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

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Abstract

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

Keywords

international students, noncitizenship, work precarity, covid-19 pandemic, Australia

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Introduction

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

The objective of this article is to present new evidence on financial and work vulnerabilities faced by international students in Australia before and during Covid-19. We, thereby, contribute to the international literature on the socio-economic impacts of the pandemic for a cohort of students who already face multiple stressors in combining relocation, work, and study. The paper analyses data from two surveys on international student welfare, the first from the second half of 2019 and the second from mid-2020 during the national lockdown. Our discussion of financial and labor market insecurity is assisted by the concepts of "noncitizenship" and "work precarity" and their application in the international literature on the experiences of temporary migrants. These concepts help explain how worker rights, visa conditions, and labor market exploitation interact with demographic factors to increase the welfare hazard to international student-workers. The empirical investigation in this article is guided by two hypotheses. First, the mechanisms of vulnerability are activated most for those students who are highly dependent on precarious labor markets. Second, there is differentiated vulnerability to work precarities derived from noncitizenship within the international student population.

The first section of the article reviews the literature on international student welfare, highlighting common problems that scholars have identified in various rich-country contexts. Two related concepts are used in this article to explain the threats to security and welfare conditioning the international student experience of work while they study in Australia. First, international students have a specific vulnerability because of their *noncitizenship*. Second, for those international students who need to work in Australia (student-workers), there is a related and interacting vulnerability tied to *work precarity*. Before progressing to the empirical analysis, we map each of these conceptual frameworks within the international literature and show how they can be applied when analyzing the circumstances of international students in Australia. The second section outlines the methodology. After presenting the data analysis in the third section, the paper concludes with a discussion of findings and the main policy implications from the research.

International Students' Welfare

International students are a diverse group, experiencing both positive and negative circumstances in their quest for opportunity, survival, or to experience fun and adventure

(Bista, 2018). Moving across borders as young adults, most need to adjust to an unfamiliar culture, education system, society, and economy, facing new personal and practical challenges while being members of a minority group (Newsome & Cooper, 2016). There is extensive evidence that international students in three leading nations in international education (the United States, the United Kingdom, and Australia) do not enjoy the same rights and treatment as domestic students (Hayes, 2018). The foreign status of international students, and the "problem" represented by their differences from the host culture, motivates attitudes that do not give them equivalent status to local students (Lee & Rice, 2007). This differential treatment impacts on their financial status, emotional welfare, experiences of work exploitation, and social experiences.

For example, Hayes (2018) describes the unequal treatment of international students in the United Kingdom and argues that the "echoes" of imperialism, together with the construction of students mainly as sources of income, lead to their subordination. Foreign students in the United States struggle with acculturative factors related to adjustment such as language and cultural difference and the difficulty negotiating administrative and day-to-day procedures. In addition, those from non-English speaking and non-Western countries are more likely to experience racially motivated discriminatory treatment from peers, faculty, and members of the local community including being ignored, verbal insults, and confrontation (Lee & Rice, 2007). Similar experiences of discrimination, isolation, and alienation from the host culture, as well as experiences of economic exploitation are described in the United Kingdom (Newsome & Cooper, 2016). International students have economic value to host countries and are developing the human capital of their home countries. However, in the process of transnational mobility, they become vulnerable to disadvantage, marginalization, and discrimination due to the lack of coordinated mechanisms to protect their rights and well-being (Tran & Hoang, 2020).

Noncitizenship and Work Precarity in Rich-Country Contexts

There is increasing evidence that temporary and forced migrants experience highly precarious lives at the bottom end of labor market in advanced economies. Lewis et al. (2015, 580) argue that their lives are shaped by the "contested inter-connections between neo-liberal work and welfare regimes, asylum and immigration controls, and the exploitation of migrant workers." That is, multiple interacting factors condition the noncitizen experience of hyper-precarity for certain types of migrants.

The developing international literature on noncitizenship moves beyond defining this term as theoretically derived from formal citizenship—as simply the absence of legal status, participation in governance of the state, or identity-based membership (Weissbrodt & Divine, 2015). Instead, noncitizenship is viewed as a foundational concept, assembled by "laws, policies, and procedures that are generated and implemented at various scales, by citizen and noncitizen actors, in multiple settings" (Landolt & Goldring, 2015, 857). Noncitizenship is a helpful analytical tool for

investigating the interacting causes of negative experiences of temporary migrants in specific jurisdictions.

