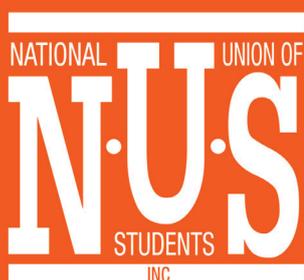


STUDENT HOUSING SURVEY

Anglicare Australia

National Union of Students



JOINT
SURVEY
REPORT



The *Student Housing Survey: Joint Survey Report 2017* was first published November 2017.

The National Union of Students (NUS) commissioned Anglicare Australia to assist them to conduct and analyse an online survey of university students, to gain insight into their experiences with housing, and relatedly, how housing affects their financial and studying experiences. This report outlines the findings.

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Anglicare Australia has as its Mission "to engage with all Australians to create communities of resilience, hope and justice." Our first strategic goal charges us with reaching this by "influencing social and economic policy across Australia... informed by research and the practical experience of the Anglicare Australia network."

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EXECUTIVE SUMMARY

More than ever there is an expectation that young people should attend university if they can. It is seen as the key to better individual employment prospects, a way of addressing future workforce challenges, and the path to a more educated and skilled nation.

That makes it more important than ever to explore the experience of students in finding and affording suitable places to live while they study, and the challenges do they face in doing so. The National Union of Students asked Anglicare Australia to assist them in surveying university students to gain insight into these issues. With a sample of just under 2,000 students, the survey responses provide important insight into these questions.

The key findings are:

- » Government income support such as Youth Allowance is grossly inadequate to cover the costs of living and studying. The majority of respondents to the survey are receiving government income support, and are also working on top of full-time 40 hour degree commitments. Others are relying on family financial assistance if they are lucky enough to have it to make ends meet.
- » Students from the lowest income backgrounds without family resources to draw on were most likely to report severe financial stress, or having to work so many hours it has a significant impact on both their study and their overall wellbeing.
- » Students living on-campus who answered the survey feel strongly they are paying too much, and receiving inferior accommodation. They gave many examples of poor maintenance, over-crowding, a lack

of cleanliness, and noise levels that make studying at home very difficult.

- » Students living off-campus in private rental accommodation reported also struggling with high rent and poorly maintained accommodation. They also consistently detailed issues with overcrowding resulting from people being forced to have more people living in a residence than is suitable to make it financially viable; or through the exploitative practices of private landlords. These issues combine to make studying at home very difficult as well.

- » For students living at home, they reported they are often doing so because their parent's income and their age means they don't qualify for government income support. However, living at home is not a guarantee of a lack of stress. Finding space to study at home is challenging for many students due to family expectations and other pressures such as poor relationships, a lack of support for their decision to attend university, or a lack of autonomy.

- » Whether it is because private rental accommodation is so expensive only outer suburbs are viable; or because of the location of the family home, many students reported managing very long commute times in order to attend university. Daily travel time of 90 minutes or more each way were common from survey respondents, and some were even more extreme.

- » Of the 76% of students who reported they are working, more are working casually and nearly 40% reported they have been paid incorrectly at work. This adds more weight to broader concerns about the exploitation of workers, particularly young people, in insecure work.

» Interactions with Centrelink are frustrating, often hostile and an additional burden of time and source of stress for many students.

The survey results show an urgent need to match government rhetoric in support of young people attending university with meaningful policy change to support them to do so. Raising Youth Allowance, Austudy and Abstudy so that they are adequate to cover the cost of living and study, including housing, is one obvious and urgent need. Other policy changes, such as ensuring proper rental rights including for those living in university accommodation should also be explored. Strengthening workplace rights and access to legal assistance for young workers in casual positions is also vital.

It makes little sense to encourage young people to attend university, only to make the obstacles to successful attendance so challenging many are experiencing severe stress. Anglicare Australia joins students in calling for a better deal.

“

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INTRODUCTION: WHY CARE?

