

WE WANT TO KNOW

**FINANCIAL STRESS, ACCOMMODATION
INSECURITY AND FOOD INSECURITY
IN UNDERGRADUATE STUDENTS**

**Results from
the 2018 Higher
Education
Accommodation
and Financial
Stress Survey**

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Key findings:

We want to know

We want to know about work and income

- Just under two-thirds of international and domestic students (64%) had a job. Domestic students worked an average of 17 hours per week during the semester, with the number of hours worked per week during the semester ranging from 0 to 55 hours for domestic students.
- Three quarters (76%) of domestic and international students reported that they earned less than \$20,000 (before tax) per year, with 51% of the total sample being on at least one form of government benefits. Youth Allowance was the most common type of government benefit and 23% of the sample had a Health Care Card (23.1%).
- Despite 13% of students self-reporting a disability, less than 1% of students received disability support payments.

We want to know about health

- Around half (53%) of students reported high to very high levels of psychological distress, which is significantly higher than the population prevalence of psychological distress, where 13% of adults experience high or very high levels of psychological distress (Australian Bureau of Statistics [ABS], 2018).
- Although distress levels were high most students rated their quality of life as good (48%) or very good (33%), respectively.
- Most students were either very satisfied (17%) or satisfied with their health (44%).

We want to know about socio-economic status

- Around 14% of students in the sample could be classified as LSES, as defined by the Australian Bureau of Statistics (ABS, 2016) geographically-based Socio-Economic Indexes for Areas (SEIFA) index indicators.
- Relative to high socio-economic status students, LSES students were significantly more likely to be on a low income, receive government benefits, and travel more than 40 kilometres (one way) to university or TAFE.
- LSES students were less likely to have a parent or guardian who attended a university than high socio-economic status students.

We want to know about financial stress

- Around half (53%) of students reported a moderate to high level of financial stress in relation to being able to afford study and living costs.
- High levels of financial stress were significantly associated with receiving government benefits, having a disability, and being on a low income.
- Students who had a paying job were significantly less likely to have high levels of financial stress.
- International students were significantly more likely than domestic students to have high levels of financial stress.
- Students with very high levels of psychological distress were significantly more likely to experience high levels of financial stress.
- Just under two thirds (61%) of students in the sample stated they would seek help from a university service if they were struggling to pay for the cost of study in the future.

We want to know about impact of financial stress on studying

- More than half of students (55%) reported that financial stress impacted at least one area of study. Students with high levels of financial stress reported that this impacted all areas of study significantly more than those with moderate, or low levels of financial stress, respectively.

We want to know about food insecurity

- Around one-quarter of students in the sample (26%) were deemed food insecure.
- A very small number of students (3%, n = 28) within the sample reported ever using the university's Foodbank. However, 15% (n = 156) of students reported accessing the Student Union free breakfast on at least one occasion; and 24% reported receiving at least one free meal offered by the Student Union. The students reported that accessing these services was due to issues concerning food affordability.
- A substantial proportion of students in the sample (15.4%, n = 160) reported that experienced hunger and did not eat because there wasn't enough money for food since enrolling in their current course.

We want to know about the impact of food insecurity on studying

- Around one quarter (24%) of students who responded to the survey believed that issues concerning food affordability impacted at least one area of study.
- Students with high levels of financial stress reported that food affordability had a greater impact on all areas of study relative to students with moderate, or low levels of financial stress, respectively.

We want to know about accommodation insecurity

- Around one in seven (15%) students in the sample (n = 153) reported that they had experienced homelessness within their lifetime.
- At the time of the survey, 23 students (2%) could be classified as currently experiencing homelessness.
- Thirty-seven (4%) students reported that they had stayed overnight at the university on one or more occasions because they did not have a place to stay.
- Students with housing in the sample stated their current housing's living space was inadequate for their needs regarding living space (8%), privacy (14%), a place to have a desk for study purposes (16%), and ability to complete tasks (12%).

We want to know about the impact of accommodation stress on studying

- Around one quarter (26%) of all students in the sample reported that issues concerning being able to afford safe and secure accommodation impacted at least one area of study.
- Issues concerning being able to afford safe and secure accommodation had a significantly greater impact on all areas of study for students experiencing high levels of financial stress relative to those experiencing either moderate or low levels of financial stress, respectively.
- The impact that affording secure and safe accommodation is significantly greater for students with moderate financial stress in comparison to those with low levels of financial stress.

We want to know about the impact work has on studying

- Three-quarters of students with a job (78%) reported that the number of hours they worked had an impact on at least one area of study. The areas impacted included ability to complete assessments to the best of ability (58%), study (61%), completing assessments on time (40%), attending classes (41%), and completing the course (16%).
- Students with moderate or high levels of financial stress also reported that the number of hours working had a significantly greater impact on their study relative to students with low levels of financial stress across all domains of study.

Background

Australia is a wealthy nation, yet this wealth is not spread equitably. According to the Organisation for Economic Co-Operation and Development (OECD) economic inequality is the difference in how assets, wealth, or income are distributed among individuals and/or populations, as well as the gap between rich and poor, income inequality, wealth disparity, wealth and income differences, or the wealth gap (OECD, 2019a). People are classified as being in poverty “when their household’s disposable (after-tax) income falls below a level considered inadequate to achieve an acceptable standard of living” (Davidson, Saunders, Bradbury & Wong, 2018, p. 18). Whilst, analysis of trends reveals that poverty in Australia is decreasing over time (OECD, 2019b), compared to the 34 other OECD countries, of which Australia is a member, there is an above average rate of Australians who live in households with incomes below the poverty line, which is set at 50% of the median household income for all Australians. Furthermore, Australia is ranked as having the 14th highest rate of poverty in this group (Davidson, Saunders, Bradbury & Wong, 2018).

Methods for measuring poverty differ. The ‘poverty line’ is used in most international studies and is set at 50% of the median household disposable income of the total population (OECD, 2015). The latest 2015-16 poverty line, set by the OECD, for a single adult living alone is \$433 a week, and for a couple with two children, it is set at \$909 a week. These figures do not consider housing costs in the calculation, whereas the Australian Council of Social Services (ACOSS, 2018) prefers an ‘after-housing’ approach for calculating the poverty line, by also accounting for the cost of housing. ACOSS (2018) estimates that 3.05 million Australians (13.2% of the population) live below the poverty line, including 13.9% of young people aged 15-24. They also determine that the average ‘poverty gap’ (the mean difference between the incomes of people in poverty and the poverty line) is \$135 per week.

Related to our interest in undergraduate student poverty, 64% of young people on Youth Allowance are reported by the Australian Council of Social Services (2018) to have an income that is below the poverty line, which includes young people who are on the ‘away from home’ rate of payment, and up to 25 years old if a full-time student. Youth Allowance is also the lowest income support payment available, set at \$285 per week (including Rent Assistance) and “reflects a policy view that young people can rely on financial support from their parents, though many paid at this rate have been assessed as financially independent” (ACOSS, 2018, p. 12).