Work precarity for international students occurs in most advanced economies. For example, in Singapore, the precarity experienced by international students and other temporary migrants is defined by an uncertain existence, characterized by factors such as job and income insecurity alongside limited material and social entitlements (Chacko, 2020). In a study of international students in Dublin, Gilmartin et al. (2020) find that visa conditions creating opportunities for abuse at the intersection of legal and economic insecurity—intensified by the high cost of living—render students vulnerable to exploitation in the workplace. Restrictive work rights for international students in the United Kingdom, such as the limiting hours of employment and the penalty of deportation in the case of violations, contribute to the vulnerability of student-workers (Howe, 2019). A study of immigrant workers in Toronto, Canada, demonstrates how precarious legal status and the expression of noncitizenship condition the precariousness of work for temporary visa holders (Goldring & Landolt, 2011).

International Students in Australia

In 2018, there were 5.3 million international students worldwide. Australia had the third highest number of international students in the world, after the US and the UK (OECD, 2020). International student numbers in Australia have increased markedly over the last two decades. In 2002, there were 200,000 full fee-paying international students. By 2019, there were 758,154 (DESE, 2020). Equivalent to 3% of the nation's population, international students are an important part of the Australian community. They are also extremely important to the national economy. During the 2018–2019 financial year, international education was worth $37.6 billion—rising from $18.5 billion in 2014–2015. Education is the largest service sector export and the fourth biggest export after iron ore, coal, and natural gas (Department of Education, 2019).

Australia has been rated as the most expensive country in the world to live and study for international students (HSBC, 2013). Accommodation pressures are greatest in major cities like Sydney and Melbourne, the focus of this study. Both are consistently ranked in the top 10 least affordable housing markets internationally (Cox & Pavletich, 2020). The high cost of accommodation and tuition means that many students have to seek paid employment, often in insecure jobs that are systematically underpaid (Farbenblum & Berg, 2020).

Noncitizenship and Work Precarity in Australia

There are three parts of the experience of international student noncitizenship in Australia which are central to this article. The first part relates to the impact of visa regulations on employment exploitation. In Australia, international students are

subject to visa restrictions on the number of hours they are legally able to work, which places them at a disadvantage (Clibborn, 2021). Although subject to Australian employment law and formally on an equal footing with other workers under the nation's Fair Work Act, 2009 (Cth) (Howe, 2019), in practice, there are widespread systemic underpayment and exploitation of international student-workers, which both constitute and reinforce their noncitizenship (Berg & Farbenblum, 2017; Pen, 2018). The reduced hours they can legally work and the penalty of deportation for breaches are both factors contributing to exploitation, creating "an underclass of student-migrant workers" (Howe, 2019, 422).

The second part relates to the formal status of international students as non-citizens. Different and unequal conditions between local and international students have welfare and financial implications. Unlike local students, international students in Australia are required to pay full tuition fees (ESOS Act, 2000) to "purchase" health care, do not qualify for any form of government-provided income assistance, and are ineligible for government rental subsidies (Marginson et al., 2010).

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

Work precarity for international students in Australia is a multi-faceted phenomenon that intersects with other aspects of legal and economic precarity already identified with noncitizenship. As summarized in Figure 1, noncitizenship is produced through the structural conditions of the labor market for international students—constructed in part by their visa status—and the formal status of international students as non-citizens. It is reinforced by commodification and denial of work and welfare rights. The experience of noncitizenship contributes to work precarity for international students in Australia. Most importantly, regulations governing student visas are implicated in the exploitation of student-workers, and noncitizenship heightens their vulnerability to wage theft. These elements of noncitizenship and other factors contribute to work precarity for international students as outlined below.

For international students in Australia, it is visa conditions that require self-sufficiency and defining conditions for participation in the labor market—and the consequences of breaches to these conditions—that are most important. While students are required to demonstrate financial self-sufficiency as a part of their visa application, they only need to prove that they have adequate resources to meet their travel, first year of tuition fees (on average AU$30,000 a year or US$21,000) and first year of living expenses (AU$21,041 or US$15,000 in 2020) (Australian Universities, 2020; Department of Home Affairs, 2020a). The requirement for self-sufficiency is low

