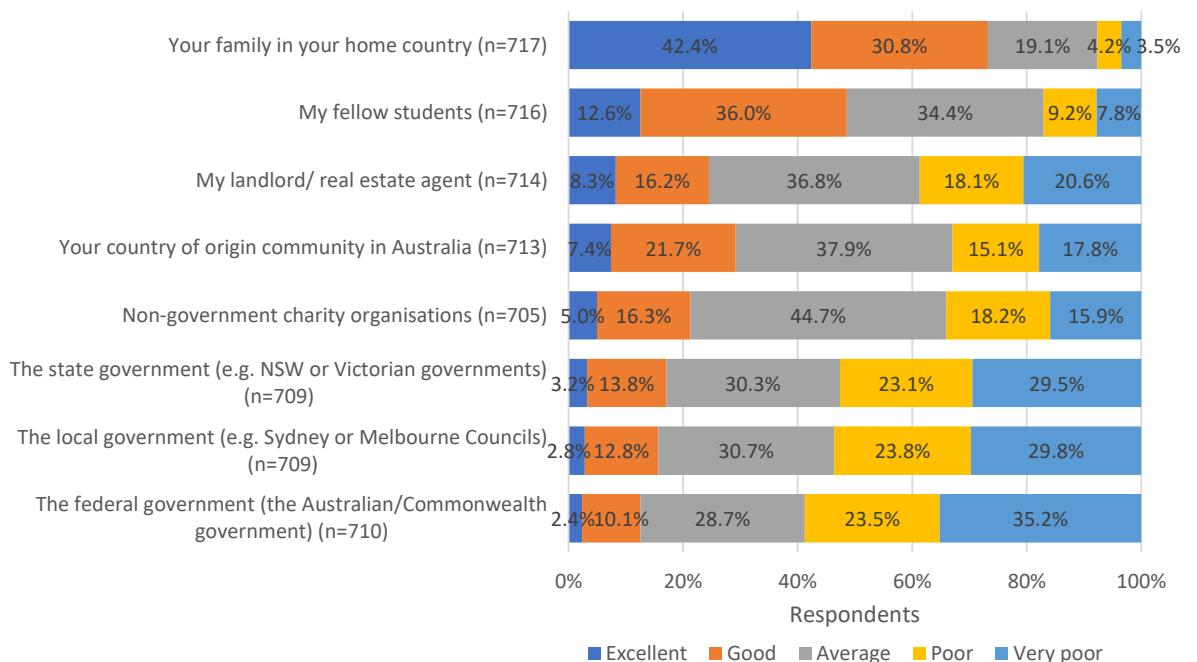


Figure 114 shows how students rated the help they received during the pandemic from different sources. Students overwhelmingly rated the support from family in their home country the highest, with 73% judging it as excellent or good. The support from fellow students also rated favourably (49%). Landlords and real estate agents were rated positively by a quarter of students.

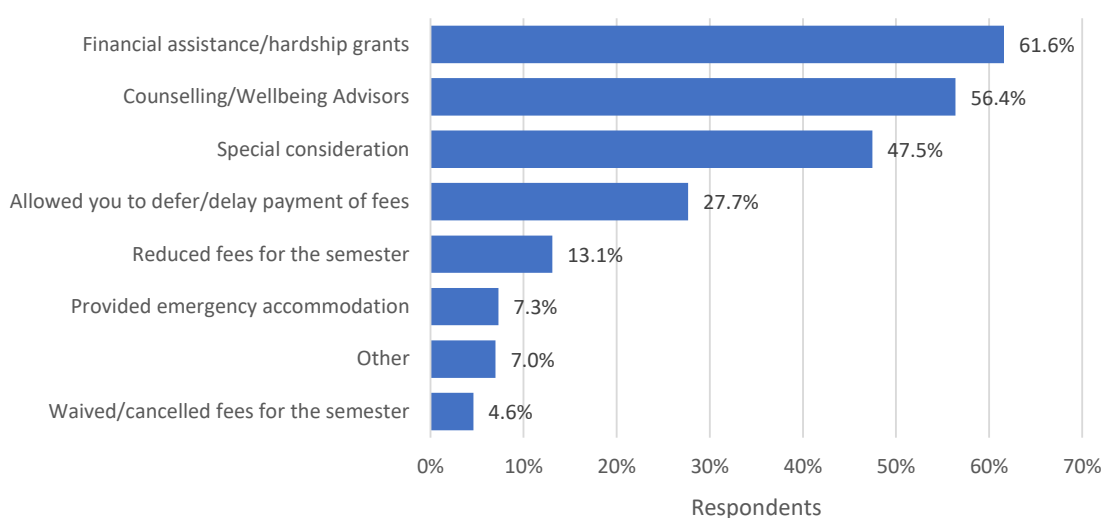
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*I lost my job in March. I had two casual jobs so I lost my job in March but then I received help from the International Students Relief Fund [the Victorian government relief fund for international students] so that has helped me...  
(University student, Melbourne).*

---

The strongest criticism was levelled at all levels of government, with poor and very poor ratings for support given to the state government (53%), local government (54%) and federal government (59%).

*Figure 115: Has your educational institution offered any of the following forms of assistance during the COVID-19 pandemic? Multiple answers possible (n=672)*




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*And thank god for like the university as well they've, I've applied for like the student hardship assistance fund, I got one payment of \$1000 from them and then they've been giving us grocery vouchers for Woolworths which has been super helpful (University student, Sydney)*

---

Students reported that their educational institutions over a range of different supports in response to the COVID-19 pandemic (see Figure 115).

Some interesting differences between assistance response of the university and non-university sectors can be seen in Figure 116. Students reported that universities were more likely to offer financial assistance/hardships grants, counselling/wellbeing advisors, and special consideration.