The National Union of Students (NUS) approached Anglicare Australia to assist them to conduct an online survey of university students, to gain insight into their experiences with housing, and relatedly, how housing affects their financial and studying experiences. As an organisation with a mission of achieving a just and inclusive society, Anglicare Australia has a long-standing interest in the adequacy or otherwise of government income support including the allowances available to young people pursuing higher education – Youth Allowance, Austudy and Abstudy.¹

Anglicare Australia also has a specific interest in the cost of housing for people on low incomes. Every year for the last eight years we have conducted our Rental Affordability Snapshot (RAS), which examines the availability of affordable and suitable private rental properties for 14 different low income household compositions on a particular weekend in April. One of the most notable results of the RAS is that the most disadvantaged group is young people on Youth Allowance. For example in this year's Snapshot, just three standalone properties and five rooms in share-houses were affordable² and suitable for a single young person on Youth Allowance and Commonwealth Rent Assistance.³

There is a strong societal expectation that young people should pursue higher education and university, particularly to improve their job prospects, and governments have set targets of

increasing university attendance. This includes a focus on increasing attendance by students from low income families. It is therefore important to examine whether government systems ostensibly designed to support broad attendance at university, particularly by students from low income families, are working. This survey offers some key insights from student experiences to answer that question.

SURVEY METHODOLOGY

The online survey was open for eight weeks. It was promoted nationwide, directly on 26 university campuses across the country through stalls, posters and flyers; and online through student-specific social media spaces and through targeted Facebook advertising. In total 1,985 responses were received, with students participating from every state and territory in good numbers with the exception of the Northern Territory. Results were weighted by state to preclude possible geographic skews.

It is important to remember that as participants in the survey were self-selecting, the findings should not be interpreted as being definitive of university student experiences in Australia. Unknown selection biases may have come into play in determining an individual's choice to participate; and as the very low number of respondents from the Northern Territory shows, the total number of responses did not guarantee a comprehensive representation from all parts of Australia. Nevertheless, the survey size is a robust and credible sample from which to draw some valid insights into the experience of students with housing affordability and relatedly the cost of study. Results are presented nationally, and with some analysis by state in **Appendix 1**.

1 As the rate of Youth Allowance, Austudy and Abstudy are all the same for a person over the age of 18 engaged in study, for the sake of brevity in this report we refer to Youth Allowance from hereon in.

2 The RAS uses the accepted standard for determining rental affordability for people on low income, which is that the cost of rent is less than 30% of a person's income.

3 Anglicare Australia, 2017, Anglicare Australia Rental Affordability Snapshot, Canberra, Australia.

STUDENT HOUSING SURVEY RESULTS

WHO ANSWERED THE SURVEY?

The essential characteristics of the students who responded to the survey are below in Table 1.

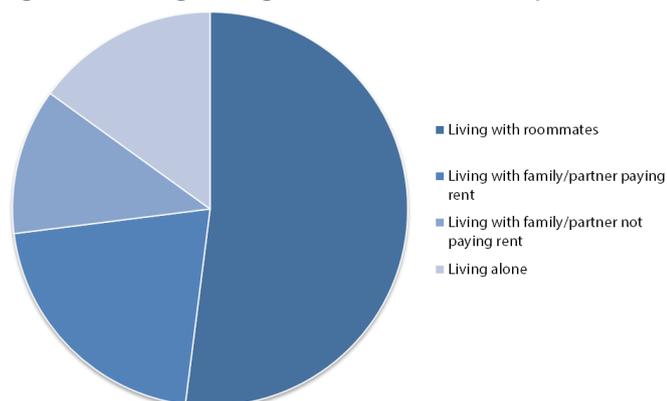
Table 1 – student respondents by essential characteristics

Domestic students	95%
International students	5%
Aboriginal and Torres Strait islander students	3%
Full-time students	87%
Part-time students	13%
Undergraduate students	88%
Postgraduate or higher research students	12%
Living on-campus	20%
Living off-campus	80%

TRENDS IN LIVING ARRANGEMENTS

Twenty percent of respondents live on-campus, while 80% live off-campus. Of those living on-campus, nearly two thirds share with others, while the rest have their own space. Of the 80% of student respondents who live off-campus, the majority live in share-house arrangements with room-mates or their partner. The national aggregate of these arrangements is shown at Figure 1.