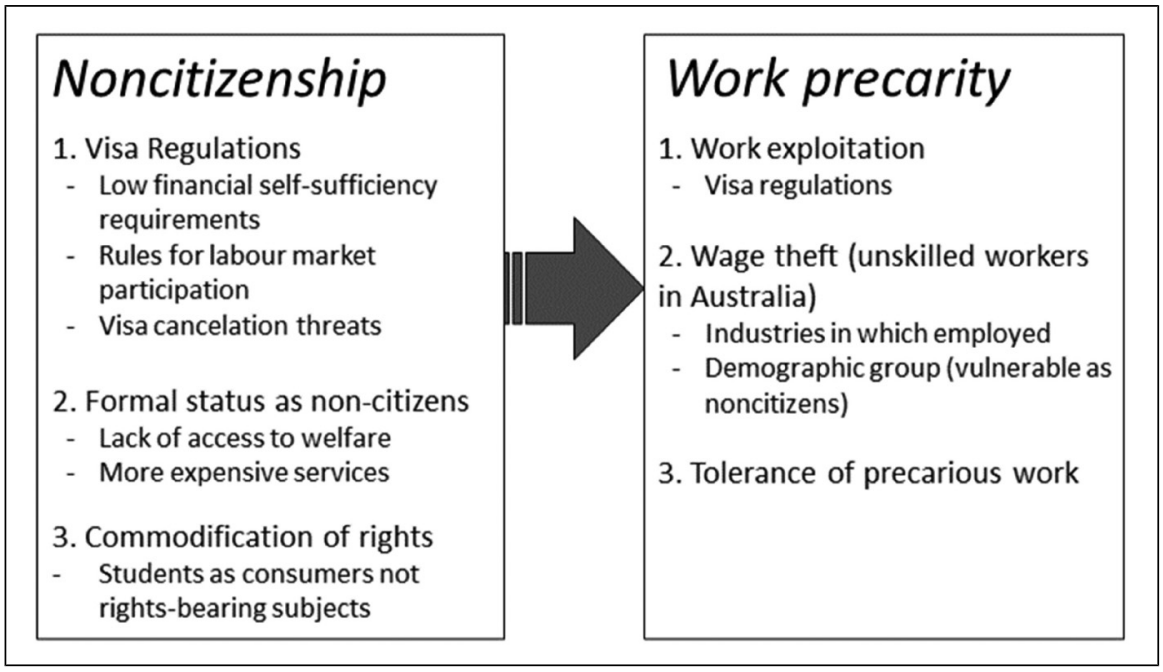

Figure 1. Assembling noncitizenship and its contribution as a factor generating work precarity for international students in Australia.

enough that students without access to other income will eventually need paid work to afford rent, eat, and pay their tuition fees, contributing to their tolerance of exploitation (Clibborn, 2021).

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

At the same time, international student work precarity overlaps with the employment insecurity experienced by other unskilled casual workers in Australia due to the deregulation of the labor market since the 1990s (Campbell & Burgess, 2018). "Wage theft" caused by exploitative labor practices is an issue increasingly attracting media attention in Australia, the United States, and some states within Europe (Teicher, 2020). Wage theft has "become a common business practice" in Australia (p. 51) and is more associated with specific demographic groups, industries, and occupations. International students are over-represented in industries such as retail, hospitality, and cleaning where underpayment and exploitation are already issues (Campbell et al., 2016). Low skill levels, a lack of previous work experience, lower English language ability, the need for flexibility around study commitments, and the restrictions

of their temporary visas are all factors that may further increase work precarity for international students (Clibborn, 2021).

In addition, a "tolerance" for precarity may have several overlapping motivations. These include: a student-worker's fear of employer reprisals (Farbenblum & Berg, 2017); comparison of their conditions through "frames of reference" to the home country or international student-worker peers (Clibborn, 2021); a lack of knowledge of their work rights (Berg & Farbenblum, 2017); a desire to improve their English (Nyland et al., 2009); social, language, or cultural connections with their employer (Farbenblum & Berg, 2017); or a sense that the job is "just a transitory stage in a life-course project" that makes its shortcomings less significant (Campbell et al., 2019, 12). The international student experience of "promising precarity" proposed by Gilmartin et al. (2020)—hope for the future co-existing with contemporary anxiety caused by precarity—may also explain a tolerance of precarious work.

During the Covid-19 Pandemic

The literature on international student welfare pre-dates the pandemic and draws attention to a wide range of challenges that international students have increasingly faced as the "market" has continued to grow (Ramia et al., 2013). Despite the pre-existence of work precarity and student noncitizenship, Covid-19 has resulted in an exacerbation of the challenges already faced by students to maintaining their welfare. The suspension of business in hospitality, retail, and other industries due to the lockdown left many international students without employment, with significantly reduced hours or less support from family (Berg & Farbenblum, 2020). Media reports of international students relying on foodbanks, unable to pay the rent, and at risk of homelessness quickly emerged from the nation-wide lockdown in March, and a second lockdown in Melbourne following a resurgence of Covid-19 cases at the end of June 2020 (Morris et al., 2020). The Australian government granted international students modest employment concessions during the pandemic, but excluded them from direct financial support. A patchwork of other support from local government, state government, charitable organizations, and educational institutions has provided some relief. However, international student groups, welfare advocates, and sector bodies have argued that these piecemeal measures do not meet demand (Robertson, 2020).

