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International students struggling in the private rental sector in Australia prior to and during the pandemic

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ABSTRACT

International students have emerged as a major cohort within Australia's post-secondary education sector. Despite contributing substantially to the economy and community, they are expected to make their own way in Australia's expensive private rental market. Drawing on two surveys—one conducted prior to Covid-19 and one fielded during the pandemic—as well as forty semi-structured in-depth interviews, the article examines strategies adopted by students to cope with high rents in Sydney and Melbourne. Drawing on the concept of risk, we argue that international students studying in these two cities must constantly manage the pressures of expensive and unstable rental housing. Access to decent accommodation often depends on finding and maintaining paid employment. Second, students adopt risky strategies to meet housing costs such as sharing bedrooms. These strategies reduce rents but invoke further challenges. Third, we find that due to the loss of paid employment, the Covid-19 pandemic has substantially increased the risks for international students dependent on the private rental sector.

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Introduction

International students have become a substantial cohort within the post-secondary education sector in some advanced economies (OECD, 2020). Globally, in 2018, there were about 5.6 million international students (OECD, 2020). Some students obtain scholarships or come from affluent families and have few problems finding accommodation in the host country. However, many come from households that struggle to find the financial resources required to send a family member to another country to study (Calder *et al.*, 2016; Forbes-Mewett *et al.*, 2009; Sherry *et al.*, 2010).

Even when some find scholarships, these often only partially cover living costs. As a result, the housing experiences of international students from poorer family backgrounds can be unsettled and gruelling (Bista, 2018; Fang & van Liempt, 2020; Orygen, 2020). Finding secure and affordable accommodation is often a major challenge. In turn, poor and insecure housing can impact negatively on the wellbeing of students and their academic performance (Kuzmane *et al.*, 2017; Montgomery, 2017; Morris *et al.*, 2021; Orygen, 2020).

This article examines the housing affordability experiences of international students in the private rental sector (PRS) in Sydney and Melbourne—Australia's two largest and most expensive cities. Our contribution is to deepen understandings of how students manage their weekly rent and housing situations given their financial precarity. To achieve this, we utilize the concept of risk (Beck, 2006; Beck & Beck-Gernsheim, 2002; Hacker, 2019) to understand the housing environments that students navigate.

By examining extensive qualitative and survey data on international students gathered in 2019 and 2020, we demonstrate that students take major risks to further their studies in Australia. For example, the decision to study in Australia is often premised on the belief that paid employment can be found soon after arrival and earnings will cover rent and living costs. Australia's relatively buoyant labour market has meant that historically taking this risk has been a reasonable gamble; most students eventually found eventually paid employment. Our data enables us to examine the impact of the Covid-19 pandemic on international students in the PRS. The pandemic accentuated risks dramatically, leading to intense precarity for international students dependent on paid employment to cover accommodation costs. As detailed below, many lost their jobs in the 2020 pandemic-related lockdowns when non-essential businesses were required to close.

We begin by mapping features of the international student market in Australia and the PRS, on which almost all international students are dependent for their accommodation. We then develop a risk framework that we use to interpret our data. The concepts of risk, risk shifting and risk coping are utilized to make sense of the market environments encountered by students. A methodology section follows. We then focus on the affordability crisis faced by international students in the PRS in Sydney and Melbourne and discuss strategies that they devise to cope with risk. After this, we examine Covid-19's impact on international students in the PRS: the pandemic dramatically exposed the fault-lines of risk already embedded in Australia's approach to international education.

International students in Australia and housing in the PRS

Australia is a highly sought-after tertiary education destination and, according to the latest OECD data, only the US and the UK have more international students (OECD, 2020). In 2019, there were 758,154 full-fee paying international students—equivalent to about 3% of Australia's population (Australian Government, 2019a). About 46% were university students, 30% were enrolled in vocational education and training (VET), and 16% in English Language courses. The

remainder were enrolled in schools and non-award programs (Australian Government, 2019a).

The contribution of international students to Australia's education sector and economy has been enormous. In the 2018–19 financial year, for example, international education contributed an estimated \$37.6 billion, up from \$17.5 billion in 2013 (Australian Government, 2017, 2019b). International education is the largest service sector export and the fourth biggest export after iron ore, coal and gas (Australian Government, 2019b). In 2019, it was estimated that international students supported around 250,000 jobs (Australian Government, 2019b). The pandemic dealt a major blow to the sector: enrolments of international students plummeted due to border closures and thousands of education jobs have been lost (Universities Australia, 2021).

Housing arrangements are central to the quality of student experiences. Unlike other countries, Australia does not make subsidized housing available for international students. Thus, most international students must find accommodation in a lightly regulated and expensive PRS. In some years, Australia has been ranked as the most expensive country for international students (HSBC, 2013), making the search for affordable accommodation a major challenge for students on limited budgets or from low-income countries with weak currencies.

The regulation of the PRS is skewed towards landlords (Morris *et al.*, 2017; Pawson *et al.*, 2020). In all of Australia, written agreements (leases) are rarely longer than 12 months. Of course, shorter leases can be advantageous; they give students flexibility to move on and find better arrangements quickly. However, tenant knowledge of leasing arrangements is often limited, and in many instances students do not know whether they have a lease (Berg & Farbenblum, 2019). Once the lease ends, landlords in Sydney and Melbourne can increase the rent to whatever the market can bear; there is no limit. In New South Wales (NSW), the state where Sydney is located, no-grounds eviction is still in place; once the lease ends tenants can be asked to vacate at any time and the landlord is under no obligation to supply a reason (Morris *et al.*, 2021). In Victoria, where Melbourne is the capital, no-grounds evictions became unlawful at the end of March 2021, except at the end of the first fixed-term agreement.