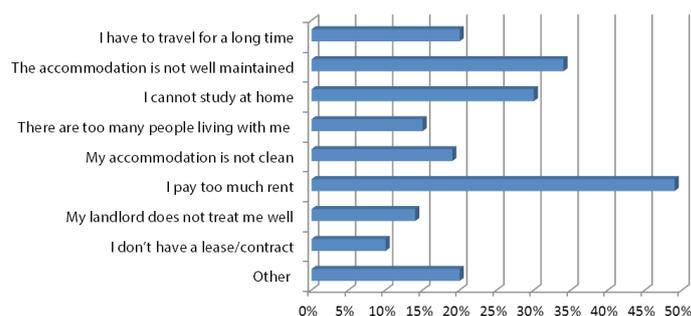
Figure 1 – Living arrangements for student respondents



LIVING EXPERIENCES

More than 50% of students responding to the survey told us they have negative experiences where they live. While there is some different emphasis between the experiences of people living on and off-campus that are explored below, aggregate national figures show a strong degree of commonality. Whether paying a university or its subcontractor for accommodation on-campus, or finding their own way in private rentals off-campus, students paying for their accommodation are struggling with high rents and poorly maintained properties. Similarly, not being able to study at home is affecting students responding to the survey, although their living arrangements reveal different reasons for this.

Figure 2 – top reasons for nominating a negative living experience (on and off-campus)



LIVING ON-CAMPUS

Students living on-campus report more negative issues than those living off-campus, and perhaps contrary to popular perceptions of on-campus accommodation, are more likely to be sharing with others.

Overwhelmingly the cost of rent is the most cited negative issue by survey respondents. This is coupled with a strong theme of on-campus

accommodation being poorly cleaned and maintained, despite, as many students told us, being forced to pay additional compulsory cleaning fees. Poor quality and broken appliances, insufficient infrastructure such as bathrooms for the number of students sharing on-campus accommodation and over-crowding were raised consistently as issues common across the country. The inability to choose housemates, leading to conflict over cleaning and other behaviour expectations is another clear concern for students living on-campus.

Students living on-campus who responded to the survey said that:

"I have two jobs and receive money from Centrelink and I'm still unable to pay my rent."

"Cost of rent is almost all of my youth allowance and rent assistance combined."

"The rent is overpriced for living in a place that feels like a prison, has mould growing everywhere and is constantly loud and dirty."

OFF-CAMPUS LIVING

Student accommodation experiences off-campus divide between those living in private rental accommodation, those living at home and still paying board or rent, and those living at home rent-free. Some issues are common across all groups living off-campus. Long commute times forced by either being unable to afford to leave home and move closer to campus, or because private rental properties nearer campus are unaffordable is a commonly reported problem by respondents. Living with too many people or in environments that don't support study at home is also common, whether with family or share-house mates.

LIVING WITH FAMILY, PAYING BOARD OR RENT

Approximately 25% of respondents nationally reported living at home with family and paying rent or board. Nearly half reported negative issues with their living arrangement. Many of those living with family are in fact parents trying

to juggle parenting, gaining a new qualification and covering living expenses, often combined with work. The biggest issues are being unable to study at home and long commute times to university. Perhaps a surprising number report issues with a lack of clarity around their rights - perhaps reflecting living in something of a limbo where they are no longer children receiving unconditional care from their parents; but nor are they treated as adults with clear rights in return for paying rent or board. While living at home may strike many as a good deal even if there is an expectation to financially contribute to the house, the experiences students related through the survey reveal the dedication it is taking many to continue to study in far from ideal circumstances.

"I get more money if I live out of home. I only moved back home because I had a crazy housemate and I've never been poorer. I have to get a new job and all my Centerlink goes to paying board because as a 20yr old who has lived out of home I'm not considered independent even though my parents are on disability pension. They are expected to provide for me somehow?!"

"I'm a single parent so I obviously get more than other students but have more expenses etc but I don't receive enough to cover all costs without working on top of Centrelink... I don't even have enough to buy the essential text books."

LIVING AT HOME WITHOUT PAYING RENT OR BOARD

As one might hope or expect, students living at home and not paying rent or board are the most happy with their situation, neatly summed up in this survey response:

"I'm very lucky being able to live at home without board and I am in no way representative of a lot of the students I've met at university. Those who have to support themselves and study full time have it really tough."

Just under a third of students living at home and not paying rent reporting negative issues. These were dominated by long commute times and being unable to study at home, followed by

interpersonal issues. Quite a few responses in explaining why they couldn't study at home cited the space pressures that come from them not being able to move out as they feel they should as adults. Some examples of comments that reflected these difficulties:

"It does not work for me to stay with family. It may sound like a minor issue, but they do not understand the pressures and workload of university and my study requirements and expenses as a student. I find it difficult living at home but am unable to leave as I am not eligible for Centrelink and could not live off my current work without significant detriment to my studies. I cannot receive Centrelink as my parent's income is above the threshold. I find this frustrating as my parents do not assist with my expenses and also have a significant amount of debt and child support to pay, factors I feel are not considered in the eligibility assessment."