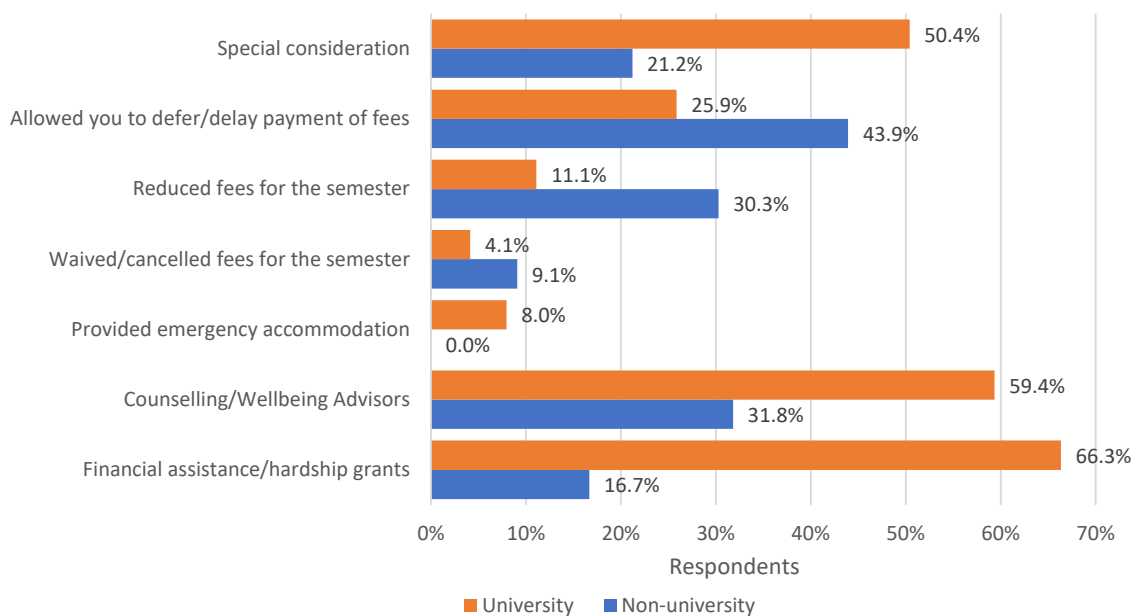
Some universities also provided emergency accommodation, assistance that no non-university students reported being offered. Non-university (VET and ELICOS) students were more likely to report delayed, deferred, or cancelled fees being proposed by their institutions.

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*There's a curfew, like a whole curfew in Nepal. Nothing is open and yeah, because of that I can't even ask help from my country and it's getting crazier every day and there's no one to ask help to as well because my college is like, "We can't provide any funding or anything like the other universities are doing", so I don't know, I don't know what to do. (VET student, Sydney)*

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Figure 116: Has your educational institution offered an of the following forms of assistance during the COVID-19 pandemic? BY type of institution (university or non-university) (n=672)




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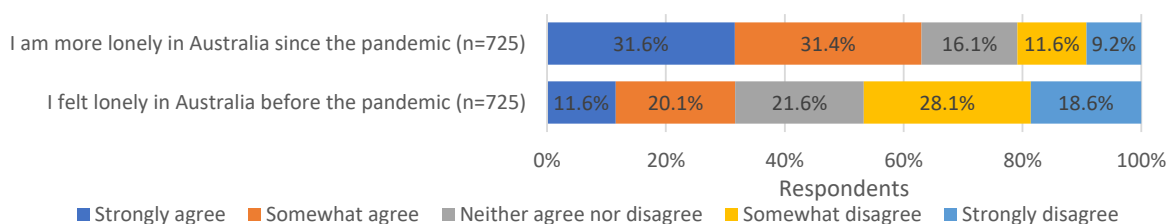
*No, they [the educational institution] have not helped me with anything except for the what do you call it, the late payment of my fees, they have you know pushed it so I don't have to pay my fees right now ... They're not helping at all with anything except for that (VET student, Sydney).*

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#### 14.7.2 Loneliness

Asked to remember their feelings prior to the pandemic, 32% strongly and somewhat agreed they felt lonely at this time (Figure 117).

Figure 117: Please answer how much you agree or disagree with the following statements

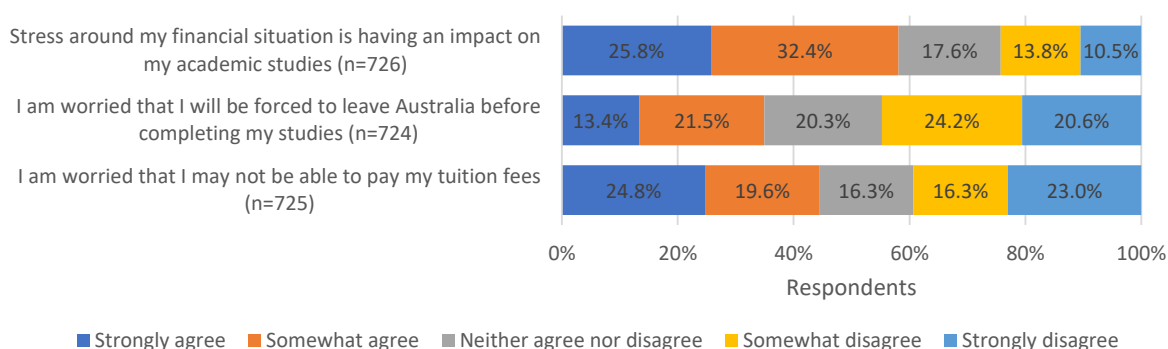


This ‘recall’ figure is remarkably similar to the 35% of students who responded they agreed to the statement ‘I feel lonely in Australia’ in the pre-COVID survey (see Figure 71). Loneliness has increased for students; two-thirds (63%) reported feeling lonelier in Australia since the onset of the pandemic.

### 14.7.3 Study and anxiety

International students in Australia during COVID-19 are living with some degree of anxiety. Over half of students (58%) strongly or somewhat agreed that stress about their financial situation is having an impact on their academic studies (Figure 118). A third (35%) are concerned they will be forced to leave Australia before completing their course. A high 44% expressed concerns that they may not be able to pay their tuition fees.

Figure 118: Please answer how much you agree or disagree with the following statements

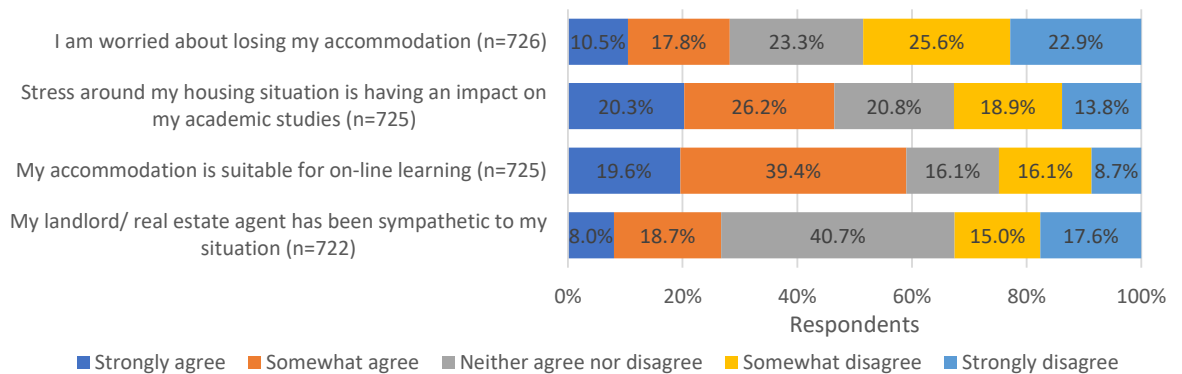


*It [the pandemic] has affected so many things. Even the teaching, even our like the classes. I don't feel like we are getting that much value from them ... [They] had given us an opportunity maybe to suspend your studies, but then it was for a whole year to suspend your studies and go and then you don't know how this situation is going to evolve. What if Australia closes its borders forever and when you're going you won't be able to come back and complete. So it's quite, we had to make so many decisions based on yeah so I don't know ... Just take each day as it comes (University student, Melbourne).*

#### 14.7.4 Accommodation

Figure 119 shows that 47% of students responded that stress about their housing situation was having an impact on their studies, with 28% of respondents worried about losing their accommodation.