Methodology

This article analyses data relating to income, work, and the effects of Covid-19 from two related surveys within a larger mixed methods project on international student housing precarity in the private rental sector. Both surveys focused on the experience of housing, but also surveyed a wide range of indicators relevant to precarity (particularly in employment and income), student wellbeing and social capital, and student background (country of origin, field of study, etc). The (mostly categorical scale)

survey items were developed from validated scales in existing literatures (e.g., on financial stress and well-being) or developed as new items to measure for housing insecurity and the quality of amenity. A full report is available (Morris et al., 2020)

An initial survey was conducted across the higher education sector in the cities with the largest populations of international students—Sydney and Melbourne. Fielded between August and December 2019, using the online software package Qualtrics, a sample of 7,084 responses was achieved from students at 43 higher education providers, including 10 universities, 24 vocational education providers (VET), and seven English language schools (ELICOS). Providers emailed their entire international student populations, giving all students an equal opportunity to respond.

There was an over-representation of responses from students from mainland China because of simultaneous fieldwork with a Chinese-language questionnaire (39% of the sample compared with 29% of the population); from the university sector compared to the vocational and English-language training sectors with their smaller providers (83% at university compared with 50% of the population); and from Sydney-based respondents as fieldwork in Melbourne was more limited (82% from Sydney compared to 54% of the population[1]).

A second survey was fielded in June 2020, during the nationwide lockdown, to investigate the possible dramatic impact of Covid-19 on international student employment, income, and housing. As mentioned, the scale of disruptions to international students reported anecdotally and in the Australian and international media gave cause for further survey work. Data from this survey has been the main source for analysis in the article. The follow-up sample of 817 valid responses (751 of whom still resided in Australia) were derived from a sub-sample of 3,114 responses who had a valid email address and who had consented to follow-up contact. The net response rate was 26.2%. It was not possible to link data to previous responses at an individual level. However, before-and-after comparisons across responses to identical questions have yielded large and important shifts worthy of investigation and dissemination. Before pursuing analysis, we inspected response patterns to detect likely biases. University students (90% of respondents) were more likely to respond to the follow-up survey than students from other sectors with shorter courses. In addition, response rates were higher among students who were in paid work (59% compared with 36% of the 2019 sample), which may indicate that students adversely affected by the crisis through job losses had elevated interest in reporting their hardship.

To facilitate readability, choices about model development within our sequenced approach, information about variable construction, and response distributions are provided within the write-up of findings that follow.

Findings

Changes in Income, Income Sources, and Work

Prior to Covid-19, a large proportion of survey respondents were already living on low incomes. Just over half (54%) had an income of AU$499 (US$350) or less. In the

2019 survey, we found that the average individual rent for students was AU$287 (US $200) per week (Morris et al., 2020, 51), an amount that for approximately two-thirds of students would have been more than half their income. When we re-contacted students in June 2020 to ask about their experiences during the pandemic, incomes had dropped an average of 23% (sample median was 18%). However, these figures understate the severity of income loss across the sample, as 28% of students lost more than half their income.

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

Six out of 10 international students (59%) were reliant on paid work for income. The pandemic impacted this income source most of all: 61% of student-workers lost their job during the pandemic and a further 25% had their hours reduced. Students working in some industries experienced a higher rate of job loss. Prior to Covid-19, students we surveyed were most likely to be working in accommodation and food services/hospitality (33%), in education and training (24%) or in retail or wholesale trade (22%). During the lockdown restrictions, 77% of those in hospitality lost their jobs, along with 68% of those working in education and training, and 54% of those in retail or wholesale trade. It was in these industries that students were also most likely to experience a reduction in hours of paid work.

Financial Stress

Our study provides evidence that many international students were in financial stress prior to Covid-19 and that the pandemic merely exacerbated money problems.

Table 1. Financial Stress Items (Because of a Shortage of Money, Have You…).

Financial stress items	2019 Before Covid-19	2020 During Covid-19
Had trouble paying your electricity on time?	11.4%	23.1%
Pawned or sold something to get money?	11.9%	25.6%
Gone without meals?	20.8%	28.9%
Been unable to heat your home adequately?	22.3%	35.4%
Been unable to cool your home adequately?	22.1%	20.9%
Asked a welfare/community organization for help?	4.1%	22.9%
Had to borrow money from friends or family?	40.8%	45.4%
Been unable to afford to buy prescribed textbooks?	21.6%	27.6%
Asked my educational institution for help?		47.3%
N	6,818	717

Table 2. Financial Stress Score Before and During Covid-19 (0–8).