Undergraduate student poverty

A recent study of 18,584 students from 38 ‘Universities Australia’ universities, including Swinburne University of Technology, found that 58.2% of domestic, 72.2% of Indigenous Australian and 50.3% of international undergraduate students often worried about their finances (Arkoudis et al., 2018). Of concern was that

14.6% of domestic undergraduate students; 27.2% of Indigenous Australian undergraduate students, and 13.9% of international undergraduate students reported that, due to cost, they regularly go without food and necessities. Furthermore, due to the combination of work and study commitments (domestic full-time undergraduate students reported working a median of 12 hours a week, and international undergraduate students reported working a median of 15 hours a week), 27.2% domestic full-time undergraduate students and 17.1 % international students regularly missed class due to work commitments, with 40.7% domestic full-time undergraduate students, and 30.9% international students, reported that their work commitments adversely affected their performance at university (Arkoudis et al., 2018).

A growing body of Australian evidence

The Arkoudis et al. (2018) Universities Australia Student Finances Survey results support previously conducted, and often more nuanced studies, of student poverty in Australia. One example is Newton and Turale’s (2000) small-scale mixed-methods study of student poverty at the University of Ballarat, which found that poorer undergraduate students reported difficulty in being able to lift themselves out of poverty whilst attending university, and that due to poverty, many had gone without food, were unable to buy essential texts, afford transport, or missed classes in order to go to work. This latter point relates to emerging evidence that poverty adversely impacts student retention. Similarly, a study of 810 Brisbane-based university students found that one in four were food insecure and were three times as likely to defer their studies due to financial hardship (Gallegos, Ramsey & Ong, 2014).

University students’ mental wellbeing was recently expressed as a “serious public health issue” following the release of findings that a quarter of students in a large-scale study of over 5,000 students from an Australian metropolitan university reported some form of severe psychological distress as measured by the Depression, Anxiety and Stress Scales (DASS-21) (Larcombe et al., 2016, p. 1084). Similarly, using the Kessler Psychological Distress Scale (K10), to estimate moderate (scores 16–21) and high to very high (scores 22–50) levels of psychological distress from data extracted from three national surveys: the 2007 Household, Income and Labour Dynamics in Australia (HILDA) survey, the 2007–08 National Health Survey (NHS), and the 2007 National Survey of Mental Health and Wellbeing (NSMHWB), Cvetkovski, Reavley, and Jorm (2012) found a significantly greater prevalence of moderate (but not high) distress in tertiary students, compared to general population levels, with moderate levels of distress being found in 26.1% to 27.4% of tertiary students identified in the three datasets. The authors also found that students who reported financial problems were at greater risk of scoring high levels of distress, concluding that if a student reports financial problems that this serves as a reliable risk factor for probable psychological distress.

University-based studies, involving student self-report data and using the same K10 measure, reveal much higher rates

of psychological distress than population-derived datasets. For example, in a study of 955 students who were completing either a Medical, Psychology, Law or Mechanical Engineering undergraduate course at the University of Adelaide, Leahy et al. (2010) found that 48% of students reported high to very high levels of psychological distress (a K10 score of 22 or higher). Similar results are also found in other Australian university studies on this topic, with Stallman's (2010) study of 6,479 mostly undergraduate students from two Australian universities revealing that 26.6% of undergraduates experienced frequent financial stress, and 15.6% experienced constant financial stress. Furthermore, 19.2% reported scores on the K10 that were in the 'probable of serious mental illness' range (K10 scores 30-50), and 65.7% reported levels indicative of 'mild-moderate mental illness' (K10 scores 16-29). Of interest was the finding that students with any level of financial stress (occasional, frequent or constant) were also twice as likely to report mental illness compared to students with no financial stress.

Related to the issues of financial stress and poverty is not having access to safe and secure accommodation. When considering this, it is important to recognise that 'homelessness' does not always equate to 'rooflessness'. The Australian Bureau of Statistics (ABS, 2012a) may consider an individual to be homeless if they do not have suitable accommodation alternatives and their current living arrangement is: 1) in a dwelling that is inadequate; or 2) has no tenure, or if their initial tenure is short and not extendable; or 3) does not allow them to have control of and access to space for social relations. People living in severely overcrowded housing are also considered to be homeless because they do not have control of or access to space for social relations. Some living arrangements have been excluded from this definition because an individual may have chosen to live in these circumstances and have accommodation alternatives; or are required by law to live in these circumstances; or are living in acceptable temporary living arrangements (such as student halls of residence); or it is essential for their broader health and wellbeing to be living in these situations. As noted, and of significance to this study, is that students living in halls of residences are excluded from the definition of homelessness (ABS, 2012a).

Little is known about the relationship between poverty and housing circumstances in undergraduate students, and how adverse accommodation experiences impact undergraduate student outcomes. Australian Bureau of Statistics data reveals that there were 10,871 University and TAFE students counted as homeless on Census night in 2016 (ABS, 2018) which equates to roughly 9% of the homeless population. Australia's peak body for the homeless service sector, Homelessness Australia, stated in their 2018 Youth Homelessness Matters Day media release that this figure is most probably an under-representation and that "homelessness service data indicates an increasing number of students seeking help, with reports of students sleeping in student lounges and using university and

TAFE shower facilities in the absence of stable housing, as well as accessing food vouchers and other material aid from services".

As mentioned previously, Youth Allowance is the lowest income support payment available (ACOSS, 2018), and whilst it is known that poorer students may choose to live at home (e.g., Christie, Munro & Rettig, 2002) or seek private rental accommodation with others in order to share costs (e.g., Gallegos, Ramsey & Ong, 2014); those who are unable to live at home and whose income falls below the poverty line, may be a particularly vulnerable group in relation to housing insecurity and episodes of homelessness. In one of the few studies on this topic, Micevski, Thorton and Brocking (2013) found a relationship between student accommodation and hunger in their sample of 124 Deakin University, Victoria, students. Not only did they discover that 18% of their sample experience food insecurity without hunger (i.e., worrying that food runs out before being able to afford to buy more); and 30% experienced food insecurity with hunger (i.e., admitting they had lost weight because of not being able to afford to buy food), but that students who were living out of home had a significantly higher odds ratio of being food insecure with or without hunger.

Why does understanding tertiary student poverty matter?

The OECD asserts that education has an important role to play in lifting people out of poverty: "by providing the skills and competencies needed to operate in the modern world, education has the potential to influence the life outcomes of the most disadvantaged. It is a powerful tool to reduce inequity. It can help combat the increasing fragmentation and polarisation of our societies and empower people and communities to take charge of their own civic processes and democratic institutions. Access to learning and knowledge not only opens doors to individual and collective opportunities, it has the potential to reshape the future of our global world" – (OECD, 2019a, p.13). Related to this notion, the Australian Government Higher Education Standards (2014) makes special mention of Diversity and Equity, requiring universities to ensure that institutional policies, practices, and approaches to teaching and learning are designed to accommodate student diversity, including under-represented and disadvantaged groups creating "equivalent opportunities for academic success regardless of students' backgrounds" (2.2.1). As such, the Higher Education Accommodation and Financial Stress Survey (HEAFSS) sought to investigate the issue of poverty in a sample of Swinburne University of Technology undergraduate students aged 18 to 25 years. It is through the public dissemination of research findings, such as those outlined in this report, that universities can reflect on the current needs of their students and partake in the global effort to lift people out of poverty through the attainment of a university education.