"As I live with family there are no quiet spaces to study in my home. I also live about an hour away from uni but I can't afford to live out of home so I don't really have any choice but to stay."

"Family feel they own my time because I don't pay rent so it's so hard to study at home."

NAVIGATING THE RENTAL MARKET

For the students living and sharing private rental accommodation who answered the survey, more than half report negative issues. The cost of rent and poorly maintained properties are the leading cause of concerns. They are closely followed by being unable to study at home, poor treatment by landlords, and over-crowding.

Reading through the comments a picture emerges of students paying too much for poorly maintained properties with more people in them than they are suitable for because of the unaffordability of rent and in some cases, outright exploitation by landlords:

"Landlord won't even do basic repairs, won't fix the stove or oven. It's been not working for 6 months. I can barely afford the rent and it's the cheapest place I could find, packed with people."

"There's too many people to study at home and have a proper desk."

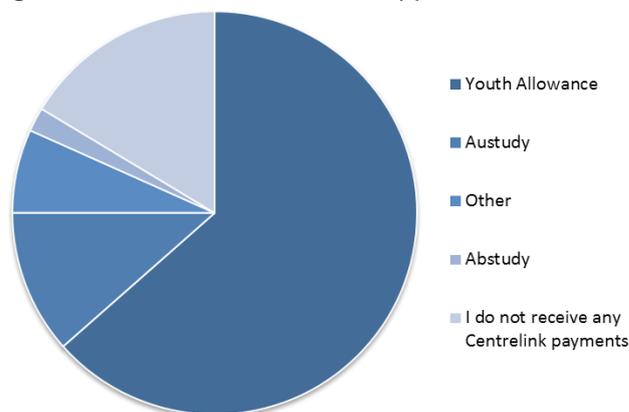
"Landlord does not care to fix termite infested window frames that are falling apart and making it impossible to control the climate in the house in freezing or hot weather. Also does not care to fix broken toilet, leaking shower, sparking and melted fuse box, and will not respond to any of our concerns... The rent costs us about 66% of our combined household income."

"I can't afford anything close to the median rent so I have to seek out private agreements and live in houses that are mouldy and dilapidated."

INCOME SOURCES FOR STUDENTS

Asking about their sources of income produced a picture of students juggling to manage their finances between government income support, paid work, and assistance from their family. Three quarters of students told us they are working, while 80% were also receiving government income support, 40% were receiving Commonwealth Rent Assistance (CRA).⁴

Figure 3 – Breakdown of income support and CRA



Just under half of the respondents to the survey said that they receive financial support from their family. Nearly a quarter of students, including those living at home, reported receiving full rental subsidy, but the majority of students who reporting getting financial assistance from their parents told us of receiving regular bill assistance, or receiving irregular help with major bills such as car registration, in emergencies, or a small

⁴ While working or parental assets may see some students qualify for little or no government income support, being on low income may see them still qualify for some CRA.

allowance to help them afford to live and pay rent on an ad-hoc basis. Equally clear was the number of respondents who can't access Centrelink assistance because they have not met the criteria for providing independence, and so are denied access based on their parent's income – yet their parents are not in a position to significantly assist them. An example:

"I had to move out of home when I was 17 so I could go to university because I came from regional Queensland and wanted a better future than some of the people I grew up with. My parents could not support me and my father cannot work due to health reasons, yet my mother who is a highschool teacher earns too much for me to get Centrelink. Therefore, I currently work three casual jobs and do full time uni. Some days I will have one job in the morning, have a class and then another in the afternoon. I don't really get days where I don't have class or work, which is hard when I want to go visit my family but they live a four hour drive away. It is hard having a lifestyle like this but when the alternative was contributing to the already too high unemployment rate of my home town, I do what I have to do."

More than half of students receiving financial assistance from their family reported feeling very or somewhat uncomfortable receiving the help. Some made it clear in their comments that they worry they are a financial burden to their family.

"... I recently moved in with a sibling, who has bought their own house and lives with their spouse. I feel like a burden but it's my only choice because the rent is low and they understand my circumstance. I'm ashamed to be 23 and stuck asking for help. I can only work a certain amount without my Centrelink being cut, I can barely survive on that and I don't even have time to work anymore than I do, study is full time and yet we get practically nothing."