Negligible rent regulation and high demand have resulted in an affordability crisis in Sydney and Melbourne (Morris *et al.*, 2021). Immediately prior to the pandemic, the median weekly rent in Melbourne in December 2019 was \$430 for houses and \$420 for apartments. In Sydney, the median weekly rent was \$525 for houses and \$510 for apartments¹ (Heagney, 2020). However, in the inner-city and inner-suburban areas, where most of the universities and private colleges are located and where international students are most likely to reside, rents are significantly higher than the average (Burke, 2015). For example, in December 2019 the median rent for a two-bedroom apartment in central Sydney was \$750 per week. By contrast, the median rent for a two-bedroom apartment in the outer suburb of Blacktown, 45 kilometres from inner Sydney, was \$370 per week (NSW Government, 2020).

Housing problems facing international students in Australia have been widely recognized. Although previous research (Burke, 2015; Fincher & Shaw, 2011; Judd, 2014; Marginson *et al.*, 2010; Obeng-Odoom, 2012; Ruming & Dowling, 2017; Ziguras, 2015)

has highlighted these difficulties, the scope of these studies has been limited. They have focused on limited student populations or treated housing as part of wider investigations of student welfare. However, as long ago as 2010, Marginson *et al.* (2010, p. 146) stated there was a 'crisis in international student housing in Australia', characterized primarily by substantial exploitation in the PRS and a failure by government to enforce landlord obligations. In 2011, a NSW Parliamentary Inquiry into international student housing found that many students resided in marginal rental accommodation 'not covered by the State's mainstream residential tenancy laws' (NSW Parliament, 2011, p. 47). The Council of International Students Australia (CISA) and the *graduate International Student Barometer* have 'consistently rated Australia poorly for the quality and cost of student accommodation' (Ziguras, 2015, p. 7).

A study at the University of Sydney found that almost all of their international students were reliant on the PRS. A range of problems were identified: wrongful eviction, bonds not being returned, unexpected rent increases, and invasion of tenant privacy (Obeng-Odoom, 2012). Unfortunately, the study did not probe concerns about affordability. However, other studies of international student housing have addressed affordability problems as a source of student insecurity. A study based on 30 interviews with PhD students in Sydney established that affordability of rental accommodation was a serious concern and in order to afford the rent, sharing was often essential¹² (Ruming & Dowling, 2017). Further, a survey of 393 Chinese students enrolled at the University of New South Wales in Sydney found that 64% paid more for accommodation in the PRS than they could afford (Judd, 2014). Finally, Burke's (2015) study compared housing markets for international students in Australia with the situation in Canada, Malaysia, the US, the UK, Hong Kong, and Singapore. Students in Australia were the most dependent on the PRS, and in areas close to the universities (within 10 kilometres), 'rents are expensive compared to most other international locations ...' (Burke, 2015, p. 3).

A recent investigation of the housing experiences of international students that drew on an online survey distributed through social media, confirmed the affordability crisis identified in earlier research. Researchers found that half of the respondents 'had experienced one or more problems in their housing in Australia' (Berg & Farbenblum, 2019, p. 8). Problems included: accommodation being different to what was advertised; paying for accommodation that did not exist; landlords moving new tenants into accommodation without the consent of occupants; unexpected rent increases and the refusal of landlords to return bonds.

International students, housing, and the Covid-19 pandemic

Precarious housing experiences for international students became more widespread and serious in 2020. At the time of the pandemic-related lockdowns in April 2020, there were an estimated 565,000 international students in Australia (Coleman, 2020). The impact of the lockdowns on many of these students was profound. There were increasing reports of student reliance on emergency foodbanks as well as reports of students on the verge of homelessness because of rent difficulties (Henriques-Gomes, 2020; Kinsella, 2020; O'Brian, 2020). The pandemic contributed to an intensification of the risks faced by students in four ways. First, the lockdown meant that many

international students lost their jobs or had their hours of paid employment cut (Berg & Farbenblum, 2020). Second, many students could not leave Australia because there were either no outbound flights or because their home country had shut its borders (Barro, 2020). Third, the Australian government's massive support package to keep workers employed, or to support those workers who lost jobs, was restricted to Australian citizens and permanent residents (Wilson, 2020). As temporary visa holders, international students were given no support from the federal government. There was, however, patchy support from universities, local non-government organizations, and state governments (Hunter, 2020). Finally, the global nature of the pandemic meant the capacity of the families of students to provide financial relief was disrupted (Barro, 2020; Berg & Farbenblum, 2019).

Framing the housing problem: marketization and risk

International education is a 'risky business' in which international students and their families bear almost all of the risk (Kell & Vogle, 2012). Here, the concepts of risk, 'risk-shifting', and 'risk-coping' are combined in a framework for interpreting our data and explaining international student experiences. In recent decades, researchers have used the concept of risk to explain processes of adaptation to social change (Beck, 2006; Beck & Beck-Gernsheim, 2002; Hacker, 2019; Hacker & Pierson, 2010). Hacker & Pierson (2010), for example, identify risk-shifting as central to the strategies of powerful organisations such as corporations and governments. Beck further understands the problem as one of battles over definitions—these battles carry the potential to shift risk between actors. He sees the ability to define 'risk exposure' as central to attempts by 'powerful actors to maximize risks for "others" and minimize risks for themselves' (Beck, 2006, p. 333).