Measures used within the 2018 Higher Education Accommodation and Financial Stress Survey

The findings presented in this report were measured using the Higher Education Accommodation and Financial Stress Survey (Thielking, 2018), and the sample consisted of undergraduate and TAFE students studying an on-campus course at Swinburne University of Technology, which is a metropolitan-based university in Melbourne, Australia. The Higher Education Accommodation and Financial Stress Survey contains a broad combination of established and unpublished measures to explore the prevalence of issues related to poverty and how such issues impact on student wellbeing, learning, and retention. The measures described in this section are contained within the broader Higher Education Accommodation and Financial Stress Survey and refer to the findings presented in this report.

Financial stress

Financial stress was measured using one item designed by the authors for the purpose of this study. Participants were asked the following: “what is your current level of financial stress in regard to paying for all your living and study costs combined?” and were required to respond on a 5-point scale, from 1 being “no financial stress” to 5 being “extreme level of financial stress”. Higher scores on this item responded to a greater prevalence of financial stress. For the purposes of this study, three financial groups were created, low, moderate, and high, respectively. Participants were allocated to the low financial stress group if they scored either a 1 or 2 (“no financial stress” or “low financial stress”) on the financial stress item. If students scored with 3 (“a medium level of financial stress”) they were allocated to the moderate financial stress group. Students in the high financial stress group had a score of 4 or 5 (“high level or financial stress” or “extreme level of financial stress”) on the financial stress item. Students were also asked if they would seek from a university service if they were ever struggling to pay for the cost of study in the future.

Psychological distress

Psychological distress was measured using the widely known 10-item Kessler Psychological Distress Scale (K10; Kessler et al., 2002). The K10 examines the level of anxiety and prevalence of depressive symptoms over the past four weeks (e.g. “In the last four weeks about how often did you feel depressed?”). Participants responded on a 5-point scale from 1 being “none of the time” to 5 being “all the time”. Possible scores ranged from 10 to 50, with higher scores denoting greater psychological distress. The K10 measure of psychological distress has been shown to have excellent reliability and validity and is used in a variety of clinical settings. For the purposes of the study,

participants were classified into low, moderate, high, and very high distress groups, respectively. This classification was derived from the Australian Bureau of Statistics (ABS) K10 scores and grouping (ABS, 2012b).

Quality of life and satisfaction with health

Students were also asked to rate their quality of life (i.e., How would you rate your quality of life?) on a 5-point scale from 1 being very poor to 5 being very good. Furthermore, students were required to rate how satisfied they were with their health (i.e. How satisfied are you with your health?) on a 5-point scale from 1 being very dissatisfied to 5 being very satisfied. The items concerning the quality of life, and satisfaction with health were derived from the World Health Organization’s (1996) Quality of Life inventory (WHO-QOL-BREF). Higher scores on these items correspond to greater quality of life, and satisfaction with health, respectively.

Socio-economic status (SES)

Using the student’s residential postcode in Australia, the Australian Bureau of Statistics (ABS, 2016) Socio-Economic Indexes for Areas (SEIFA) was applied in the current study to determine a student’s Socio-Economic Status (SES). “Socio-Economic Indexes for Areas (SEIFA) is an ABS product that ranks areas in Australia according to relative socio-economic advantage and disadvantage. The indexes are based on information from the five-yearly Census of Population and Housing” (ABS, 2016).

Food insecurity

Food insecurity was measured using an adapted 8-item Current Population Survey Food Security Scale (CPS-FSS) developed by the United States Department of Agriculture (Bickel, Nord, Price, Hamilton, & Cook, 2000) for adults. Respondents were classified as being food insecure if participants responded positively to two or more items on the scale and were deemed food secure if they affirmed one or no items. Examples of items include “I worried whether my food would run out before I got money to buy more” and “I couldn’t afford to eat balanced / healthy meals”. A higher number of affirmative responses on this scale corresponds to a greater prevalence of food insecurity. This scale is widely used as a measure of food insecurity and has excellent validity.

Specific questions designed for the purposes of the study were also provided to examine whether students had accessed any services at the university (e.g., the university foodbank) due to issues concerning food affordability.

Accommodation insecurity

Participants were asked several questions related to their past and current accommodation, as well as their access to space either for privacy or to complete their study-related tasks. Students were also asked if they had ever considered themselves to be homeless in their lifetime or while attending university. The Australian Bureau of Statistics (2012a) definition of homelessness was applied to this study. This definition classifies people as experiencing homelessness if they do not have suitable accommodation alternatives and their current living arrangement is: 1) in a dwelling that is inadequate; or 2) has no tenure, or if their initial tenure is short and not extendable; or 3) does not allow them to have control of and access to space for social relations. Students living in halls of residences are excluded from the definition of homelessness.

Impact of financial stress, number of hours working, food affordability and securing safe and secure accommodation on studies

Students were asked to report if their level of financial stress, the number of hours spent working, issues concerning food affordability, or issues concerning securing safe and secure accommodation impacted on areas of study. Areas of study included the ability to study, the ability to complete assessments on time, the ability to complete assessments to the best of one's ability, attending classes, doing well at university, concentrating during class, staying at university, and continuing onto postgraduate study.

Demographic overview of sample

The current 2018 study was approved by the Swinburne University Human Research Ethics Committee (SUHREC Number: 2017/078). Data collection occurred at two points. The first wave occurred in September 2017, and the second wave occurred in September 2018. Students aged 18 to 25 years and enrolled in a full or partial, on-campus undergraduate course were informed about the study via their student emails. Respondents were required to complete a 20-minute web-based survey. The questions in the survey assessed student demographics and a range of variables associated with the student experience and poverty.

In total 31,177 email invitations to the study were sent, and 16,425 of these emails were read. The response rate in the sample was relatively low, with 7.5% of students who read the emails completing the survey. The final sample consisted of 1,231 undergraduate students aged between 18 to 25 years and who were enrolled in an on-campus course. There were more female respondents (56.1%) in the survey compared to males (43.1%). Less than one percent of the students surveyed identified as being Indigenous Australian. Most of the students in the sample had a high level of English proficiency with 83.3% of respondents believing they can speak English extremely well, see Table 1.