Score	2019 Before Covid-19	2020 During Covid-19
0	44.1%	30.3%
1	18.0%	16.9%
2	12.5%	13.4%
3	8.6%	11.9%
4	7.1%	10.0%
5	4.4%	7.1%
6	2.9%	4.5%
7	1.4%	5.7%
8	1.1%	3.5%
Mean	1.55	2.28
Median	1	2
SD	1.93	2.26
N	6,818	717

Although the data collected in the two survey time points are not linked, and there are differences in the profile of the samples (described above), indicative comparisons are important.

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

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

Increased Vulnerability to Decreases in Income, Job Loss, and Increased Financial Stress

Although our respondents are not representative of the international student population in Sydney and Melbourne, variability across the sample in terms of five key demographic characteristics—gender, educational institution type, qualification level,

Table 3. Distribution, Questions, and Coding of Variables Used in Regression Analyses 2020 Survey Data.

Variable	Distribution	Questions and coding
Female	54.4%	How would you describe your gender? Recoded dichotomous
Melbourne	19.6%	Where is your educational institution?
Non-university	9.8%	Which of the following best describes the educational institution where you study? Recoded dichotomous
Undergraduate	36.0%	Which of the following categories best describes the level of qualification/course you are studying? Recoded dichotomous
GNI country of origin		What is your country/region of origin? Recoded to three categories based on GNI
Low/lower-middle income	41.4%	Gross national income < US$3,995
Upper-middle income	39.0%	Gross national income US$3,996 to US$12,375
High income	19.6%	Cross national income > US$12,376
Class/relative income level		Thinking of you and your family background, in your country of origin, compared to others, would you say you and your family's situation is best described as:
Working class	30.5%	Working class (low-to-middle income)
Middle class	64.3%	Middle class (middle-to-high income)
Upper class	5.2%	Upper class (high-to-very high income)
Income lost (ratio)	0.77 (SD 0.71)	(1) Before the lockdown brought about by Covid-19 how much income did you receive each week from all sources (work, scholarship, family, etc.)? (2) Roughly how much income do you currently receive each week from all sources (work, scholarship, family, etc)? Computed: Ratio of income during Covid to income prior
Financial stress score (0–9)	2.74 (SD 2.50)	See Table 2
Income sources		What are your main sources of income?
Paid employment	59.0%	Paid employment
Scholarship	26.9%	A scholarship
Family allowance	47.1%	Allowance from family/family support
Savings	36.3%	My savings

country of origin, and social class/income—enables multivariate analysis. We hypothesized that the social backgrounds of students influenced the level of vulnerability to the impacts of the Covid-19 lockdowns. We used linear and binary logistic regression to investigate the impact of these factors on three indicators of vulnerability. The respective dependent variables were: extent of loss of income, employment vulnerability, and financial stress. Our modeling strategy also considered other influences on vulnerability—in particular, whether students were in paid employment prior to Covid-19 and whether students had access to scholarships during their time in Australia. We also explored the characteristics of students who were more likely to have lost their job and most likely to be working in hospitality, the hardest hit industry. The data on how students have fared during Covid-19 reveals consistent patterns that indicate which international students were most financially vulnerable and precariously employed prior to the start of the pandemic. The details of the variables used in all the models that follow can be found in Table 3.

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

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

We also investigated the profile of students with scholarship (Table 6), looking for patterns of association in the same five demographic variables. Undergraduates were almost six times less likely to have a scholarship than postgraduate students. Students from high-income countries were more than twice as likely to have a scholarship as

Table 4. Linear Regression Analysis of Income Loss (Ratio of Income during Covid-19 to Income Prior).

Income loss	Model 1		Model 2	
	Co-efficient	SE	Co-efficient	SE
Income sources				
Paid employment	−0.343***	0.060	−0.275***	0.061
Scholarship	0.017	0.070	0.015	0.071
Family allowance	−0.052	0.062	−.022	0.062
Savings	0.003	0.057	−0.015	0.056
Demographic				
Female			0.108**	0.054
Undergraduate			−0.082	0.059
Non-university			−0.019	
Country of origin (GNI)				
Low/lower-middle income (ref)				
Upper-middle income			0.115*	0.061
High income			0.112	0.076
Class/relative income in home country				
Working class (ref)				
Middle class			−0.045	0.060
Upper class			−0.065	0.126
N	700		669	
R^2	0.050		0.065	

*$p < .1$; **$p < .05$; ***$p < .01$.

those from the lowest-income countries. However, students who assessed their family as being of a higher class and income were less likely to have a scholarship when compared to those who reported themselves as being of a lower income/class relative to others in their home country.