Australian higher education policy has constructed international students as individual fee-paying consumers and sources of revenue (Ramia *et al.*, 2013). Fees from international students in higher education, on average around \$30,000 per annum, generate enormous revenue for universities (Australian Universities, 2020). The extraordinary expansion of international student enrolments has allowed the government to reduce its financial commitment to higher education. In 1989, Australian universities received more than 80% of their operating budgets from the government, but this share has since fallen below 40% and is well below the OECD average (Horne, 2020). Outside of the university sector, some private education providers are major corporations, built mainly on the strength of international student enrolments. For example, in March 2019, Navitas, one of the largest private educational providers in Australia, was bought by a private equity firm for AU\$2.1 billion (Kruger, 2019). Australia's substantial involvement in the global education market provides the structural backdrop for our study. It has expanded student opportunities, but it has also created unequal exposure to risk for students.

In this context of marketisation, the powerful risk-shifting agents are education providers who define students as individual fee-paying consumers, and landlords who exploit weak housing regulation to maximise advantage over student tenants. Education providers have minimal obligation to ensure that their international students are adequately and securely housed. Landlords are positioned to take advantage of

international students by exploiting weak regulations. At worst, this market power has led to students absorbing risks from over-crowding, excessive rents, and even illegal 'conversions' of dwelling structures to maximise occupancy (Gurran *et al.*, 2019). To survive the consequences of heightened risk, international students '... must be able to ... adapt to change; they must organize and improvise, set goals, recognize obstacles, accept defeats and attempt new starts. They need initiative, tenacity, flexibility and tolerance of frustration' (Beck & Beck-Gernsheim, 2002, p. 4).

Marketisation leaves international students and their families to cope with risks on their own. The choice to undertake international study often involves considerable financial risk for the families of students who make financial sacrifices and take on debt to fund their aspirations (Kell & Vogle, 2012). Successful coping with risk, then, depends on student access to financial resources and, not surprisingly, students from low-income households and low-income countries are more likely than more affluent students to encounter risks from severe housing precarity (Morris *et al.*, 2020).

In this study, the concept of risk frames our interpretation of how students manage the expensive and insecure private rental market in Sydney and Melbourne. We highlight the impact of hardships and stresses as well as typical coping strategies that include greater participation in paid employment and, on the housing side, room-sharing and overcrowded living.

A mixed-methods study in Sydney and Melbourne

Our empirical inquiry draws on two online surveys (2019, 2020) administered in Qualtrics, and forty semi-structured in-depth interviews with international students who were then enrolled in Australian post-secondary educational institutions. These methods were embedded in a convergent mixed-method design: different forms of data were collected sequentially but based on similar variables and a shared construct of housing precarity. Recruitment and question construction for both the second survey and the qualitative interviews were informed by preliminary analysis of the first survey findings. However, each of the survey and interview findings were analysed separately and brought together to complement each other through comparison (Creswell, 2014).

The first survey (Survey 1) closed in December 2019. Its central aim was to examine the housing circumstances of international students in the PRS in Sydney and Melbourne in all three post-secondary sectors—universities, VET, and English language colleges. Education providers were asked to send the link to the survey to all of their international students. Ultimately 43 institutions (ten universities, 24 VET providers, seven English language colleges and two foundation course programs) participated and 7,084 valid responses were obtained. Responses from the university sector dominated overall responses, primarily because these larger institutions were able to email their sizeable student cohorts; 82.9% of respondents were university students, 11.3% were VET students, and 5.3% were English language students. Most respondents (45%) were from North East Asia (China, Hong Kong, Taiwan, Japan and Korea); 21% were from Southern and Central Asia (India, Bangladesh, Nepal, Sri Lanka, Pakistan) and 15% were from South East Asia (Vietnam Thailand, Myanmar, Cambodia, Malaysia, Philippines and Singapore). There were 5,430

respondents from Sydney and 1,208 from Melbourne. Regression modelling found no differences in the responses of students in Sydney and Melbourne to questions about financial stress and accommodation precarity, thus the data from the two cities was not analysed separately.

The second survey (Survey 2) was fielded during the pandemic-related lockdown, from mid-June to early July 2020. Our aim was to investigate the impact of the lockdown on the housing circumstances of international students. Of the 7,084 respondents to Survey 1, a total of 3,114 respondents consented to re-contact. All these students were emailed the link to Survey 2 and a response rate of 35% was achieved. There were 751 valid responses that satisfied our eligibility criteria of current enrolment in an Australian educational institution as well as residence in Australia at the time of the fieldwork. In Survey 2, non-university students were less likely to answer, probably because they had completed their studies, and students reliant on work income prior to COVID-19 were slightly more likely to have participated. Ethics required that the data across the two surveys not be linked. The data from the two surveys was analysed using a combination of univariate and bivariate descriptive statistical approaches (frequencies and crosstabs) with SPSSv.26 software.

In addition to the surveys, forty semi-structured in-depth interviews were conducted remotely over Zoom (Covid-19 meant face-to-face interviews were not possible). An initial spreadsheet of 120 contacts was developed from the cohort of respondents in Survey 1 who said that they were prepared to be interviewed face-to-face, based on a precarity composite score divided into low, middle, and high-thirds, and indicating gender, city, and education sector. Another list of 130 contacts was later generated indicating students sharing a bedroom with two or more people. Recruiting from these contact lists allowed for purposeful selection across important areas. We emailed 117 of these students inviting them to participate in an interview. Our aim was to obtain a spread of students in the post-secondary sector and in Melbourne and Sydney. Of the 40 interviewees, 27 were university students, nine were in the VET sector and four were English language students; 14 were based in Melbourne and 26 in Sydney. All of the interviews were audio-recorded and transcribed. The interview data was organized using NVivo software.

Both deductive and inductive coding was used to thematise the transcribed interviews. An initial coding frame of deductive codes was generated based on a review of the literature and five anticipated dimensions of housing precarity that framed the convergent mixed-method design. Inductive codes were added throughout the first cycle of coding, allowing for the identification of unanticipated and data-led themes. Deductive and inductive codes were reviewed and refined with each cycle of analysis. Interview transcripts were coded by a single researcher, with the project lead reviewing the coding frame and coded transcripts at multiple intervals as the analysis unfolded.