Figure 119: Please answer how much you agree or disagree with the following statements



A quarter of students somewhat or strongly disagreed that their accommodation was suitable for online learning, a concerning response given that essentially all study was being delivered through online platforms at the time of the survey. Respondents were fairly equally divided when asked their agreement with the statement ‘my landlord/real estate agent has been sympathetic to my situation’; 27% expressed agreement and 32% disagreement. The remaining 41% answered that they neither agree nor disagree suggesting mixed experiences and a degree of ambivalence about their treatment.

#### 14.7.5 Discrimination

In 2019, 30% of students reported they experienced discrimination on a yes/no question. In this survey, we asked about frequency of discrimination and asked them to reflect on a broader context of their ‘day to day’ experiences. Most students still reported that they have not very often or never experienced discrimination because of their racial-ethnic or cultural background (77%), with the remaining 23% reporting that it often or fairly often occurred.

Figure 120: In your day-to-day experiences in Australia, how often do you feel that you faced discrimination because of your racial-ethnic or cultural background? (n=726)

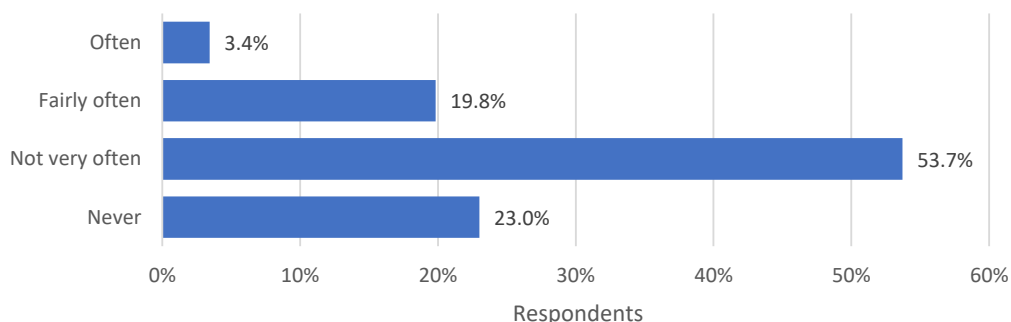
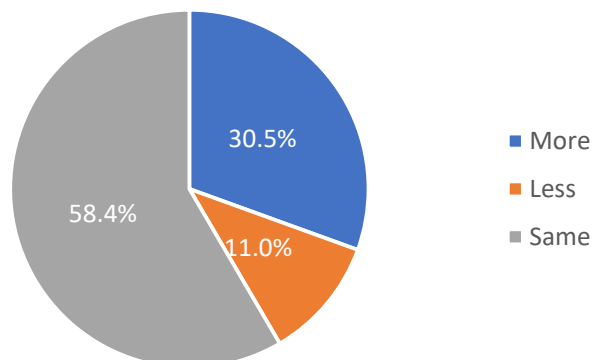


Figure 121, shows that 31% of students experienced more discrimination during COVID-19, whilst one in ten (11%) have experienced less.

Figure 121: Now thinking about the COVID-19 period, have you experienced more, less, or the same level of discrimination? (n=724)



#### 14.7.6 Financial stress

Figure 122: Please answer how much you agree or disagree with the following statements