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

Table 5. Binary Logistic Regression of Paid Employment (Working Prior to Covid-19).

Paid employment	Model 1		Model 2	
	Odds ratio	SE	Odds ratio	SE
Female	1.102	0.181	1.044	0.174
Undergraduate	1.567**	0.281	1.235	0.233
Non-university	2.814**	0.963	2.682**	0.926
Country of origin (GNI)				
Low/lower-middle income (ref)				
Upper-middle income	0.308***	0.057	0.303***	0.057
High income	0.350***	0.078	0.392***	0.089
Class/relative income in home country				
Working class (ref)				
Middle class	1.224	0.220	1.201	0.219
Upper class	0.980	0.369	0.854	0.328
Scholarship			0.415***	0.080
N	705		705	
Log likelihood	−441.6		−430.9	
Pseudo R^2	0.077		0.100	

*$p < .1$; **$p < .05$; ***$p < .01$.

Table 6. Binary Logistic Regression of Scholarship (Reported Receiving a Scholarship as a Part of Their Income).

Scholarship	Odds ratio	SE
Female	0.706*	0.130
Undergraduate	0.178***	0.045
Non-university	0.503	0.254
Country of origin (GNI)		
Low/lower-middle income (ref)		
Upper-middle income	1.162	0.242
High income	2.386***	0.586
Class/relative income in home country		
Working class (ref)		
Middle class	0.855	0.172
Upper class	0.400*	0.198
N	705	
Log likelihood	−364.5	
Pseudo R^2	0.117	

*$p < .1$; **$p < .05$; ***$p < .01$.

Model 1 indicates that female students and those from high-income countries (relative to low-income countries) were less likely to lose their paid work in the pandemic. Compared to students from working class families, those from middle- and upper-class backgrounds in their home country were increasingly less likely to lose their job. Students from the highest class within their country were almost eight times less likely to have lost their job than someone from the lowest class. Model 2 shows that students working in hospitality were two and a half times more likely to have lost their job during Covid-19 than students working in any other industry. That the magnitude and significance of the demographic characteristics of students did not change with the addition of this added variable suggests a distinct vulnerably to job loss for these students associated with structural factors within the hospitality sector.

We next examined the profile of students more likely to be working in hospitality. Again, it was students who are undergraduates or enrolled in non-university sectors (compared to students who are not) that had higher odds of working in hospitality prior to the pandemic. Middle-class students were also less likely than those from working class families, suggesting an influence of the position occupied by a student's family in the home country on the types of jobs they can obtain in Australia. (Table 8)

Increased Levels of Financial Stress. The final analysis asks which international students experienced higher levels of financial stress during the Covid-19 pandemic (Table 9).

Table 7. Binary Logistic Regression of Job Loss (Working Prior to Covid-19 and Lost Their Job During).

Job loss	Model 1		Model 2	
	Odds ratio	SE	Odds ratio	SE
Female	0.627**	0.139	0.623**	0.141
Undergraduate	1.190	0.281	1.021	0.249
Non-university	1.768	0.637	1.543	0.566
Country of origin (GNI)				
Low/lower-middle income (ref)				
Upper-middle income	1.119	0.280	1.226	0.316
High income	0.461***	0.136	0.497**	0.149
Class/relative income in home country				
Working class (ref)				
Middle class	0.456***	0.117	0.504***	0.132
Upper class	0.116***	0.066	0.128***	0.074
Hospitality			2.636***	0.678
N	407		406	
Log likelihood	−251.4		−243.0	
Pseudo R^2	0.074		0.102	

*$p < .1$; **$p < .05$; ***$p < .01$.

A higher score on the scale signifies a higher level of financial stress. Coefficients are unstandardized.

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

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

Discussion

The analysis suggests relationships between international student characteristics, the need to work, and vulnerability to Covid-related loss of employment. Figure 2 summarizes diagrammatically the connections discovered in our regression analyses between five demographic variables; having a scholarship on the choice to work

Table 8. Binary Logistic Regression of Hospitality (Working in Hospitality Prior to Covid-19).