Results and findings

The financial context: baseline data on income and rental stress

To establish baseline data for our qualitative explorations of risk and precarity, the next two sections provide evidence of student rental stress and its relationship to

employment. These results are from fieldwork conducted in 2019; discussion of the impacts of Covid-19 is deferred to a later section. Survey 1 results indicate that, similar to other contexts (see Bista, 2018; Calder et al., 2016; Fang & van Liempt, 2020; Sherry, et al., 2010), international students in Sydney and Melbourne are highly differentiated with respect to access to financial resources. When students were asked 'roughly speaking, how much income do you receive each week from all sources', 29% of respondents said less than \$300 per week, 27% stated \$300 to \$499, 23% stated between \$500 and \$799, and 12% stated \$800 or more per week. A further 9% did not provide an answer or did not know.

Obtaining a robust estimate of average student income was complicated by missing data and interpretation problems with the question. However, our analysis found that over half (56%) of the Survey 1 sample reported weekly incomes below \$500. To provide further context, the poverty line in Australia for a single person (not in the workforce) in the September Quarter of 2019—including housing—was estimated to be \$443 a week (Melbourne Institute, 2020). Providing an estimate of the poverty rate of the surveyed student cohort requires more detailed information from respondents that was beyond the scope of our fieldwork, but a simple comparison of reported incomes and published poverty lines suggests that a significant share of respondents experience poverty or near-poverty conditions.

Figure 1 confirms a strong relationship between weekly incomes and rental stress. Just over two in five students (42%) with incomes below \$500 per week reported worrying about paying their rent each week. In contrast, 29% of students with incomes over \$500 per reported that they were worried about paying their rent each week.

Figure 2 provides further evidence of the extent of rental stress in the 2019 survey cohort. Not everyone finds studying in Australia a precarious experience: around one third of our respondents reported either none or few signs of rental/financial stress. For example, 36% of students strongly agreed or agreed that they 'can easily afford the housing costs'. The same percentage of respondents stated that they do not find themselves 'worrying about paying the rent each week' and

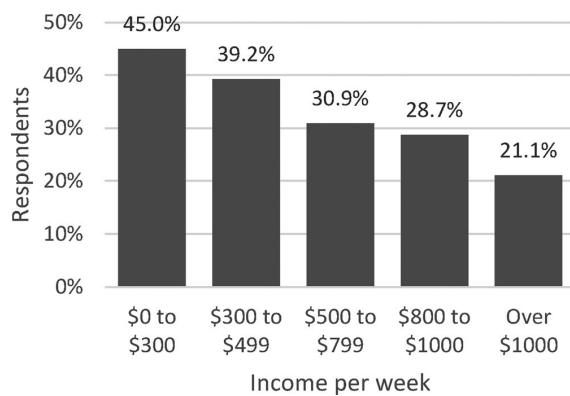


Figure 1. I often find myself worrying about paying my rent each week, per cent, 2019 (n=6,671).

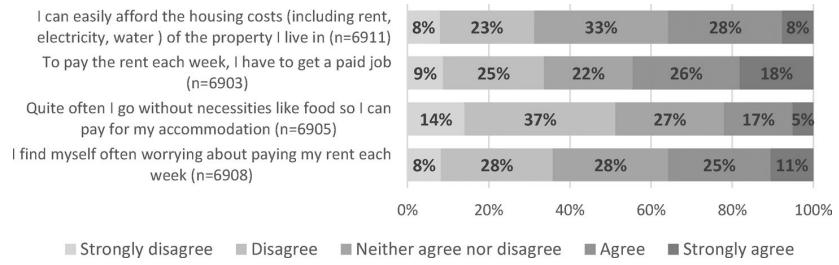


Figure 2. Indicators of rental stress before the pandemic, 2019.

a similar percentage (34%) reported that they do not need to find a paid job to pay the rent. For these students, the risk of reliance on the PRS for accommodation was minimal.

However, this study is focused on students who reported housing and income precarity. Around one third of students found it difficult to meet weekly rents: 31% disagreed or strongly disagreed that they can afford their housing costs. Similarly, 36% reported that they worry about paying the rent each week and 44% that, to pay the rent, they have to get a paid job. Remarkably, just over one in five respondents agreed or strongly agreed that they 'quite often go without necessities like food' to pay for their accommodation.

These findings reveal the intense experience of housing precarity (see Calder et al., 2016; Clair et al., 2016; Waldron, 2021) by a proportion of international students for whom the cost of their accommodation is a constant preoccupation. Their experience of precarity has serious implications. Besides influencing academic performance, various studies have shown that precarity can affect the wellbeing of the renters concerned (see Morris, 2018; Bentley et al., 2019; James et al., 2020). A key consequence of housing precarity is ongoing uncertainty (see Bates, 2020; McKee et al., 2017; Nowicki, 2017)—and that requires constant coping strategies to dissipate risk. In the worst cases, this risk coping involves adopting strategies to avoid the risk of homelessness. An alarming one in six respondents answered 'Yes' to the question in Survey 1: 'In the last year, have you ever felt you could become homeless?'.