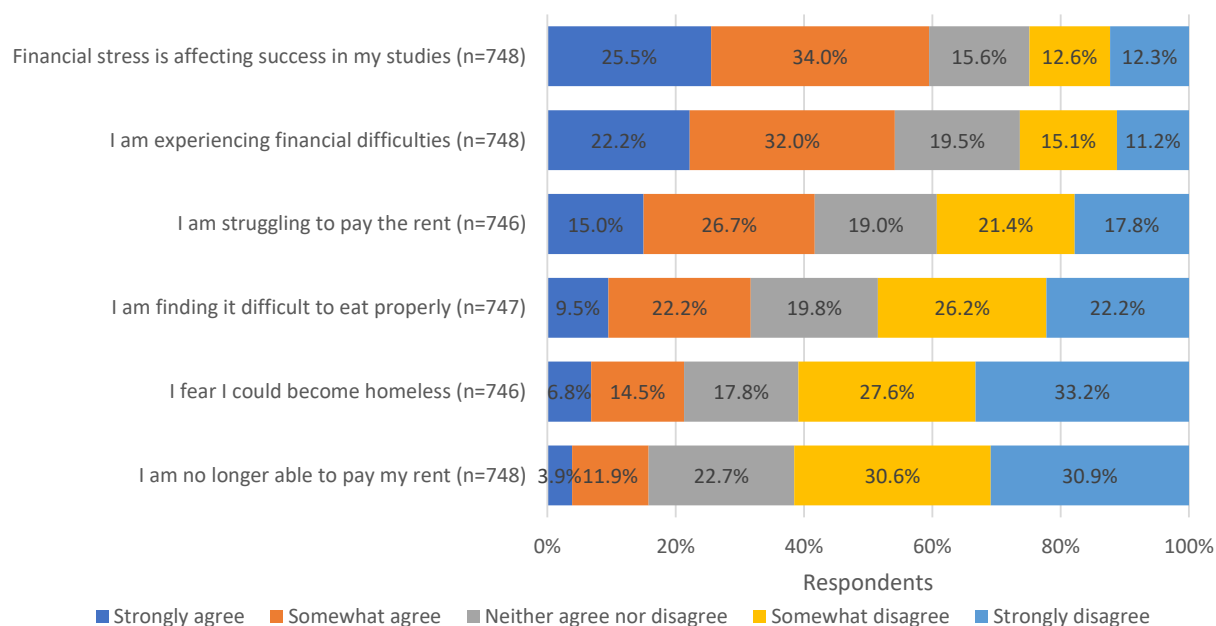
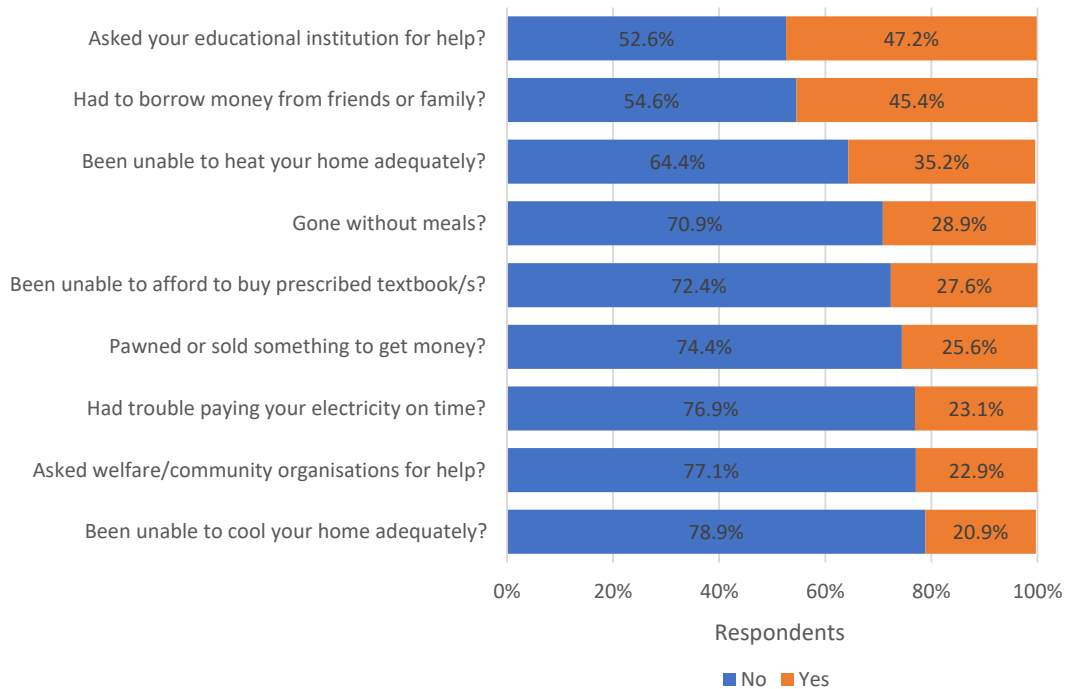


Figure 122 shows the high degree to which international students reported struggling financially during COVID-19. Over half (54%) agreed that they experienced financial difficulties and 32% reported that they found it difficult to eat properly. Disturbingly, 16% of students agreed or strongly agreed with the statement, 'I am no longer able to pay my rent' and 42% agreed that they struggled to pay their rent. It is not a surprise that 21% feared they could become homeless. A majority of students (60%) agreed or strongly agreed that financial stress was affecting success in their studies.

### 14.7.7 Financial hardship

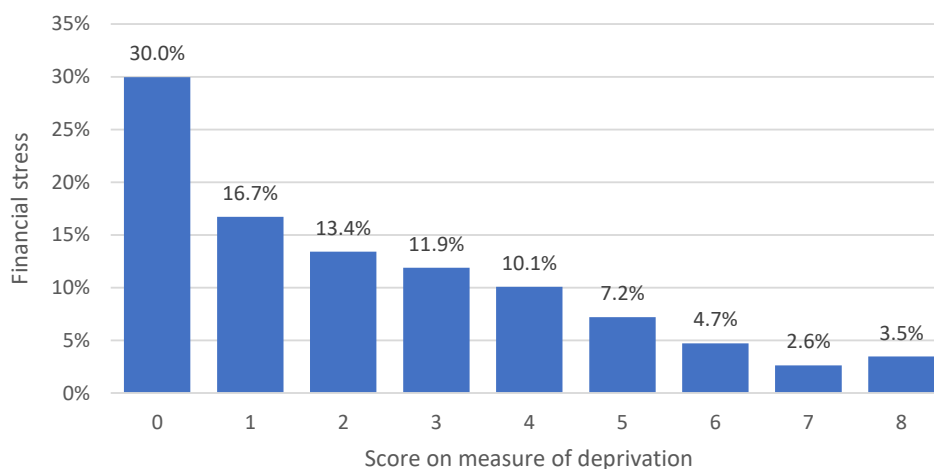
Nearly half of students (47%) have asked their educational institution for help due to a shortage of money (Figure 123, first item).

Figure 123: Since the COVID-19 lockdown, because of a shortage of money, have you... (n=724)



The remaining questions are the same eight items used to construct a measure of financial stress in Section 11.4, earlier in the report. The number of actions or items reported by each student were added together to give a score out of eight.

Figure 124: Since the COVID-19 lockdown, because of a shortage of money, have you...? Number of items (out of possible eight) answered Yes (n=724)



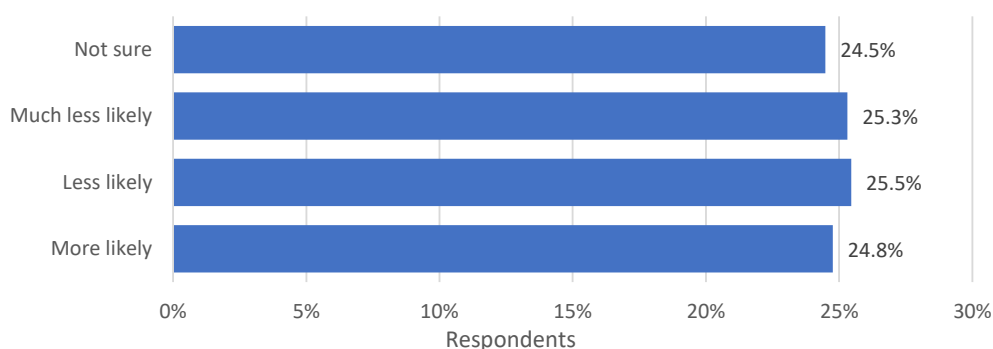


A direct comparison to results for the financial stress measure for the 2019 ‘before’ sample is not possible. As previously discussed, the samples are not equivalent, and in this case the question has been asked slightly differently (‘since the COVID-19 lockdown’ here, rather than ‘over the last year, since you started renting’). Nonetheless, Figure 126 suggests that the students surveyed during the pandemic are suffering higher levels of hardship. In 2020, during the pandemic, 18% of students reported at least five of the items on the scale (compared with 10% in 2019). The number of students who reported doing none of the actions was only 30% (down from 44% in 2019).