MANAGING ON YOUTH ALLOWANCE

The high number of students working while also receiving government income support reflects the well-documented gross inadequacy of Youth Allowance and similar payments compared to the real cost of living costs that are not reduced

by being a student. Unsurprisingly, students overwhelmingly disagreed that government income support is sufficient to live on and study. Students who are reliant on government income support and don't have work or family financial support report being the worst off and most financially stressed.

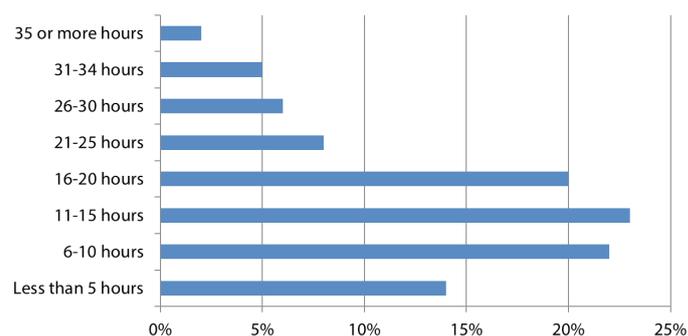
Some comments from students sum up the conundrum of too little support from government income succinctly:

"It's impossible to live off the Centrelink payments alone. Maybe if I didn't need to buy medication and visit doctors, if I didn't need to pay for transport, if I had no social activities, and never had to buy textbooks. But I do have all those things, so I also work part-time. But Centrelink pays me less because I "earn too much", and so I can't really earn enough to get by on my own. And this means I have to enrol in less units... I feel that if I had sufficient financial support from Centrelink, I could not work and I could finish my degree a lot faster. And then I'd be out earning money and paying back my HECS and paying tax."

WORKING AND STUDYING AND ITS IMPACTS

Three quarters of students responding to the survey are working, the majority in casual work. Most (69%) are working a single job, but a quarter are working two jobs, and a small percentage three jobs or more. Nearly half of those working reported working hours equivalent to between two to three days a week. A fifth worked even more, up to full-time hours, while about a third worked a day or less a week.

Figure 4 – Hours worked per week



While this may sound reasonable, it is critical to remember that the vast majority (87%) also reported studying full-time in their degrees, as undergraduates. A full-time study load for an undergraduate consists of four courses per semester, with an expectation of needing to devote 10-12 hours per course each week. This means that a full-time study load is around 40 hours each week, the equivalent of a full-time job.

In this context, working even a day a week means sacrificing either study time, and working two to three days a week or even more means a major loss of rest and study time. Unsurprisingly, the more hours students told us they work, the more likely they were to report that working severely impacted on their ability to study.

"Unfortunately due to my current wage, I cannot afford to work any less than roughly 35 hours a week which puts a massive strain on my studies. I find it difficult to participate with group work as if I'm not at Uni, I'm at work. The job market is terrible and I have been trying to find part time work for over a year with no luck."

"I cannot receive Centrelink until I am 22 because my parents supposedly earn too much and, even though they do not support me at all, so I do not qualify. I'll be returning to Centrelink when I turn 22 (November 2017) so that I can reduce workload and study more (though I will remain in paid work)."

Also of serious concern is that nearly 40% of students working reported that they have been paid incorrectly. With the majority working in casual positions, this adds further weight and evidence to broader concerns about the exploitation of people, particularly young people, in insecure work.

CENTRELINK AND WORKING

A further complication is that students are now facing an increased administrative burden from Centrelink accompanied by threats of heavy penalties. Nearly one in five students responding to the survey identified having been issued with a debt notification or similar demand to justify their access to government income support or

rent assistance, despite already being required to report any earnings fortnightly and update any changes in their circumstances promptly. As the majority of students work in casual positions, the implication is that Centrelink's systems have resorted to assuming fault on the part of students despite them reporting as required. It can take hours for a student to clear a Centrelink claim of a payment anomaly, as online systems fail, phone lines go unanswered, and reporting to the nearest Centrelink office is both discouraged and often difficult. This creates further stress. Most respondents noted that they had ended up owing money due to an error by Centrelink, the following comments providing typical examples:

"They never filed my living changes correctly, so I received the incorrect payment and got a debt"

"They claimed to have paid me incorrectly, I was not and provided evidence, still had to pay it back"