Coping strategies I: taking risks in paid employment

For those international students who need paid employment to sustain themselves, travelling to study in another country involves substantial risk. If they fail to obtain a job, they can find themselves in serious difficulty, and for some, the consequences can be calamitous (Clibborn, 2021; Gilmartin et al., 2020; Pan, 2011). Survey 1 indicated that 43% of students were in paid employment at the time of the survey. International student visas in Australia entitle international students to work up to 20 hours per week during the semester and for 40 hours during vacations. The interviews illustrated how relying on paid employment to cover the cost of rent precipitated turmoil and anxiety. Deepa (all names are pseudonyms) came from

India to undertake undergraduate study. Her first few months in Sydney prior to the pandemic were extremely difficult due to her inability to find paid employment:

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. It was really difficult 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 to find a job.

Fortunately, Deepa's parents were able to assist, but it was at a great cost. Research has shown that the role of parents in dissipating risk in the housing market can be crucial (Heath & Calvert, 2013; McKee *et al.*, 2017). Parental capacity is unequal (Hoolachan & McKee, 2019). International students who came from well-resourced families were able to avoid risk. However, for many students the role their family could play was minimal. In Deepa's case, her family was struggling financially and took out a loan to pay off her fees. It took an emotional toll that alongside her frantic job search and study, left Deepa emotionally and physically drained:

That actually pains me every day that he [her father] has taken a loan for me to send me out here and also he has to struggle with their expenditures ... So yeah, that time [when I was unemployed] was really difficult mentally as well as physically ... You have to manage your schedules for your jobs and then everything was at that time falling apart ... The first semester, it was so stressful. At one time I ... had the thought that I should maybe go back to my parents and yeah, just leave everything here.

Like other interviewees, Deepa felt that she could not ask more of her parents and she needed to be solely responsible for her housing and living costs—even if it meant enduring poor or risky work conditions. This determination, alongside her desperation to find work, meant Deepa took jobs that she would not have imagined herself doing before she arrived in Australia. She eventually found employment as a cleaner in a hotel at \$AU10 per hour, which was around half the minimum legal wage (in early 2019, \$19.49 per hour). The low pay meant Deepa had to work multiple jobs to pay for her accommodation:

I had literally had one time, I have done three jobs ... just somehow literally have some money just so I can pay rent afterwards and all that stuff. Then doing the night shifts, afternoon, mornings everything at that time ...

Overwork resulted in her being hospitalized. Deepa's situation is not unusual. A weakly regulated employment market involves a central source of risk-shifting for students who often find themselves in highly exploitative and poor quality jobs. Underpayment of international students in Australia is now widespread (Clibborn, 2021). A recent nationwide survey found that two thirds were paid less than the minimum casual hourly rate (Berg & Farbenblum, 2020). Several students we interviewed spoke about the reluctance of 'mainstream' employers to hire international students. Vihaan, originally from India, spoke of barriers to legal employment which exposed international students to wage theft and led to co-national exploitation (Li, 2017).

So after some time when they get really desperate and they are low on their savings they just go to Indian employers, Asian restaurants ... and these employers are very blunt and say directly, 'I'll be paying you \$10-\$12 [an hour].'

Anjay had had a chequered work history since arriving in Sydney, resorting to high risk activities to cover the rent. In one job, he was paid \$260 to work 30 hours. When he eventually confronted his employer, he was fired. He had also worked in a restaurant where he was paid \$13 per hour. After losing that job, Anjay was unemployed for six months. Desperate, he signed up for a clinical study to cover his rent. He was frank about his decision:

That was a risk to my life but I had to take it because I was unemployed and I didn't have money. ... So I went to the clinical studies and ... the contract had a clause like, 'You can die'. I'm like, 'Should I die or pay rent?' Yeah, so I did that study for like two weeks. I got \$1000. I didn't die ...

While the risk that Anjay took was exceptional, it demonstrates the initiative and persistence—not without their own risks—that international students develop to survive the day to-day challenges of living and studying in Australia.

Even when legal wages were paid, the unpredictability of casual employment made it difficult for students to plan ahead or feel secure. Like Deepa, Malik had to depend on his family in India when he could not find employment during his first few months in Australia and paying the rent was difficult. His situation improved when he found casual employment, but he remained constantly anxious about whether he would get enough shifts:

It has been tough ... There have been weeks where my income was absolutely zero. But then 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.

Cost of living pressures led to work compromises. Aabir's job in a fast-food restaurant caused enormous stress due to him being bullied, but he felt that he had to persevere:

It was a terrible job, but I still had to stick to it because of the rent I needed to pay ... Yeah, at that time it was difficult. [...]I could barely work or study but I had to consistently worry about my rent. Had to constantly worry about the next week I had to pay for ... Yeah, it was terrible.

Even though his parents offered a safety net of sorts, Aabir was determined not to take money from his family in Bangladesh if he could avoid it.

These examples show how international students cope with risks both as individuals and as 'members of transnational families' (Robertson & Runganaikaloo, 2014; Singh, 2016). For many students, the constant effort to survive on their own in Sydney and Melbourne was premised on the collective investment in their education as family members. Deepa expressed this: 'Still we are somehow managing ourselves here because we don't want to disappoint our parents to go back because their lives are also dependent on us'. Several struggling students told us that they concealed their hardships and their ways of coping from family members for this reason. They preferred to take on the risk themselves and not burden their families.

High rents and tuition fees compel many students to rely on paid work in jobs where underpayment and insecurity represent forms of risk-shifting by exploitative employers. Risk coping strategies frequently involved tolerating highly exploitative and even dangerous jobs and, as a last resort, relying on family.

