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Housing matters: Understanding the housing experiences of undergraduate regional, rural and remote students living outside the family home

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Abbreviations

RRR	Regional, rural and remote
SES	Socioeconomic status
N	Sample size
M	Mean
SD	Standard Deviation
PBSA	Purpose built student accommodation

Executive summary

Regional, rural and remote (RRR) tertiary students' unequal access to, participation in and completion of higher education when compared to their metropolitan peers is a key area of policy focus for the current federal government. This focus led to the recent (2019) launch of the National Regional, Rural and Remote Tertiary Education Strategy focused on improving the participation and outcomes of RRR students in post-secondary education, along with a suite of regional measures intended to commence in 2021. However, while the strategy identifies finding and financing appropriate accommodation as a challenge for RRR students who relocate to pursue tertiary study, it does not include measures that fully address this challenge. This area of relative silence is echoed in the scholarly literature about Australian higher education, which similarly does not address the accommodation needs and experiences of diverse groups of RRR students who relocate to pursue tertiary study. This report presents the findings of a study designed to begin to address this dual gap in policy and scholarly literature.

The project

The Housing Matters project surveyed undergraduate students at the University of Newcastle (n= 502) who had relocated to Newcastle from a regional or remote location in order to undertake higher education. The sample who responded to the survey were not directly representative of the wider RRR cohort at the University of Newcastle (for further discussion see the methodology section). However, the findings nevertheless highlight areas for further attention that will be of relevance for both the University of Newcastle and other higher education institutions. Follow-up interviews were then conducted with a subset of 27 participants to provide greater depth and contextualisation of student experiences. The aim of the study was to understand how RRR students' experiences of housing impact upon their participation in higher education. More specifically, the study sought to identify both constraining and enabling factors for RRR tertiary students' educational participation in relation to housing, and to identify the specific housing challenges faced by students who experience multiple forms of disadvantage related to a range of geographic, social, economic, cultural and representative inequalities.

Key findings

The findings of the study demonstrate that students living in on-campus accommodation generally reported higher levels of satisfaction with their residence than those living in the private rental sector. However, on-campus accommodation was not appropriate or desirable for all participants. Many of those for whom on-campus accommodation was not appropriate fit into one or more equity groups (for instance, non-traditional students, students living with disability). The challenge facing higher education institutions and student accommodation providers seeking to enhance equity of access to higher education for RRR students who relocate to study thus becomes how to increase access to on-campus accommodation for students for whom it is appropriate, and how to harness some of the key benefits of on-campus accommodation for students for whom it is not appropriate.

Specific findings emerging from the survey and interview data are detailed as follows:

Survey:

- Analysis of the survey data showed that, when compared to those living in private rental accommodation, students living in on-campus accommodation reported significantly higher levels of overall satisfaction with their current residence, higher overall positive benefits of relationships and experiences of social connectedness while at university, and that their residence had a significantly lower overall impact on their experiences of studying.
- Students living in the private rental sector reported that as their satisfaction with their current residence increased, so too did their perceived benefits of social connectedness, and that the more satisfied they were with their current residence, the less impact their residence or work commitments had on their experience of studying. However, unlike on-campus students, for off-campus students there was no significant correlation between the impact of residence on studying and overall positive benefits of social connectedness at university.
- Students living alone or with relatives reported significantly higher satisfaction with their residence than students who lived with housemates. Students living alone also reported that their residence had a significantly lower impact on their studies compared to students who lived with relatives or housemates, and that their work commitments had a significantly lower impact on their studies compared to students living with housemates.
- While considering the role that paid work played in the students' experiences of tertiary study, we found that whether or not they undertook paid work was much less important than how many hours they worked. Those working between one and 10 hours weekly during semester reported little impact on their studies, while those working more than 11 hours each week reported significant impact on their studies, which increased in concert with the number of hours worked.
- Financial support from one's family was found to be a significant enabling factor, with those who did not receive support being more likely to work more than 30 hours a week during semester, and more likely to be experiencing rental stress.
- Many of the survey respondents belonged to intersecting equity groups, with those who were from a low socioeconomic status (SES) background more likely to also be from outer regional or remote areas.
- Students who relocated from remote areas had housing needs and experiences that were distinct, even within the wider RRR categorisation. They were more likely than their regional counterparts to be living in on-campus accommodation, and to be receiving income support from a scholarship payment.