Table 1: Demographics

	<i>n</i>	%
Gender (<i>n</i> = 1,231)		
Male	531	43.1
Female	690	56.1
Non-binary or other	10	0.8
Indigenous status (<i>n</i> = 1,231)		
Non-indigenous	1209	98.2
Aboriginal and/or Torres Strait Islander	8	0.7
Unsure	10	0.8
Prefer not to answer	4	0.3
Children (including: biological, step, kinship, adopted, and foster children) (<i>n</i> = 1,231)		
Yes	11	0.9
No	1220	99.1
English proficiency (<i>n</i> = 1,231)		
Extremely well	1025	83.3
Very well	146	11.9
Moderately well	51	4.1
Slightly well	8	0.6
Not well at all	1	0.1
Homeless over lifetime (<i>n</i> = 1,052)		
Yes	157	14.9
No	895	85.1
Socioeconomic status (<i>n</i> = 1,060)		
Low	153	14.4
Middle	451	42.5
High	456	43.0
Work status* (<i>n</i> = 1,215)		
Worked for payment or profit (including in-kind payment)	778	64.0
Work but absent (on holidays, on paid leave, on strike or temporarily stood down)	28	2.3
Unpaid work in family business	16	1.3
Unpaid work (voluntary work, caring for family and/or friends)	69	5.7
No work but did not need to earn money	87	7.2
No work but needed to earn money	254	20.9
Other	39	3.2

Note. *Students could respond affirmatively to more than one option for work

Enrolment details

A large proportion of students in the sample were from the university's Faculty of Health, Arts and Design (42.7%). A quarter of the students were from the Faculty of Science, Engineering and Technology (25.4%) whereas fewer were enrolled in the Faculty of Business and Law (16.4%) or PAVE/TAFE (10.2%), which is the technical and further education section of the university. Full-time students were over-represented in the sample (92.8%)

as just over half of undergraduate students at the university where the study was conducted are full-time students (Swinburne University of Technology Annual Report, 2017). The proportion of full-time students in the sample is significantly different from the proportion of students enrolled full-time at the university ($p < .001$). Around one in ten students (11.0%) in the sample were international students, see Table 2.

Table 2: Enrolment details

	<i>n</i>	%
Faculty enrolled		
Faculty of Health, Arts and Design	526	42.7
Faculty of Science, Engineering and Technology	313	25.4
Faculty of Business and Law	202	16.4
Unsure	12	1.0
PAVE/TAFE	126	10.2
UniLink	52	4.2
Study load		
Full-time	1142	92.8
Part-time	89	7.2
International student		
Yes	136	11.0
No	1095	89.0

N = 1,231

Parent/guardian or sibling attendance at university

Around half the sample (54.8%) had a parent who had attended university. Just less than half of the sample (41.3%) had an older sibling who attended university, see Table 3.

Table 3: Parents/guardians or siblings attendance at university

	<i>n</i>	%
Parent(s) attended university		
Yes	674	54.8
No	529	43.0
Unsure	28	2.3
Older sibling attended university		
Yes	509	41.3
No	353	28.7
Unsure	12	1.0
Not applicable	357	29.0

N = 1,231

Self-reported disability and health status

Students self-reported if they had a disability, which could be answered as either yes, no, or prefer not to answer, respectively (i.e., do you have a disability (i.e., have a limitation, restriction or impairment, which has lasted, or is likely to last, for at least six months and restricts everyday activities, such as for example, loss of sight, chronic pain, mental illness?). Additionally, students reported if they had been diagnosed with a mental health condition. A substantial proportion of students in the sample (13.4%) disclosed that they had a disability which includes a limitation, restriction or impairment, which has lasted, or is likely to last, for at least six months and restricts everyday activities (e.g. loss of sight, chronic pain, mental illness), see Table 4.

Around one in five students (20.7%) reported that they had a diagnosed mental health condition (Table 4). Students in the sample also reported high levels of psychological distress as determined by the ABS (2012b) classification of psychological

distress according to the Kessler-10 scores. Only 20.1% of students in the sample were classified as having a low level of psychological distress whereas 26.6% were classified as having moderate levels of psychological distress, and around half the students in the sample experienced either high (26.9%) or very high levels (26.3%) of psychological distress. This figure differs substantially to estimates of psychological distress in the general population where only one eighth adults (12.5%) experience high or very high levels of psychological distress (Australian Bureau of Statistics [ABS], 2018).

Despite the high levels of psychological distress in the sample, most students in the sample rated their quality of life as good (47.9%) or very good (32.5%), respectively. However, a substantial proportion of the sample rated their quality of life as being neither good nor poor (15.4%). Most students in the sample were either very satisfied (16.9%) or satisfied with their health (44.2%). However, a high number of students did report that they were neither satisfied nor dissatisfied with their health (21.7%), or dissatisfied (14.4%).

Table 4: Health, disability status, diagnosed mental health condition, and psychological distress

Health detail	n	%
Disability (includes a limitation, restriction or impairment, which has lasted, or is likely to last, for at least six months and restricts everyday activities) (n = 1,227)		
Yes	165	13.4
No	1038	84.6
Prefer not to answer	24	2.0
How would you rate your quality of life? (n = 1,007)		
Very good	327	32.5
Good	482	47.9
Neither poor nor good	155	15.4
Poor	39	3.9
Very poor	4	0.4
How satisfied are you with your health? (n = 1,007)		
Very satisfied	170	16.9
Satisfied	445	44.2
Neither satisfied nor dissatisfied	219	21.7
Dissatisfied	145	14.4
Very dissatisfied	28	2.8
Diagnosed mental health condition (n = 1,227)		
Yes	254	20.7
No	891	72.6
Prefer not to answer	82	6.7
Psychological distress (n = 1,002)		
Low (scores 10-15)	201	20.1
Moderate (scores 16-21)	267	26.6
High (scores 22-29)	270	26.9
Very high (30 or greater)	264	26.3

Work and income

Students indicated whether they worked for payment or profit, or if they participated in voluntary work which includes caring for another person, and if they did not work but did not need to earn money or if they did not work but needed to earn money. For the analyses, students were classified into two groups; one group that worked for payment or profit, and one group that did not work for payment or profit. Students were also asked to select their income bracket. Income was students' annual income before tax and other deductible income. For the purposes of the analyses, students were classified as being on a very low income or not on a very low income. A conservative approach was taken; students were classified as being on a very low income if they earned \$20,000 or less before tax and deductibles whereas if students earned more than \$20,000 they were not classified as being on a very low income. This grouping is based on the OECD (2015) definition of the poverty line for a single adult, which is set at \$433 a week (after tax) or \$22,516 per annum. Students earning \$20,000 or less per annum before tax earn substantially less than those on the poverty line. Students indicated if they were not receiving any government benefits and provided details of what government benefits they were receiving.

Our results show that most students in the sample worked for pay or profit (64.0%), however, a substantial proportion (20.9%) of students indicated that they did not work but needed to earn money.

Out of the total sample, many students were on low incomes and earned less than \$20,000 (before tax) (75.9%) and received at least one form of government benefits (50.9%), see Table 5. In the sample, Youth Allowance was the most common type of government benefits received (35.4%), and a substantial number of students had a Health Care Card (23.1%). Despite a substantial proportion of students identifying as having a disability (13.3%), very few students received disability support payments (0.5%). Additionally, a large proportion of students in the sample (70.9%) reported that they received financial support from others (e.g. parents, partner, or friends) to help pay for living and educational expenses. Domestic students in the sample who indicated they engaged in paid or unpaid work (including those who were absent) worked an average of 17.36 hours per week during the semester (SD = 10.10, n = 708, min = 0.00, max = 55), see Table 5.