Coping strategies II: over-crowding and bedroom sharing

Our empirical data finds that most students lived in shared accommodation. A key coping strategy, used by around one in four respondents to reduce the risk of homelessness was sharing their bedroom (not with a partner) thereby reducing their rent considerably. Bedroom sharing was often facilitated by landlords seeking to maximise income through the conversion of living areas, balconies, and even garages, into bedrooms (see Gurran *et al.*, 2020; Nasreen & Ruming, 2019, 2021). Survey 1 found that one in ten students reported that their sleeping area 'was not always designed to be a bedroom'. One in twenty reported that the balcony had been converted into a bedroom and a similar proportion reported that the garage was being used as a bedroom. Remarkably, 3% of respondents answered Yes to the question in Survey 1, 'Do you have to hotbed (i.e. your bed is only available for a few hours of the day/night)?'. A university student in Melbourne explained the reasons for students sharing bedrooms:

Otherwise I think it's hard to like afford like if everyone has their own bedroom that would be very expensive. For sharing, it's kind of helping us to manage that kind of financial thing. And like I think, it must be like everyone should have one bedroom, but in reality it's not [possible] (Bayamaa).

For some students, sharing a bedroom not only reduced accommodation costs, it was a welcome source of companionship. However, for many it evoked risks that made everyday life challenging (Nasreen & Ruming, 2019; Tietz, 2017). While room sharing alleviated financial pressure, students felt uneasy living with strangers and had difficulty studying in the crowded living conditions. When Cherie first arrived in Melbourne from Hong Kong, she had a limited budget, so she shared a one-bedroom apartment with three others. She found sharing the small space extremely challenging and was unsettled by the detached relationship she had with her flatmates:

I find it so strange that even [though] four of us [are] at home it is totally silent ... Yes, I feel really stressed because all of us are at home and I need to do my revision, then I don't have a space. I need to do it on my bed if I want to study late ... but luckily they can sleep in any condition, so I can switch on the lights otherwise I don't know how I can survive. So if I can choose or if I can have more money, or the rent is cheaper, then I must stay in a private room.

Living in intense proximity with little interaction heightened her loneliness. She felt she could not tell her family about her situation because they may have insisted that she move out into a private room which they would pay for. Cherie was clearly avoiding shifting the risk to her family: 'I didn't quite explain to them because I don't want to burden them financially'.

Besides the discomfort and potential conflict that living with strangers creates, this arrangement also risks personal privacy and security (Heath et al., 2018). Lai had a PhD scholarship from her Sydney-based university. She spent her first few weeks in Sydney (she came from Vietnam) living in a crowded hostel dormitory with 18 others. She stored her luggage in the university lab because it was more secure than her hostel room. After a few weeks, she moved into an apartment very close to her university. Her rent was \$180 per week. She shared her bedroom with three others. Lai's apartment had two bedrooms and about 12 to 14 occupants, six of whom slept on bunks in the living room. She was unsure of the exact number of tenants because she did not have access to the 'male bedroom'. She coped with the crowded situation by spending as little time as possible in her accommodation, leaving early in the morning and returning close to midnight:

Yeah, well ... it was okay ... Cos when I come back they [her fellow tenants] are asleep already and when I go they haven't woke up [yet], so I think I just need that space because it saved money ...

Besides her unsuitable and stressful accommodation, she was constantly worried about whether she would ever be able to afford to bring her husband and daughter to Sydney, and the seeming impossibility of them setting up home together. She was left feeling alone in her struggle: 'You don't have the family and you have to be totally on your own, no support'.

Again, we identify in these narratives the interaction between risk-shifting (landlords exploiting the weakly regulated PRS) and risk-coping (sharing bedrooms to reduce living costs). Unfortunately, the risk coping strategies often resulted in substantial personal stress.

Coping strategies III: international students at their limit during the pandemic

The pandemic broadened and intensified risks faced by students (Firang, 2020; Gallagher et al., 2020). Data from Survey 2 (conducted during the pandemic) indicated that about six in ten students lost their jobs at the onset of (or during) the lockdown and, at the time of the survey (mid-June, early July 2020), only 15% had managed to find another job. In addition, 63% of those respondents who had retained their job had had their hours reduced. Of the 47% of students who relied on an allowance from family, 43% indicated that financial support from their family had declined.

Students were asked to report their income prior to and during the pandemic. Although data obtained from Survey 1 and Survey 2 were not linked individually and there were differences in the respective sample profiles, the comparisons suggest major shifts in the circumstances of international students due to the pandemic. Some 45% of respondents reported an income above \$500 per week prior to lockdown and one in five (21%) reported that their income was below \$300 per week. After the lockdown, only 29% of students reported an income above \$500 and the number of students reporting an income below \$300 doubled; just under half (45%)

reported an income below \$300 per week. Income declines registered across the two survey periods confirmed two increased major risks: an inability to pay the rent and the risk of spiralling into unstable housing or even homelessness.

The responses of students³ to questions on rental stress indicated that, since the pandemic, the proportion of students worried about their capacity to pay their rent had increased substantially. Our pre Covid-19 survey found that 31% of respondents somewhat or strongly disagreed that they could easily afford the housing costs, whereas Survey 2 (see Figure 3) found that 43% of students somewhat or strongly disagreed that they could easily afford housing costs. The proportion of students who somewhat or strongly agreed that they found themselves worrying about paying their rent also increased substantially, from 36% pre Covid to 54% during the pandemic. Disturbingly, the proportion of students who stated that they 'quite often go without necessities like food' so that they can pay for their accommodation increased from just over one in five respondents to just under one in three.