#### 14.7.8 Future study intentions

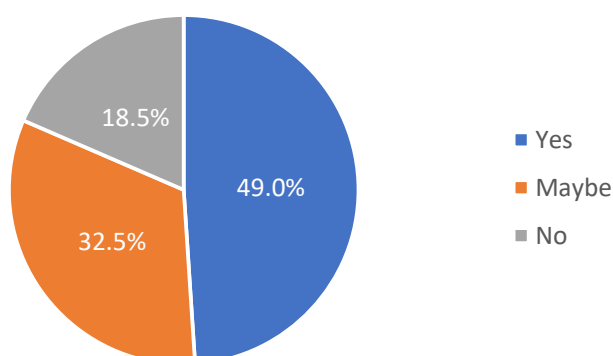
Asked to think about Australia’s handling of the pandemic, a quarter of students (25%) said they were not sure if they would choose or recommend Australia as a place to study in the future. Concerningly, half (51%) said they would be much less or less likely to choose or recommend Australia as a place to study.

*Figure 125: Overall, has Australia’s handling of the COVID-19 pandemic, including its handling of international students, made you more or less likely to choose or recommend Australia as a place to study in the future? (n=719)*



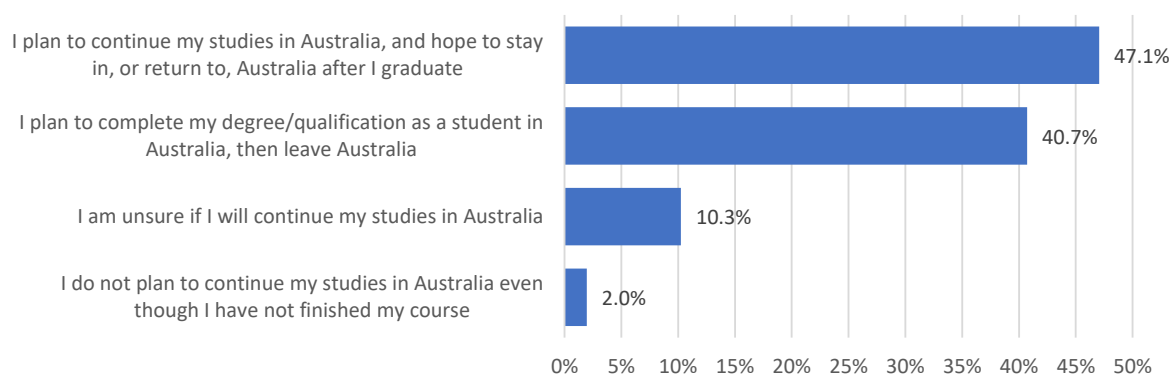
Only 19% of students reported that the experience of living in Australia during the pandemic would have no impact on their future study plans in the country. For 49% of students, their experience has had an impact on their plans Figure 126.

*Figure 126: Thinking about your experience living in Australia as an International student during the COVID-19 pandemic, has the pandemic had an impact on your future study plans in Australia? (n=719)*



As reported in Figure 127, students were asked which of four statements best reflected their plans for study in the future. Nearly half (47%) said they plan to continue their studies in Australia and hope to stay in Australia after they graduate; a further 41% plan to complete their studies before leaving the country. Further analysis is required to better understand the individual patterns of responses at this sequence of questions about the future study intentions of students.

*Figure 127: Which of the following statements best reflects your future study plans? (n=712)*



Additional analysis suggests that planning to leave Australia after completion of their course is weakly positively correlated with the pandemic impacting on the students' study plans (46% responded 'yes' compared with 41% on average). By contrast, students that hope to stay in, or return to Australia after graduation are more likely to have answered 'no' (60% compared with 47% on average).

Similarly, the responses to the questions about future intentions are associated with how much more or less likely a student reported they would be to recommend Australia as a place to study. Those more likely to recommend Australia as a place to study are also more likely to respond that they wish to stay in or return to Australia after graduation (64% compared with 27% much less likely). Conversely, students who plan to leave Australia after graduation were much less likely to recommend Australia (49% compared with 32% more likely).

## 14.8 Demographics (2020 during-COVID Survey, resident students)

*Table 9: How would you describe your gender?*

	Frequency	Percent
Male	326	45.5%
Female	389	54.3%
Another gender identity	2	0.3%
Total	717	

Table 10: How old are you?

	Frequency	Percent
18 years	3	0.4%
19 to 21 years	92	12.8%
22 to 25 years	255	35.6%
26 to 30 years	223	31.1%
Over 30 years	143	20.0%
Total	716	

Table 11: Where is your educational institution?

	Frequency	Percent
Sydney	576	80.4%
Melbourne	140	19.6%
Total	716	

Table 12: Which of the following describes the educational institution where you study?

	Frequency	Percent
A university	648	90.5%
A private training school or college that teaches vocational skills (e.g. certificate and diploma courses in fitness, hospitality, nursing and auto mechanics)	21	2.9%
A private college offering academic degree programs (e.g. Bachelor and Masters level degrees in business, psychology)	19	2.7%
TAFE	13	1.8%
Specialist foundation colleges or programs	8	1.1%
A English language school	7	1.0%
Total	716	

Table 13: Thinking of you and your family background for a moment. In your country of origin, compared to others, would you say you and your family's situation is best described as...

	Frequency	Percent
Working class (or low to middle income)	218	30.5%
Middle class (or middle to high income)	459	64.3%
Upper class (or high to very high income)	37	5.2%
Total	714	

Table 14: Language in which survey was undertaken

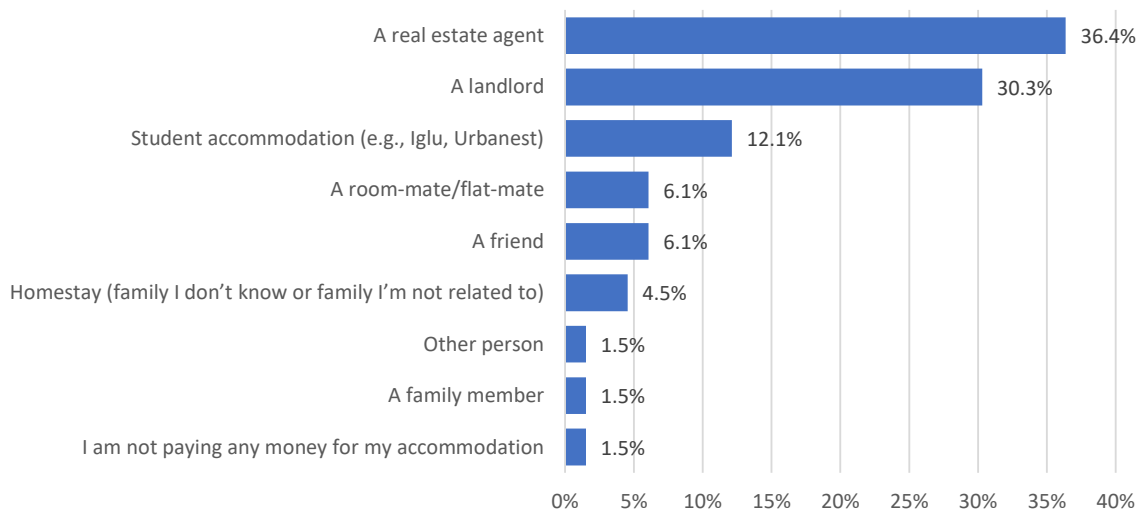
	Frequency	Percent
Chinese	121	16.1%
English	630	83.9%
	751	