Hospitality	Odds Ratio	SE
Female	1.032	0.232
Undergraduate	2.049**	0.485
Non-university	1.747*	0.562
Country of origin (GNI)		
Low/lower-middle income (ref)		
Upper-middle income	0.801	0.201
High income	0.626	0.201
Class/relative income in home country		
Working class (ref)		
Middle class	0.614**	0.147
Upper class	0.488	0.275
N	407	
Log likelihood	−244.0	
Pseudo R^2	0.052	

*$p < .1$; **$p < .05$; ***$p < .01$.

Table 9. Linear Regression Analysis of Financial Stress Scale (Number of Items).

Financial stress scale (0–9)	Model 1		Model 2	
	Coefficient	SE	Coefficient	SE
Income loss (ratio)	−0.285**	0.130	−0.288**	0.127
Female	−0.456	0.190	−0.270	0.183
Undergraduate	0.698***	0.210	0.708***	0.200
Non-university	0.790**	0.341	0.746**	0.323
Melbourne	0.277	0.245	0.134	0.234
Country of origin (GNI)				
Low/lower-middle income (ref)				
Upper-middle income			−0.946***	0.203
High income			−1.493***	0.250
Class/relative income in home country				
Working class (ref)				
Middle class			−0.884***	0.199
Upper class			−1.294**	0.4221
N	670		662	
R^2	0.055		0.142	

*$p < .1$; **$p < .05$; ***$p < .01$.

pre-Covid; and hospitality sector employment on job loss during the lockdown. Being from a lower income country, occupying a lower social class, being enrolled as an undergraduate, and attending a non-university (VET or ELICOS) institution are all associated with increased financial vulnerability. This vulnerability is expressed as increased levels of financial stress, resulting in greater dependence on paid work as a source of income before the pandemic and increased job loss during Covid-19 restrictions. The figure suggests the requirement for seeking paid employment, the types of jobs students are likely to get, and their vulnerability to job loss (as proved by Covid-19) are related to characteristics that describe a particular cohort of student.

However, these associations in themselves do not explain why particular students are more financially vulnerable or dependent on work. Nor do they explain the mechanisms of their vulnerability to job loss. As discussed above, and summarized in Figure 1, the noncitizenship of international student-workers is a function of visa conditions, formal non-citizenship, and the framing of their rights in terms of their status as "commodities" in an export industry. Their work precarity is characterized by labor market insecurity, wage theft, and exploitative practices—in part generated by current and historical visa conditions and migration policies, and a regulatory tolerance for breaches.

Our data provides evidence that some student cohorts experience greater exclusionary noncitizenship and heightened vulnerability to work precarity compared to others, and this was clearly illustrated by the greater impacts of Covid-19 lockdowns on their

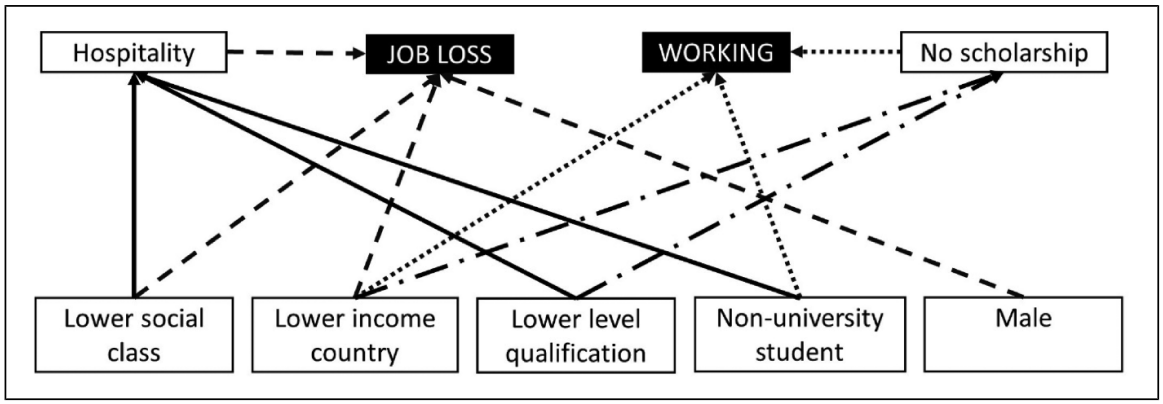

Figure 2. Diagrammatic summary of student characteristics and their positive associations with the need to work (before Covid-19) and job loss (during Covid-19).

employment and financial wellbeing. Reflecting on the characteristics and generative processes of international student work precarity and noncitzenship, we explain some of the factors that may be driving this vulnerability and its nature.