Socio-economic status

Around 14.4% of the students in the sample were from a LSES background as determined by the ABS (2016) SEIFA postcode indicators of socio-economic status. Our results demonstrate that LSES students, relative to high socio-economic status students, were significantly more likely to be on a low income receive government benefits and travel more than 40 kilometres (one way) to university or TAFE (Table 6). Students from a LSES background were also less likely to have a parent that attended university compared to those from a high socio-economic status background.

Interestingly, there was no association between Socio-Economic Status (SES) and food security or SES and level of financial stress, see Table 6. A reason for this could be due to measurement issues such as using postcode data to capture SES. McMillian and Western (2000) argue that postcode indicators of socio-economic status can be problematic as residential areas often contain a mix of low, middle, and high SES students. Therefore, it is plausible that a postcode indicator of SES may have masked some forms of disadvantage experienced by students. Furthermore, it is not clear if students who live at home are financially supported by their parents/guardians.

Table 5: Gross income per annum (before tax and other deductions)

	<i>n</i>	%
Gross income per annum from own wages and income (<i>n</i> = 1,085)		
\$2,500 or less	310	28.6
\$2,501 to \$5,000	103	9.5
\$5,001 to \$10,000	148	13.6
\$10,001 to \$15,000	116	10.7
\$15,001 to \$20,000	146	13.5
\$20,001 to \$25,000	89	8.2
\$25,001 to \$30,000	63	5.8
\$30,001 to \$35,000	23	2.1
\$35,001 to \$40,000	39	3.6
\$40,001 to \$50,000	23	2.1
\$50,001 to \$60,000	16	1.5
\$60,001 to \$70,000	2	0.2
\$70,001 to \$80,000	4	0.4
Over \$80,000	3	0.3
Government benefits* (<i>n</i> = 1,180)		
None	579	49.1
Youth allowance	418	35.4
Health Care card	272	23.1
Government scholarship	65	5.5
Austudy	48	4.1
Other	52	4.4
Carer/s support	28	2.4
Other income support from government	10	0.8
Abstudy	6	0.5
Disability support	6	0.5
Currently receive financial support for living or educational expenses from others (<i>n</i> = 1,071)		
Yes	759	70.9
No	312	29.1
Number of hours usually worked during the semester (<i>n</i> = 708)*		
<i>M</i> = 17.36, <i>SD</i> = 10.10, Range: 0-55		

Note. *Students could select more than one option for government benefits #Includes only domestic students working for payment or profit, working but absent, or undertaking unpaid work.

Table 6: Socioeconomic disadvantage across postcode indicators of SES

	Socioeconomic status						P value [†]
	Low		Middle		High		
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	
Income (<i>n</i> = 943)							
\$20,000 or less	107	78.7	306	76.9	287	70.2 ^b	.041
\$20,001 or more	29	21.3	92	23.1	122	29.8	
Government benefits (<i>n</i> = 1,022)							
Yes	95	63.8	233	53.6 ^a	218	49.8 ^a	.013
No	54	36.2	202	46.4	220	50.2	
Distance travelled to university (one way) (<i>n</i> = 1,060)							
Less than 40km	103	67.3	307	68.1	422	92.5 ^{ab}	<.001
40km or more	50	32.7	144	31.9	34	7.5	
Parents attended university (<i>n</i> = 1,040)							
Yes	59	39.8	223	50.6 ^a	304	67.4 ^{ab}	<.001
No	89	60.1	218	49.4	147	32.6	
Food security (<i>n</i> = 908)							
Secure	94	71.8	287	74.4	297	76.0	.621
Insecure	37	28.2	99	25.6	94	24.0	
Financial stress (<i>n</i> = 903)							
Low	60	46.2	185	48.1	208	53.6	.422
Moderate	45	34.6	137	35.6	119	30.7	
High	25	19.2	63	16.4	61	15.7	

[†] P-values calculated using chi-square test; a = p<.05 statistically significant difference in relation to low SES group

b = p<.05 statistically significant different in relation to middle SES group

Results from the 2018 Higher Education Accommodation and Financial Stress Survey

Financial stress

Students were allocated to either a low, middle or high financial stress group based on their self-reported responses to an item assessing their level of financial stress regarding paying for studying and living costs. Around half the students in the sample (52.4%) experienced moderate to high levels of financial stress.

Students were asked if they were ever struggling to pay for the cost of study in the future, if they would seek help from a university service. Out of the 1,007 of students who responded to this item, 61.4% of students stated they would (n = 618).

Predictors of financial stress

The study found that there was a statistically significant association between being on government benefits, disability, work status, being an international student, income, and level of financial stress, see Table 7. High levels of financial stress were significantly associated with receiving government benefits, having a disability,

and being on a low income. Working for payment or profit seemed to protect students against financial stress with those working for payment or profit being less likely to have high levels of financial stress. International students were statistically more likely than domestic students to have high levels of financial stress. Gender was not significantly associated with financial stress.

Our results also reveal that psychological distress, and food insecurity is significantly associated with financial stress. Students with very high levels of psychological distress were also significantly more likely to experience high levels of financial stress. The proportion of students with food insecurity was significantly greater in the high financial stress group relative to the moderate, and low financial stress groups.

Financial stress and studying

The study examined the impact financial stress had on studying. Just over half of the students (55.4%) in the sample reported that financial stress impacted at least one area of study, see Table 9.

Table 7: Financial stress and demographics

	Level of financial stress						P value [†]
	Low		Moderate		High		
	n	%	n	%	n	%	
Gender							
Male	223	45.5	141	40.9	73	38.6	.188
Female	267	54.5	204	59.1	116	61.4	
Government benefits							
Yes	208	42.2	205	59.1 ^a	121	62.4 ^a	<.001
No	285	57.8	142	40.9	73	37.6	
Disability							
Yes	48	9.8	52	15.2 ^a	45	24.2 ^{ab}	<.001
No	441	90.2	291	84.8	141	75.8	
Student type							
Domestic	457	92.7	315	90.8	159	82.0 ^{ab}	<.001
International	36	7.3	32	9.2	35	18.0	
Paid work status							
Currently working for payment or profit	343	69.6	218	62.8 ^a	100	51.5 ^{ab}	<.001
Not current working for payment or profit	150	30.4	129	37.2	94	48.5	
Income per annum (before tax)							
\$20,000 or less	358	72.6	265	76.4	159	82.0 ^a	.034
\$20,001 or more	135	27.4	82	23.6	35	18.0	
Total	493	47.7	347	33.6	194	18.8	

[†] P-values calculated using chi-square test; a = p<.05 statistically significant difference in relation to low financial stress group
b = p<.05 statistically significant different in relation to moderate financial stress group

Table 8: Financial stress, food security status and psychological distress

	Financial stress						P value [†]
	Low		Moderate		High		
	n	%	n	%	n	%	
Food security status (n = 1,034)							
Secure	442	89.7	237	68.3 ^a	83	42.8 ^{ab}	<.001
Insecure	51	10.3	110	31.7	111	57.2	
Psychological distress (n = 1,002)							
Low	145	30.1	47	14.2 ^a	9	4.7 ^{ab}	<.001
Moderate	158	32.8	90	27.3	19	10.0 ^{ab}	
High	120	24.9	93	28.2	57	30.0	
Very high	59	12.2	100	30.3 ^a	105	55.3 ^{ab}	

[†] P-values calculated using chi-square test; a = p<.05 statistically significant difference in relation to low financial stress

b = p<.05 statistically significant different in relation to moderate financial stress group

A large proportion of students reported that their level of financial stress prevented them from completing assessments to the best of their ability (32.5%) and being able to do well at university (29.1%). Additionally, 28.9% of the sample stated that financial stress affected their ability to concentrate in class, and 27.5% believed that this prevented them from attending classes. Furthermore, 14.2% reported that this influenced their decision to continue post-graduate study, and 13.7% considered leaving university due to financial stress.