## 15 International students outside Australia during COVID-19

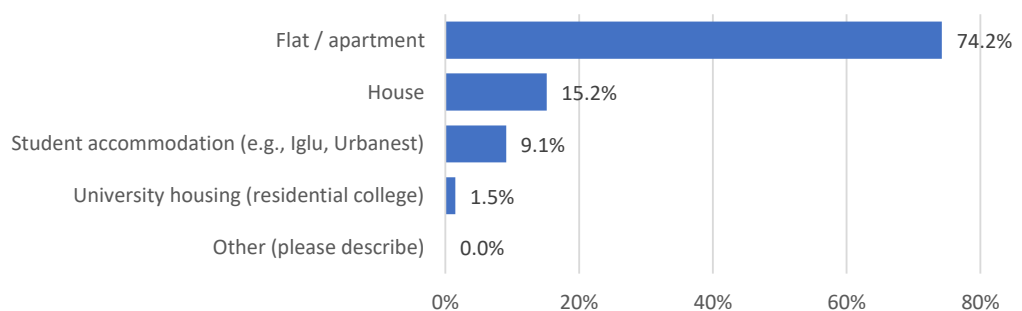
At the start of the questionnaire, respondents were asked three questions to establish their eligibility to complete the survey. Although enrolled in Australian education institutions, 66 respondents were living in a country other than Australia at the time of the survey (presumably most in their home country). They were therefore unable to answer questions about their experiences of the Australian private rental sector during the pandemic. Instead, these students were asked a series of questions about their living and income arrangements before the pandemic, why they left Australia, and their future intentions with regards to studying in Australia. We note that the sample size here is small and the respondents are not representative of all students that have left Australia because of COVID-19. Headline results should be interpreted in that light.

### 15.1 Living in Australia before COVID-19

*Figure 128. L3: Before leaving Australia, from whom did you rent the accommodation (property or room) you lived in? (n=66)*

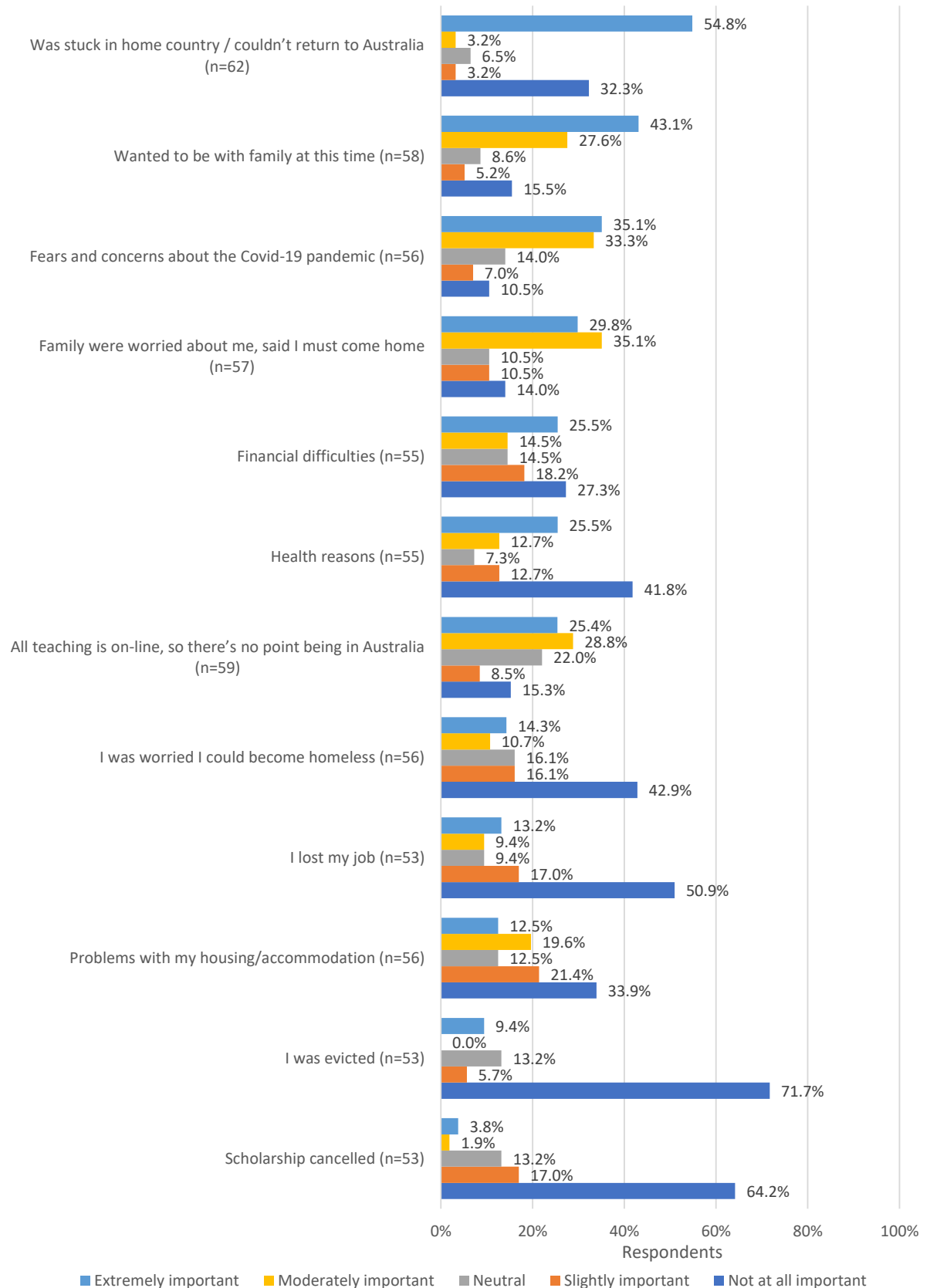


*Figure 129. L4: How would you describe the last rented property you lived in when you were studying in Australia? (n=66)*