Need to Work

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

For the most financially vulnerable students from lower-income countries, there is a direct relationship between a necessity to work and their workplace precarity, which takes the form of low-paying jobs, the risk of wage theft, and other forms of exploitation. The experience of particular forms of precarious work has been adequately documented (Berg & Farbenblum, 2017; Campbell et al., 2016; Clibborn, 2021). This precarity is a function of factors including visa requirements, increased exposure to the most insecure employment in industries employing unskilled casualized workers, and a culture of wage theft by some employers.

Students demonstrated different levels of work participation. First, international students at non-university institutions in our sample were 2.5 times more likely to

be working than those at universities. This accords with the results of other research and Census data (Reilly et al., 2017). Although a difference in work rates has been described statistically, there is little existing research that specifically focuses on the non-university sector and explains the motivations behind an increased work participation rate for VET and ELICOS students. The desire to study in Australia in a vocational education or English language setting is perhaps in part driven by a motivation to work in Australia, with migration as a possible outcome (Howe et al., 2018). Clibborn (2021) hypothesizes that students in private language or vocational colleges with lower barriers to entry share characteristics such as weaker language proficiency and lower educational capital—making work a higher priority and the students more vulnerable to exploitation. Regardless of motivation, the increased need to work means that non-university students were in a more vulnerable position once the restrictions associated with Covid-19 started (Berg & Farbenblum, 2020).

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

Risk of Job Loss

Our data show that employment vulnerability is tied to social class. Student-workers from lower-income countries, as well as those from more working-class families within their country of origin, were more likely to lose their employment during the first months of the pandemic. Skill level is stratified by class and the financial position of a student-worker's parents (Marginson et al., 2010, 119) and students from less privileged backgrounds, with limited financial support, are more likely to be vulnerable to exploitation (Campbell et al., 2016). Their family and home-country community, the basis of their "mediated class location," links them to mechanisms of class exploitation that shape their material interests (Wright, 1997).

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

This study has generated empirical evidence that four aspects of international student background and circumstances (class, income of country of origin, being an undergraduate student, and being enrolled in English language or vocation courses) intersect with needing to work and having a scholarship prior to the pandemic, and job loss during the pandemic (Figure 2). Using the features of the Australian context, identified through analysis employing the noncitizenship and work precarity frameworks, we explain how the increased precarity of international students is generated by these four demographic characteristics. We show empirically and theoretically how the characteristics of a particular cohort of students and the precarity these traits represent and engender, contribute to student financial stress and work precarity prior to the pandemic. New data collected during the national lockdowns in Australia allows us to point to likely mechanisms generating vulnerabilities for international students and test them empirically. The results reveal the extent of exposure for this group of international students. In addition to being most likely to need to work prior to the pandemic, it is these students, working in the industries already most vulnerable to work precarity, who suffered the most during lockdowns.

Policy Implications

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

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

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

maximum hours of legal work regulation, is needed, to decrease employers' opportunities for the diminution of rights in the workplace.

Conclusion

This article adds significantly to the international literature on the socio-economic impacts of Covid-19 for a cohort of students who already face multiple stressors in combining relocation, work, and study. The data analysis shows that the income of many students declined dramatically during Covid-19. These results concur with the recent findings of Berg and Farbenblum (2020) and reflect the breadth and magnitude of stories in the media about international students suffering extreme financial stress during the Covid-19 pandemic. International students were not entitled to access unemployment income support or the job retention subsidies that were proffered by the federal government in the first months of the pandemic. Our data also illuminates the degree to which students from lower-income countries, in the non-university sector, and without scholarships, are more financially vulnerable and more likely to need to work while studying in Australia. We show that these are the same students who, with those from a working-class family background, were more likely to be working in sectors such as hospitality—the hardest hit by the Covid-19 pandemic—and more likely to have lost their job during the lockdowns.

Our data indicates that, before the pandemic, there were students experiencing noncitizenship and work precarity to a higher degree than others. However, the Covid-19 pandemic provided a shock that dramatically exposed these vulnerabilities and precipitated extreme hardship, particularly for this cohort. Although the analysis uses Australian data and explains the results in the context of Australian conditions, these findings have global implications. International students in other rich countries face similar constraints and challenges (Hayes, 2018; Lee & Rice, 2007; Newsome & Cooper, 2016; Tran & Hoang, 2020). Describing how and why Covid-19 exacerbated existing vulnerabilities in the Australian context contributes to the body of evidence describing how the pandemic has impacted students globally and why. We also show the usefulness of using the concepts of noncitizenship and work precarity to investigate the contextual factors generating heightened vulnerability for international students.

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

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Note

1. Investigation of the variables for Chinese versus rest-of-sample and Melbourne versus Sydney in the models in this study revealed no significant associations of these variables to outcomes.

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