There were also differences in the impact of financial stress according to levels of financial stress. Students with high levels of financial stress reported that this significantly impacted all areas of study more than those with moderate, or low levels of financial stress, respectively. Students with moderate levels of financial stress also reported a significantly greater impact on all areas of study relative to students with low financial stress.

Table 9: impact of financial stress on studying

Financial stress group									
Does your level of financial stress impact on your ability to do any of the following:	Low		Moderate		High		Overall		P value [†]
	n	%	n	%	n	%	n	%	
Complete assessments to the best of your ability	38	11.3	124	35.8 ^a	123	63.4 ^{ab}	285	32.5	<.001
Do well at university	25	7.4	110	31.8 ^a	120	61.9 ^{ab}	255	29.1	<.001
Concentrate during class	27	8.0	105	30.3 ^a	121	62.4 ^{ab}	253	28.9	<.001
Attend classes at university	33	9.8	105	30.3 ^a	103	53.1 ^{ab}	241	27.5	<.001
Stay at university	12	3.6	42	12.1 ^a	66	34.0 ^{ab}	120	13.7	<.001
Continue onto postgraduate study at university	17	5.1	46	13.3 ^a	61	31.4 ^{ab}	124	14.2	<.001
No	250	74.4	120	34.7 ^a	21	10.8 ^{ab}	391	44.6	<.001

N = 876, [†] P-values calculated using chi-square test

a = p<.05 statistically significant difference in relation to low financial stress

b = p<.05 statistically significant different in relation to moderate financial stress group

Working and studying

Most students who were working reported that the number of hours they spent working affected their ability to study (77.6%), see Table 10. More than half of the students who worked (58.0%) reported that the number of hours affected their ability to complete assessments to the best of their ability, or study (61.2%). Around a third of students studying part-time (34.0%) stated that the number of hours spent working prevented them from studying full-time. Over a third of the students who worked reported that the number of hours spent working prevented them from completing assessments on time (39.6%), and attending classes (41.1%), respectively. Additionally, 15.9% believed that the number of hours spent working stopped them from completing their course.

Students with high levels of financial stress also reported that the number of hours working had a significantly greater impact on their study relative to students with low levels of financial stress. Students with moderate levels of financial stress also reported that the number of hours spent working impacted all areas of study significantly more than students with low levels of financial stress. However, there were only some statistically significant differences in the reported

impact of hours working between students with moderate and high levels of financial stress.

Students with high levels of financial stress reported that work hours had a significantly greater impact in relation to completing assessments on time, attending classes, and completing their course in comparison to students with moderate levels of financial stress. There were no statistically significant differences in the impact the number of hours working had for studying, being able to study full time or completing assessments to the best of ability between students with high levels of financial stress, and students with moderate levels of financial stress.

Food insecurity

Students were deemed as being food insecure if they experienced two or more issues related to food affordability. A total of 1,040 students responded to the items measuring food insecurity and were classified as being either food secure or food insecure. Students were classified as food insecure if they responded yes to two or more items on the adapted Current Food Population Food Security Survey (CFP-FSS).

Table 10: Impact of the number of hours working on studying

Do you feel the number that the number of hours that you work interferes with your ability to:	Financial stress group								
	Low		Moderate		High		Overall		
	n	%	n	%	n	%	n	%	P value [†]
Complete assessments to the best of your ability	193	51.6	153	63.5 ^a	77	68.1 ^a	442	58.0	.001
Complete assessments on time	114	30.5	105	43.6 ^a	70	61.9 ^{ab}	302	39.6	<.001
Study	193	51.6	166	68.9 ^a	85	75.2 ^a	466	61.2	<.001
Study full time	98	26.2	97	40.2 ^a	53	46.9 ^a	259	34.0	<.001
Attend classes at university	110	29.4	113	46.9 ^a	74	65.5 ^{ab}	313	41.1	<.001
Complete your course	25	6.7	50	20.7 ^a	39	34.5 ^{ab}	121	15.9	<.001
Not applicable, the number of hours does not interfere with my ability to study	110	29.4	40	16.6 ^a	16	14.2 ^a	171	22.4	<.001

a = p<.05 statistically significant difference in relation to low financial stress

b = p<.05 statistically significant different in relation to moderate financial stress group

Students were food secure if they responded yes to only one item on the CFP-FSS, or no to all. Accordingly, 26.3% (n = 273) of respondents were classed as food insecure, whereas 73.8% (n = 767) were deemed food secure. A substantial proportion of students identified experiencing food insecurity with hunger (15.4%, n = 160) since enrolling in their course. These students responded affirmatively to “Since being enrolled in my current course, I was hungry and did not eat because there wasn’t enough money for food”.

Students were asked if they had used specific university services due to an inability to afford food. The following services were listed and the numbers and percentages of students who reported ever accessing these services are in parenthesis: the university’s foodbank (n = 28, 2.7%); Student Union free breakfast (n = 156, 15.0%); and free meals offered by the Student Union (n = 245, 23.6%).

Around a quarter of students (24.2%) believed that issues concerning food affordability impacted at least one area of study, see table 11. Additionally, 19.0% of the students in the sample believed that their issues with food security impacted on their ability to concentrate during classes, and 11.5% stated

that this interfered with being able to complete assessments to the best of their ability. Furthermore, 10.3% stated that issues with food affordability impacted on their ability to do well at university whereas 8.2% stated that this prevented them from attending classes. A small percentage said that issues with food affordability influenced their decision to stay at university (4.8%). Only 2.2% of students reported that issues concerning food affordability prevented them from continuing onto postgraduate study.

Students with high levels of financial stress reported that food affordability had a significantly greater impact on all areas of study relative to students with moderate, or low levels of financial stress, respectively. Students with moderate levels of financial stress reported a significantly greater impact of issues concerning food affordability on areas of study in comparison to those with low financial stress.