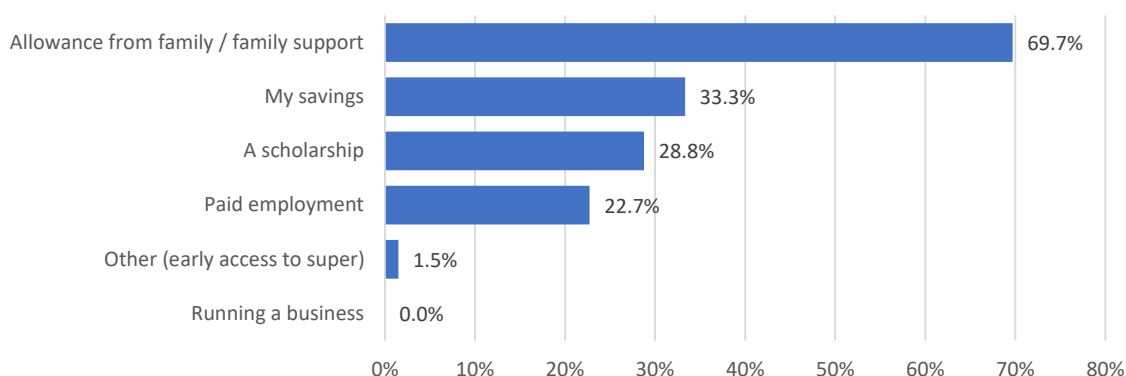
## 15.2 Reasons for leaving Australia

Figure 130. L2: Why did you leave Australia?



Asked about their reasons for leaving Australia, over half of the students (55%) rated their inability to *return* to Australia due to the COVID-19 pandemic as extremely important. This finding suggests many international students could not return to Australia were stuck by a mix of lockdown and travel restrictions. However, also rated extremely or moderately important was their desire to be with family (71%) and their fears and concerns about the pandemic (68%). For many students (54%), that all teaching was available online was also a factor rated as extremely or moderately important in their decision.

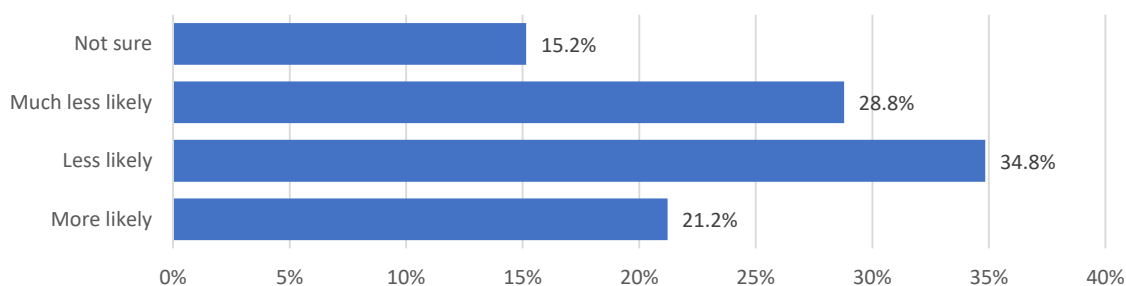
*Figure 131. L5: Before you left Australia, what were your main sources of income? (n=66)*



### 15.3 Future intentions

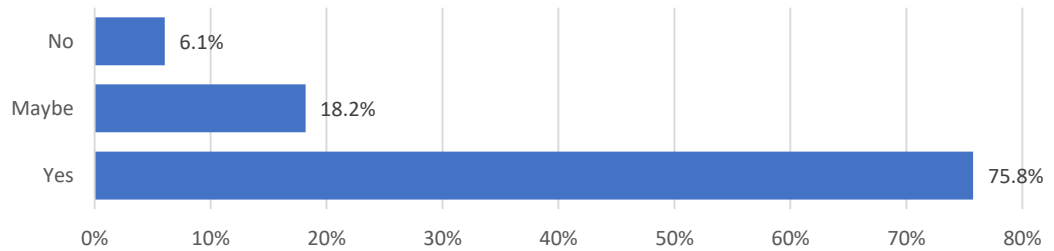
The students living outside of Australia at the time of the survey said they would be less likely (35%) or much less likely (29%) to choose or recommend Australia as a place to study in the future.

*Figure 132. F3: Overall, has Australia's handling of the COVID-19 pandemic, including its handling of international students, made you more or less likely to choose or recommend Australia as a place to study in the future? (n=66)*



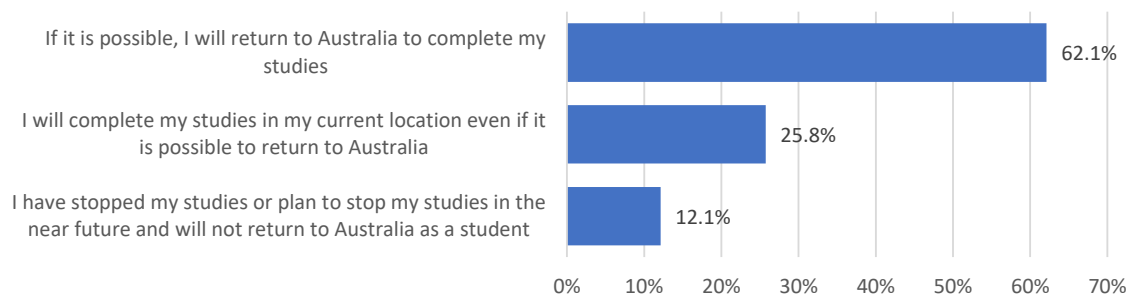
Bearing in mind the small sample here, the impressions of these students of Australia's handling of the pandemic appear to be much more critical than those of the students who remained in Australia (see Figure 125). Compared with the students who remained resident in Australia (49% yes, see Figure 126), the students living outside of the country were also likely to report that the pandemic has had an impact on their future study plans in Australia (76%) (Figure 133).

Figure 133. F4a: Thinking about your experience living in Australia as an International student during the COVID-19 pandemic, has the pandemic had an impact on your future study plans in Australia? (n=66)



Nonetheless, 62% of students said that if it is possible, they will return to Australia to complete their studies (Figure 134). A quarter (26%) reported they plan to complete their studies in their current location even if they could return to Australia.