When we compare respondents who experienced job loss to those who had not, it was apparent that losing paid employment was catastrophic for many. Some 23% of respondents who lost their paid employment strongly disagreed that they 'could easily afford housing costs' and another 35% somewhat disagreed. By contrast, only 9% of those who had managed to retain paid employment strongly disagreed that they 'can easily afford housing costs' and another 28% somewhat disagreed. A substantial majority (72%) of students who lost their paid employment found themselves worrying about paying their rent each week compared to 47% who had not lost their jobs. Just under four in ten students

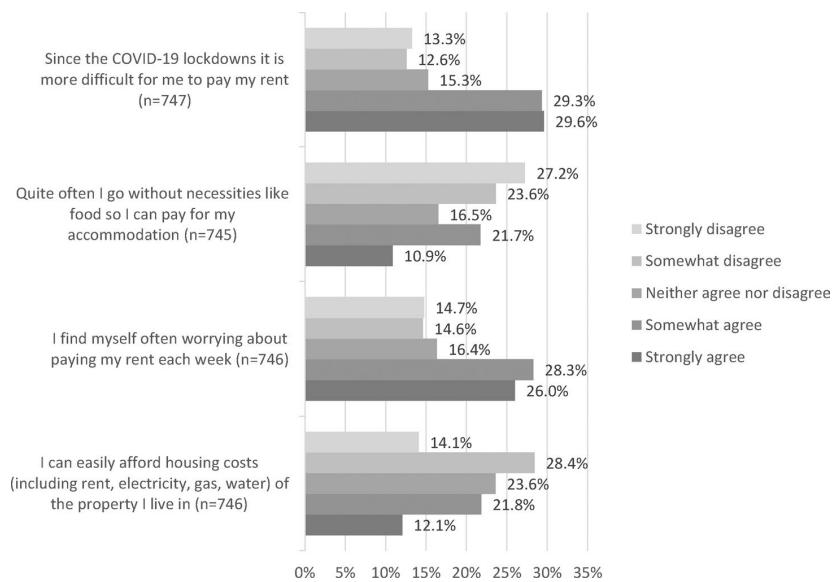


Figure 3. Thinking about your situation since the lockdowns due to COVID-19, please answer how much you agree or disagree with the following statements.

(38%) who had lost their jobs had gone without meals since the lockdown because of a shortage of money compared to 28% who had not. A concerning 31% of students who had lost their jobs somewhat or strongly agreed that they feared they could become homeless compared to 15% who had retained their paid employment.

The loss of paid employment, combined in many cases with a decline in family support, dramatically heightened the risk of eviction and homelessness. Overall, one in seven respondents (16%) agreed with the statement, 'I am no longer able to pay my rent' and 42% with the statement, 'I am struggling to pay the rent'. A temporary moratorium prevented evictions; however, it was left primarily up to individual tenants and landlords to reach agreement on the terms of rent relief (Malo, 2020). The eviction moratorium proved vital for Anila, originally from Nepal, and her flat-mate, who lost their jobs in Sydney at the start of the lockdown. At the time of the interview, Anila's landlord was threatening to evict them for not paying the full rent:

Now I got like the termination letter ... and now my landlord has also filed a case to the Tribunal ... and she filed a case saying that we haven't been able to pay like \$1000 that's outstanding and she wants to evict us and I don't even think that's even legal right now ... I haven't been able to sleep ... It's crazy. It has been really difficult but yeah, we're just surviving with bits and pieces.

Fortunately, when Anila was contacted a few weeks after the interview, she relayed that the Tribunal had ruled in her and her flat-mates favour, and they were able to stay.

For citizens and permanent residents, the federal government took major policy decisions to shift risk away from households. For example, the government reduced the risk of income loss posed by the pandemic lockdowns by doubling the unemployment benefit (the JobSeeker payment) and extending wage subsidies to employers to keep paying staff on their payrolls (JobKeeper) (Wilson 2020). However, international students were excluded from both schemes. These exclusions thus left in place the policy 'regime' of individualized, market-based risk management—and that left students to fend for themselves in a high unemployment environment. Several weeks after the first lockdown a patchwork of support emerged to assist international students. One-off relief payments and fee deferments offered by some educational institutions as well as state government support temporarily lessened the crisis for some students (Hunter, 2020). In NSW, students who could illustrate extreme hardship were given 20 weeks free accommodation.

After the first Melbourne lockdown was instituted in April 2020, Malik lost both his casual jobs. He had some savings, but was forced to apply for emergency funding from the state government:

I had a few savings for the first month of being jobless but then a month later I applied for the fund. By the time the funds arrived ... I was just about to exhaust my balance then but the funds came at the right time.

By the time of a second Melbourne lockdown in July 2020, Vihaan felt that the payment of \$1,000 offered by the Victorian government was inadequate: 'I did apply

for it and got it, but \$1000 and it has been so long the pandemic, it's nothing in that period'. Although he was still afloat, he felt he would not be able to withstand a protracted crisis.⁴

The uncertainty of the future weighed on our interviewees. For Cherie, who lost her restaurant job only three weeks after finding it, the loss of paid employment was extremely dislocating: 'My plans have [been] ruined. I need to reschedule my plan ...in all [aspects] - my study, in finding places, how to reduce my daily expenses'. Fortunately, she was eligible for her university's emergency fund and was granted \$3000.

For many students, the search for money to pay the rent evoked what Beck calls a constant 'anticipation of catastrophe' (2006, p. 330). For Shania, originally from Mauritius, concern about an impending crisis around paying the rent was ever-present. Her anxiety was intensified by an insecure work situation and a decline in support from her family:

So at first like they [her employer] wouldn't renew my contract. But then like two weeks ago they sent me an email to say that they'll renew it. So I was like a bit impacted ... 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 ... I'm still waiting for the lockdown to be over there so they can actually support me a bit more financially.