Table 11: Impact of food affordability on studying

Do you experience any issues related to the affordability of food which impacts on your ability to do any of the following:	Financial stress group								P value†
	Low		Moderate		High		Overall		
	n	%	n	%	n	%	n	%	
Complete assessments to the best of your ability	7	1.4	49	14.1 ^a	63	32.5 ^{ab}	119	11.5	<.001
Do well at university	10	2.0	36	10.4 ^a	61	31.4 ^{ab}	107	10.3	<.001
Concentrate during class	23	4.7	85	24.5 ^a	89	45.9 ^{ab}	197	19.0	<.001
Attend classes at university	4	0.8	28	8.1 ^a	53	27.3 ^{ab}	85	8.2	<.001
Stay at university	3	0.6	16	4.6 ^a	31	16.0 ^{ab}	50	4.8	<.001
Continue onto postgraduate study at university	1	0.2	8	2.3 ^a	14	7.2 ^{ab}	23	2.2	<.001
No	462	93.7	240	69.2 ^a	82	42.3 ^{ab}	785	75.8	<.001

N = 1,034, † P-values calculated using chi-square test; a = p<.05 statistically significant difference in relation to low financial stress
b = p<.05 statistically significant different in relation to moderate financial stress group

Accommodation insecurity

As can be seen in Table 12, most students currently lived at home with their parents or guardians (55.4%) whereas a significant proportion of students rented privately (34.1%) or stayed in student accommodation (7.3%). A very small percentage of students owned homes (0.8%). One student within the sample reported that they were rough sleeping (0.1%). However, there were additional students that reported staying in boarding or rooming houses/hostels (0.9%), were couch-surfing (0.9%), living in public housing (0.5%) or staying at backpackers/motel/hotel/bed and breakfast (0.2%). One student within the sample was staying in a caravan park in a caravan, cabin or tent (0.1%). Consequently, 23 students in the sample (2.18%) could currently be considered homeless. Of concern, 3.5% of the sample ($n = 37$) stayed overnight at the university on one or more occasions because they did not have a place to stay.

Students were asked whether or not they perceived their current housing as being adequate in a number of areas that were contextual to being a student, including domains that somewhat reflect the Australian Bureau of Statistics' (2012a) definition of homelessness in relation to not allowing them to have control of, and access to space for social relations or in accommodation with severe overcrowding. However, it should be noted that these findings do need further investigation, as students living in halls of residences are excluded from the definition of homelessness (see ABS, 2012a) and students in this living arrangement may be included in this analysis group. Notwithstanding the need for a more nuanced investigation of the data in relation to this topic, the number and percentage of students who stated that their current housing's living space; privacy; place to have a desk for study purposes; and ability to complete tasks were inadequate for their needs, was 7.5%; 14.2%; 15.6%; and 11.8% respectively.

Table 12: Current living situation

Living situation within the past week ($n = 1,057$)	<i>n</i>	%
Living at home with parent(s)/guardian(s)	586	55.4
Private rental housing (including shared or group rentals)	360	34.1
Home owner/purchaser	8	0.8
Student accommodation on campus	77	7.3
Boarding school/residential college	2	0.2
Public housing	5	0.5
Long-term community housing	0	0.0
Other housing	9	0.9
Homeless students ($n = 23$)		
Caravan park in a caravan, cabin or tent	1	0.1
Couch-surfing	9	0.9
Crisis or emergency accommodation	0	0.0
Rough sleeping	1	0.1
Transitional housing	0	0.0
Boarding or rooming houses/hostels	10	0.9
Backpackers/motel/hotel/bed and breakfast	2	0.2
Have you ever stayed overnight at the university because you did not have a place to stay? ($n = 1,043$)		
Yes	37	3.5
No	990	94.9
Prefer not to answer	16	1.5

Approximately one quarter (26.4%) of all students in the sample reported that accommodation stress affected their studies in one or more domains, see Table 13. Around (17.2%) of the sample reported that issues related to being able to afford safe and secure accommodation impacted being able to complete assessments to the best of their ability. Around 15.8% of the sample reported that issues related to affording safe and secure accommodation prevented them from attending classes, and 15.0% believed this affected their concentration at university. A small percentage reported that issues with accommodation prevented them from staying at university (6.9%) or continuing onto postgraduate study (5.8%). Issues concerning being able to afford safe and secure accommodation had a significantly greater impact on all areas of study for students experiencing high levels of financial stress relative to those experiencing either moderate or low levels of financial stress, respectively. The impact that affording secure and safe accommodation is also significantly greater for students with moderate financial stress in comparison to those with low levels of financial stress.

Financial stress, food insecurity, and accommodation issues by socio-economic status

The current study examined whether there were differences in the impact of financial stress, food affordability, accommodation issues, and the number of hours working across socioeconomic status. LSES students reported that their studies were significantly more affected by food affordability and accommodation issues relative to high socio-economic status students. To elaborate, a higher proportion of LSES students (30.0%) reported that food affordability impacted at least one area of study, and this was significantly higher than the proportion of high socio-economic status students reporting the same issue (18.5%). Furthermore, a higher portion of LSES students (31.8%) also reported that issues with accommodation impacted on at least one area of study in comparison to the number of high socio-economic status students who reported the same issue (18.9%). Contrary to expectations, the impact that financial stress and the number of hours working had on studying did not seem to be associated with socio-economic status. LSES students were just as affected by financial issues and the number of hours spent working as middle, and high socio-economic status students.

Table 13: Impact of accommodation affordability on studying

Do you experience any issues related to affording safe and secure accommodation which impacts on your ability to do any of the following:	Financial stress group								P value [†]
	Low		Moderate		High		Overall		
	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	
Complete assessments to the best of your ability	32	6.5	67	19.3 ^a	77	39.7 ^{ab}	179	17.2	<.001
Do well at university	23	4.7	54	15.6 ^a	76	39.2 ^{ab}	156	15.0	<.001
Concentrate during class	20	4.1	57	16.4 ^a	76	39.2 ^{ab}	156	15.0	<.001
Attend classes at university	26	5.3	63	18.2 ^a	72	37.1 ^{ab}	165	15.8	<.001
Stay at university	7	1.4	20	5.8 ^a	44	22.7 ^{ab}	72	6.9	<.001
Continue onto postgraduate study at university	5	1.0	20	5.8 ^a	34	17.5 ^{ab}	60	5.8	<.001
No	440	89.2	239	68.9 ^a	85	43.8 ^{ab}	767	73.6	<.001

N = 1,034, † P-values calculated using chi-square test; a = p<.05 statistically significant difference in relation to low financial stress
b = p<.05 statistically significant different in relation to moderate financial stress group

Table 14: Impact of financial issues, food affordability, and accommodation on studying across socio-economic status (SES)

	Socioeconomic status						P value [†]
	Low		Middle		High		
	n	%	n	%	n	%	
Financial issues (n = 756)							
Impact on at least one area of study	73	64.0	173	51.6	164	53.4	.067
No impact	41	36.0	162	48.4	143	46.6	
Food affordability (n = 904)							
Impact on at least one area of study	39	30.0	83	21.6	72	18.5 ^a	.022
No impact	91	70.0	302	78.4	317	81.5	
Affording safe and secure accommodation (n = 909)							
Impact on at least one area of study	42	31.8	95	24.6	74	18.9 ^a	.007
No impact	90	68.2	291	75.4	317	81.1	
Number of hours worked (n = 689)							
Impact on at least one area of study	70	76.9	233	80.3	236	76.6	.517
No impact	21	23.1	57	19.7	72	23.4	

[†] P-values calculated using chi-square test

^a = p<.05 statistically significant difference in relation to low SES group

^b = p<.05 statistically significant different in relation to middle SES group

Methodological Considerations

There are some limitations of the current study which may be present. The authors acknowledge that, while the results align with a growing body of evidence pertaining to the problematic financial experiences of international and domestic university students (e.g., Arkoudis et al., 2018), the sample in this study may not be representative of populations of students at other universities in Australia. Additionally, a response bias may be present where students with higher levels of financial stress or who are more psychologically distressed could have been more inclined to respond to the survey. Furthermore, female students were overrepresented in the survey as the university annual report reveals that there are slightly more male students than female students within the university population (Swinburne University of Technology 2017 Annual Report, 2017). This proportion in the sample is significantly different from the proportions of male and female students at the university (p<.001).