Figure 134. F4b: Which of the following statements best reflects your study plans in the next 12 months? (n=66)



## 16 Conclusion

Drawing on two surveys, our objective in this report was to document the circumstances and experiences of international students in the private rental sector in Sydney and Melbourne. Here, we briefly highlight major findings, identify their significance, and outline future research.

### 16.1 Major findings

Confirming other research (e.g. Matthews et al. 2019), our study has shown that international students enjoy living and studying in Australia. By focussing on the quality and affordability of housing, we have shown that most students have relatively good experiences of renting, but we also identified the more serious problems encountered by a significant number of students. For example, there are considerable difficulties with housing affordability, insecurity of tenure, overcrowding, discrimination, landlord-tenant relations, and the quality and suitability of some rental properties.

Housing unaffordability and financial stress are central problems that affect a substantial minority of students, which they attempt to ameliorate through strategies such as bedroom-sharing, living further from their education provider, or tolerating lower quality and more insecure accommodation. Paid employment is particularly crucial for low-income international students in managing their housing costs. Still, the experience of paid work brings its own problems, such as job precarity and reduced study time.

Loneliness is a significant problem for many students, with social connectedness having a broad influence on student experience.

The during-COVID survey revealed that a far greater proportion of international students in the private rental market are now in a precarious financial and housing situation due to major income and job losses. Loneliness, which was already a significant issue before the pandemic, has become more extensive. Government support for international students was viewed as disappointing.

### 16.2 Significance of this research

This report profiles major new research on housing, work, and wellbeing of international students in Australia in 2019/2020 at a time of significant challenges in higher education. The study provides detailed data on the dimensions and social profile of housing precarity among international students. It also identifies the diversity of students' experiences of housing in the private rental sector and how they are shaped by social connections, the structure of housing markets, and individual economic resources. Importantly, the two surveys identify the importance of paid employment to many international students. The study also finds evidence for the importance of encouraging social connection among international students.



This research took place before and during the disruption caused globally by COVID-19. It therefore offers important insights into the consequences of the pandemic for international student wellbeing, finances, work, and future study. Finally, the study provides motivation for greater policy attention to the clear evidence of major hardship faced by some international students.

### 16.3 Future research

Future research linked to this project will further investigate the multiple impacts and consequences for international students of severe financial stress on housing and wellbeing. A major focus will be students' relationships with landlords and real estate agents and how they manage this interaction and respond to what they perceive as unfair treatment. We will also examine the impact of overcrowding on everyday life and academic performance. The circumstances of international students in the workplace and the links between work, the cost of accommodation, and educational outcomes will be further analysed. Importantly, additional work will be taken to identify the diversity of student experience across the three post-secondary sectors.

Finally, the future work of this project will incorporate an expanded focus on policy. Crucial questions include what is working in the housing realm for international students and what can education providers and government do to enhance the international student experience.

In addition to working further with the survey data, each of these research and policy areas will be investigated using semi-structured in-depth interviews with international students and expert informants including policymakers, campus housing directors, international student leaders and organisations, police, and lawyers.

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## 18 Appendices

### 18.1 Appendix One

Table 15: Country/region of origin (n=6623)

Country/region of origin	Number	Percent	Country/region of origin	Number	Percent
China	2618	39.50%	Ghana	7	0.10%
India	668	10.10%	Ireland	7	0.10%
Nepal	312	4.70%	Argentina	6	0.10%
Indonesia	256	3.90%	Papua New Guinea	6	0.10%
Vietnam	204	3.10%	Austria	5	0.10%
Malaysia	151	2.30%	Iraq	5	0.10%
Bangladesh	149	2.20%	Kazakhstan	5	0.10%
Philippines	145	2.20%	Bhutan	4	0.10%
Pakistan	133	2.00%	Ecuador	4	0.10%
Australia	130	2.00%	Fiji	4	0.10%
Hong Kong	119	1.80%	Kuwait	4	0.10%
Brazil	118	1.80%	North Macedonia	4	0.10%
Sri Lanka	117	1.80%	Ukraine	4	0.10%
United States	114	1.70%	UAE	4	0.10%
Korea, South	110	1.70%	Brunei	3	0.00%
Singapore	109	1.60%	Egypt	3	0.00%
Taiwan	82	1.20%	Greece	3	0.00%
Colombia	76	1.10%	Laos	3	0.00%
Germany	60	0.90%	Maldives	3	0.00%
Japan	47	0.70%	Mozambique	3	0.00%
Thailand	46	0.70%	Uganda	3	0.00%
Canada	44	0.70%	Vanuatu	3	0.00%
France	42	0.60%	Afghanistan	2	0.00%
Nigeria	40	0.60%	Albania	2	0.00%
Iran	39	0.60%	Armenia	2	0.00%
Mongolia	34	0.50%	Botswana	2	0.00%
United Kingdom	34	0.50%	Honduras	2	0.00%
Mexico	32	0.50%	Israel	2	0.00%
Myanmar/Burma	32	0.50%	Morocco	2	0.00%
Saudi Arabia	32	0.50%	Palestine	2	0.00%
Cambodia	29	0.40%	Paraguay	2	0.00%
Other (please specify)	29	0.40%	Samoa	2	0.00%
Chile	27	0.40%	Serbia	2	0.00%
Spain	27	0.40%	Belarus	1	0.00%
Italy	24	0.40%	Costa Rica	1	0.00%
Kenya	24	0.40%	Croatia	1	0.00%
The Netherlands	19	0.30%	Guatemala	1	0.00%

Country/region of origin	Number	Percent	Country/region of origin	Number	Percent
Norway	18	0.30%	Hungary	1	0.00%
Russia	17	0.30%	Jamaica	1	0.00%
Denmark	16	0.20%	Latvia	1	0.00%
Sweden	16	0.20%	Lithuania	1	0.00%
Peru	15	0.20%	Madagascar	1	0.00%
Lebanon	14	0.20%	Malawi	1	0.00%
Turkey	14	0.20%	New Caledonia	1	0.00%
Mauritius	13	0.20%	Nicaragua	1	0.00%
Zimbabwe	12	0.20%	Romania	1	0.00%
Jordan	11	0.20%	Rwanda	1	0.00%
Poland	10	0.20%	Solomon Islands	1	0.00%
South Africa	10	0.20%	Syria	1	0.00%
Belgium	9	0.10%	Tanzania	1	0.00%
Switzerland	9	0.10%	Tuvalu	1	0.00%
Czechia	8	0.10%	Uruguay	1	0.00%
Ethiopia	8	0.10%	Uzbekistan	1	0.00%
Oman	8	0.10%	Zambia	1	0.00%
Finland	7	0.10%	TOTAL	6623	



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