Conclusion

Housing research on international students has been limited (Fang & van Liempt, 2020). This article addresses this gap by contributing to new understandings of the housing situation faced by international students in the PRS prior to the Covid-19 pandemic—and during it. Interpreting student housing experiences through the concept of risk, we are able to show how studying in Australia for poorly-resourced international students is a high-risk undertaking. Our findings show that risk shifting produced by policies of marketisation and the discourse of individual risk and responsibility have underwritten housing precarity. The notion that international students should be solely responsible for finding their accommodation in a lightly regulated and expensive private rental market has created a situation where many students must manage highly precarious circumstances while they attempt to study. We describe how international students navigate the risky venture of international education, sometimes in ways that displace risk from one area of their lives to another. Although focused on Sydney and Melbourne, it is likely that international students in many parts of the world face similar housing challenges. This is especially so in countries like the UK, where international students increasingly depend on an inadequately regulated and expensive PRS (McKee *et al.*, 2020).

Our study has yielded five main findings. Firstly, the marketisation of tertiary education in Australia means risk shifting in the housing realm has become entrenched. The study illustrates how the failure by both the government and education institutions to provide affordable accommodation for international students means that most have to fend for themselves in an insecure and expensive private rental market. This often requires that the students concerned have to endure risky

accommodation and work environments and suffer substantial stress as a result. It should be noted that the need to endure inadequate accommodation is certainly not confined to international students. In the present context of insecure employment many young people are forced to share and accept poor accommodation (see Cole *et al.*, 2016).

Second, our research shows that the international student body is highly stratified (Calder *et al.*, 2016; Fang & van Liempt, 2020). One strata have the financial resources to rent accommodation that suits their needs. Another relies on paid employment to supplement their income to some extent but also rely on family support and savings if necessary. A third strata is highly precarious. For these students, paid employment is crucial: losing hours or a job altogether could mean a struggle to avoid homelessness. Further, an inability to find paid employment in the 'mainstream' labour market results in greater reliance on exploitative, insecure, and even dangerous jobs (Berg & Farbenblum, 2020; Clibborn, 2021). Some find themselves stuck in oppressive workplaces with few opportunities for exit.

A third finding relates to bedroom sharing. For the highly precarious, the capacity to sustain themselves adequately in the PRS was often dependent not only on them finding paid employment, but also on sharing their bedroom with someone other than a partner. Although for some this was a positive experience, for others it was more risky. The lack of privacy, concerns about security, and an inability to 'connect' with fellow tenants were stressors. Others made do in 'informal' settings (Gurran *et al.*, 2020) where balconies, garages or lounge areas had been converted into bedrooms. Interviews suggest that some landlords see the international student market as 'rich pickings' and are determined to squeeze as many students as possible into their properties.

Fourth, our findings show how international students cope with risks both as individuals and as family members. They are often removed from their support networks back home and are required to make their own way in a foreign country. However, as migration scholarship has demonstrated (Robertson & Runganaikaloo, 2014), the extent to which individuals are 'disembedded' from family in the home country should not be overstated. Our analysis shows that students' calculations and efforts to survive often take direct account of their families, even if their ways of coping do not necessarily align with the preferences of family members.

Beck & Beck-Gernsheim (2002) argue that a failure by an individual to minimise risk can have serious, even disastrous, implications for their life biographies. For many international students the decision to move to Australia to study had profoundly negative emotional impacts. There was enormous stress and anxiety in every realm of their lives – accommodation, employment and in the education sphere. In the UK, Wilkinson (2012) has mapped how a proportion of migrant workers find themselves in over-crowded, inadequate accommodation and highly exploitative jobs. Their circumstances often precipitate poor mental health. The situation of precarious international students is not dissimilar.

Ironically, in late modernity, a crucial mechanism used to dissipate risk through the life-course is education (McMahon & Oketch, 2013). Students who decide to come to Australia with limited resources have decided that the risk is worth taking. In 'normal' times, prior to the pandemic, the risks would be manageable for most

and the long-term rewards substantial. A buoyant Australian economy meant that most students who sought employment were able to eventually find work, although often at the most exploitative end of the labour market. Yet, even before Covid-19, some students battled to find and keep paid employment. Once employed, most students were able to cope with varying degrees of difficulty with the cost of the PRS in Sydney or Melbourne. This all changed with the advent of the Covid-19 pandemic.

Finally, the article reveals the profound impact of the pandemic on international students. The pandemic challenged the assumptions of the individualised risk model established for Australia's international students, one built into education and housing policy. Policy inaction when confronted with a crisis resulted in exclusion from federal support and produced a dangerous level of risk shifting onto students who remained in Australia. Our research finds that an alarming proportion of students lost their jobs or had their hours cut. The loss of paid employment catapulted many students who were 'coping' into precarious situations and pushed already vulnerable students into even greater precarity. Our research captures the coping strategies used to manage within this crisis: drawing down savings, battling with landlords, gaining emergency support from struggling families overseas, and relying on charity and institutional support.

The study raises important policy questions. The government and education providers have decided that the provision of affordable housing for international students is not an institutional responsibility (Marginson *et al.*, 2010). However, our study reveals the urgent need for government and education institutions to provide affordable and secure housing for more vulnerable international students. Policies need to identify and mitigate hardship at a stage in the life biographies of students that should be securely focused on learning and new experiences. In the face of major government cuts to the post-secondary educational sector, international students have played a key role in ensuring the financial and employment expansion of the sector over the last three decades. The expectation that international students are on their own once they step outside their university or college disregards the disproportionate risks that international students bear in Australia's international education market, while others reap the rewards.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Notes

1. In May 2020 the average full-time average weekly earnings was \$1714 (ABS, 2020). The average rent in Sydney and Melbourne thus represents around a quarter of the average full-time weekly earnings.
2. In Australia, sharing accommodation in the PRS is common, however sharing a bedroom is not the norm.
3. For ethical reasons we were not able to match responses of students who answered Survey 1 to their answers in Survey 2.
4. The stage 4 lockdown in Melbourne was globally one of the most severe. It was only lifted at the beginning of November 2020.

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