Discussion

There is a growing body of evidence on the link between undergraduate student poverty and adverse student outcomes, and this study contributes to this evidence-base, which, taken together shows that a significant number of Australian domestic and international undergraduate students experience unacceptable levels of poverty. It is concerning that the most recent QS Enrolment Solutions International Student Survey report revealed that of the 28,000 international student participants who were considering undertaking studies in Australia, the issues they worried about the most were cost, safety and housing, ahead of academic success, missing home or meeting family expectations (QS Enrolment Solutions, 2019). Taken together, the research findings of the 2018 Higher Education Accommodation and Financial Stress Survey assists in further informing universities and policy makers on students' financial needs and how poverty can adversely impact many aspects of their student experience.

Of further concern was our finding that just over half of the undergraduate students surveyed reported symptoms on the K-10 that indicated high to very high levels of psychological distress. This finding is aligned with similar Australian research on this phenomenon (i.e., Stallman., 2010) and provides further evidence to support Larcombe et al's. (2016) assertion that university student wellbeing must be considered a serious public health issue.

Along with a significant proportion of the sample experiencing psychological distress, high levels of financial stress, food insecurity, and accommodation stress, and poor self-rated health were also reported by students in our sample. The results showed that financial stress is particularly related to being on a low income, experiencing high levels of psychological distress, being on government benefits, not working for payment or profit, having a disability, and being an international student. Around one-quarter of the students reported issues pertaining to food insecurity, with a substantial proportion of students identifying as experiencing food insecure with hunger (15.4%). These latter findings are not unique to the institution where this study was conducted but are comparable to the recent 2018 Universities Australia study which found that 14.6% of domestic undergraduate students and 13.9% of international undergraduate students across Australia reported that, due to cost, they regularly go without food and necessities (Arkoudis et al., 2018).

Overall, the number of Australians counted as homeless on census night in 2016 was 116,427 and of these, 9% were university and/or TAFE students (ABS, 2018). It is not surprising then that our research revealed that around 2% of students were homeless at the time they were surveyed, and 15% of students had considered themselves homeless or nearly homeless at some point in their life. Around 4% of students admitted to staying overnight at the university because they did not have anywhere else to live, which coincides with the evidence arising from Australian homelessness support services, that the number of university students seeking assistance and/or staying overnight on campus or using university or TAFE facilities due to unstable housing appears to be on the rise (Homelessness Australia, 2018).

Our results also suggest that issues around financial stress, food affordability, accommodation stress, and the number of hours spent working has an impact on students' ability to engage academically at university. Although having a job was associated with less financial stress, three quarters of students that worked also reported that the number of hours spent working adversely affected at least one area of their study. This points to a possible imbalance between the need to work long hours to offset the costs of study and living (and to not experience financial stress) with the time required to attend classes, study and complete assessments in order to succeed at university.

Finally, the research team is committed to making the evidence from the 2018 Higher Education Accommodation and Financial Stress Survey available, to support and enhance the development of targeted programs and policies for university students who are facing issues related to poverty. Whether it be the non-government organisation who is finding university students increasingly showing up within their mix of clients requiring support, or the university lecturer who has a student not turning up to class due to the pressure of needing to work, a collective effort, across education, government and community is necessary to ensure all students from all socioeconomic backgrounds can benefit from a university education.

Recommendations

Student health services

For universities to consider the high levels of psychological distress reported by students in this and other studies from around Australia (e.g., Stallman, 2010), and design university wellbeing services accordingly. Ways to make health, wellbeing and disability services more accessible to all students facing financial issues should be considered. Having all staff made aware of the findings will ensure students are identified appropriately and referred early for support and before they reach crisis point.

Promoting financial wellbeing

Over half of the student respondents reported a moderate to high level of financial stress in relation to being able to afford study and living costs. Key stakeholders, such as university leadership, non-government organisations and policy-makers have an opportunity to work together to reconsider the financial supports that are available to students, especially in relation to the adequacy of available government benefits and/or balancing work, study and the cost of living. That 64% of young people on Youth Allowance are reported by the Australian Council of Social Services to have an income that is below the poverty line (ACOSS, 2018), should be a cause for concern to all those who are connected to supporting this generation of young Australians to achieve successful life outcomes.

Providing opportunities for employment

The study found that students who had a paying job were significantly less likely to have high levels of financial stress. Initiatives that provide important opportunities for LSES students to network with potential employers and gain the skills they need to be work-ready – while being paid. Enhancing student employment services, collaborating with local employment agencies, and enhancing other activities that ensure university students also make good career choices and are job-ready upon graduation should continue to be a priority.

Promoting nutrition wellbeing and eliminating hunger

A quarter of the sample were classified as food insecure and believed that issues concerning food affordability impacted at least one area of study. Furthermore, a substantial proportion of students identified as being food insecure with hunger (15.4%). There is a need for universities to ensure students experience good nutrition wellbeing. This can be achieved by assessing students' ability to access nutritious affordable food and to consider developing a coordinated local strategy for making nutritious food available at low cost or for free for on-campus students who cannot afford food and/or experience hunger on a regular basis.

It is reassuring that just under two thirds of the sample reported that if they were ever struggling to pay for the cost of study in the future, they would seek help from the university service. For the third who would not, we would hope that they have access to other supports. To aid students in this domain, universities could collaborate with their Student Union, non-government organisations and/or commercial enterprises (i.e., supermarkets, small food businesses) to ensure students who are experiencing hunger on a regular basis have access to food and receive the support they require in relation to their financial and living needs. In relation to the latter, a student discount on food (similar to a discount provided to students who buy a movie ticket) could be considered.

Safe and secure student accommodation

The current study found that some students experienced issues related to accommodation insecurity and homelessness. This finding is not unique to the university where the study was conducted, and although under-researched in the university context, appears to be a growing national problem (e.g., see ABS, 2018) Therefore, universities could consider reviewing their existing partnerships with homelessness agencies, in relation to the accommodation and welfare needs of students, and strengthen access to such services via collaborations with university services. Housing providers (i.e., real estate agents), and housing and homelessness services should be included in strategies to support undergraduate students in finding safe, secure and affordable accommodation. Similarly, universities could also consider reviewing their undergraduate student access to affordable on-campus accommodation.

1. For a comprehensive framework consider: Baik, C., Larcombe, W., Brooker, A., Wyn, J., Allen, L., Brett, M., ... & James, R. (2017). Enhancing student mental wellbeing: A handbook for academic educators. The University of Melbourne: Australia.

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