"Centrelink is not reliable income while studying and renting. Centrelink routinely disrupts my payment, cancels it, requires me to bring them more paperwork. I have to work enough to pay rent as a safety net... I often have no money left over after rent and bills and petrol and must rely on the generosity of friends and family to eat"

Other students found the system hostile and deeply stressful when dealing with exceptionally difficult life circumstances:

"Centrelink claimed I had been claiming a study allowance that I wasn't entitled to because I wasn't studying. I most definitely had been studying during that time, but was suffering from severe chronic depression, suicidal ideation, and anxiety disorder bordering on agoraphobia which caused me to miss a significant amount of classes. Although I had been to my GP and a therapist, had started medication, and had multiple medical certificates to explain my absence, Centrelink decided this wasn't good enough and told me I had to pay them back the \$9000 they had paid me that year. I tried to get Centrelink in contact with my teachers, my doctor, and my therapist to confirm that I was telling the truth, but this wasn't good enough"

for them either. It significantly contributed to my depression and anxiety to the point that I actually had a complete mental breakdown and uploaded multiple pictures of me harming myself onto the Centrelink app, and threatening to kill myself if they still refused to believe me. At this stage Centrelink sent police to my home and finally took notice of the countless medical certificates and communications from my doctor and therapist that I was not okay, and started the process of waiving the debt.”

more likely to be postgraduate or higher research students, and reported less financial stress and fewer negative issues with their housing situation. Experiences that were consistent with other students were mostly from those in on-campus accommodation, also reporting that the rent is too high and the accommodation is poorly maintained and often noisy or over-crowded.

THE ABORIGINAL AND TORRES STRAIT ISLANDER STUDENT EXPERIENCE

The number of Aboriginal and Torres Strait Islander responses to the survey was representative of the proportion of students in Australia overall, but it was still a small sample, and thus drawing strong conclusions would not be appropriate. From the responses there are some indications that Aboriginal and Torres Strait islander students may be dealing with greater levels of stressed financial and personal circumstances than some non-Indigenous students. For example while also likely to be working, they reported receiving far less financial assistance from family. While the sample was small, two concerning trends was the number of Indigenous students who reported experiences of homelessness in answering the survey; and the much higher number who had received a Centrelink debt notification or similar – one in three, compared to the national survey average of one in five.

THE INTERNATIONAL STUDENT EXPERIENCE

Given the proportion (approximately a third) of international students studying in Australia, they are significantly under-represented in the survey respondents, and thus an in-depth analysis of their reported experience has not been undertaken.

International students who did respond to the survey had some things in common with their local counterparts, but differed in others. As a group, they were much more likely to be fully subsidised to study in Australia by family, and much more comfortable with it. They were also

CONCLUSION AND RECOMMENDATIONS

The responses to the NUS and Anglicare Australia survey show that housing is a central cause of either serious challenges in attending university, or being able to attend with relative comfort. It is also the most important factor in determining what it will be is cost. As accommodation is the single largest expense for students who aren't supported to live at home the ability to pay their rent is a significant determinant of their wellbeing. How students go about affording accommodation shines a light into how the cost of housing causes a cascade of issues and consequences for students. The results once again demonstrate that government income support payments are far too low to cover the cost of living, even with additional Commonwealth Rent Assistance. This is consistent with the findings of Anglicare Australia's Rental Affordability Snapshot for the last eight years – that people on Youth Allowance are the most likely to be locked out of the private rental market. The survey also showed that students are working at significant levels on top of full-time degrees to afford to live, often compromising their studies to do so.

Finally, the survey responses showed that rent costs alone are not the only ways housing situations are hurting Australia's university students. Being exploited, whether it's through over-priced and poorly maintained university accommodation on-campus, or in the private rental market, sees far too many students unable to study at home and trying to live in poorly maintained and often overcrowded accommodation. For students living at home, the trade-offs are long commute times, a lack of independence and struggling to find time to study due to other family pressures.

RECOMMENDATIONS

- » Raise government income payments including Youth Allowance, Austudy and Abstudy to rates that cover the real cost of living, including housing. Additionally, review the age and other eligibility settings regarding proof of independence from parents for young people in study.
- » Implement a national renter's rights plan that delivers consistent and fair renting conditions for all Australians, including support and access to those rights for students living in university accommodation.
- » Strengthening workplace rights and access to legal assistance for young workers, particularly those in casual positions.