Interviews:

- For the interviewees, the choice of how and where to attend university was generally a choice between either relocating to study in person, or remaining in their local area and studying online. The interviewees cited concerns about maintaining motivation for study, and concerns about missing out on the hands-on aspects of study as their primary reasons for choosing to relocate to study face-to-face.
- The distance between the participants' local areas and their place of study was not judged purely in kilometres — it was judged in part by accessibility, with rail access

and the quality of roads between Newcastle and the participants' local areas acting as significant facilitating factors.

- While institution-related factors were important in the participants' relocation decision-making, practical and identity-based factors including cost of living and anticipated level of comfort in the area were equally, if not more, important.
- While the interviewees generally viewed on-campus accommodation as a relatively stable landing place for young first year students relocating from an RRR area, it was not an appropriate or desirable choice for all RRR students.
- The interviewees' experiences of entering the private rental sector varied significantly. One of the key factors informing their experience was the degree of practical support they had while finding and securing appropriate accommodation. Those who did not have strong social networks, and thus lacked practical support, were particularly vulnerable to experiencing challenges while seeking accommodation, and settling for inappropriate accommodation due to time pressure and a lack of other options.
- The participants' living arrangements impacted upon their studies and experiences of higher education more broadly in a range of ways. The lack of a quiet space to study was a challenge for several of the participants — both those living in on-campus accommodation and those living in the private rental sector.
- Challenges associated with concerns about personal safety were not experienced in the same way by all of the participants — aspects of identity such as gender impacted upon the participants' feelings of safety.
- Many of the participants who took a gap year before commencing tertiary study did so in order to undertake paid employment and be declared independent from their parents for the purposes of receiving Youth Allowance or other forms of income support at a higher rate once they began studying.
- Some of the participants were not eligible for federal income support payments such as Youth Allowance because they were deemed dependant on their parents after means testing on their parents' income. Subsequently, participants experienced feelings of embarrassment or shame associated with accepting financial assistance from their parents.
- The participants' feelings about accepting financial assistance from their families varied significantly. Some felt comfortable doing so, while others were aware that their parents remained financially responsible for other siblings and felt uneasy about accepting money from them.
- Financial assistance from family was not always clear-cut. Some of the participants were unsure of the specific terms under which they were receiving assistance from their parents, and for how long they could expect to continue receiving this support, while other participants received support with the implicit expectation that they would assist with a family business.
- Many of the students who were first in their family to attend university (First-in-Family), or whose parents had not attended university, needed to conduct a significant amount of independent research to identify information such as how the HECS-HELP loan system worked. Although their families were often very supportive of their decision to pursue higher education, in many cases they were not familiar enough with the system to provide advice.
- Relocating was often a very emotional experience, not just for the prospective student, but for their family.

Introduction

The federal government's recent (2019) National Regional, Rural and Remote Tertiary Education Strategy (hereafter Napthine Review) identified that RRR students are both less likely than their metropolitan peers to commence higher education and less likely to complete their studies. According to the Napthine Review, "this is particularly the case for RRR higher education students who relocate to undertake their studies, with significant financial imposts and social dislocation" (2019, pp. 22–23). The challenge of identifying, securing and subsequently financing and living in appropriate accommodation is at the nexus of these concerns, as it draws together multiple financial and social or personal challenges, which are often related to wider inequities. However, accommodation receives very little attention in the Napthine Review. The challenges that it poses for RRR students are seemingly collapsed into initiatives based on improving access to financial support and assessing the student support services offered by individual institutions, which leave both the practical and personal or social aspects of accommodation unaddressed and can further conceal already hidden inequities in student experiences. This omission is particularly overt given that all RRR students who relocate to pursue tertiary study face the necessity of securing appropriate accommodation.

At present, there is a distinct participation gap between urban students and their RRR counterparts in Australian higher education. Moreover, this participation gap grows wider with increasing degrees of remoteness; in 2014, the proportion of residents holding a degree was: Major City 42.2 per cent, Inner Regional 21.8 per cent, Outer Regional 19.5 per cent, and Remote and Very Remote 17.8 per cent (Halsey, 2018). It is important to note that inequities in participation in and completion of education between urban and RRR students (as well as between inner regional, outer regional, and remote and very remote students) are evident from early learning through to secondary education, meaning that this attainment gap cannot be addressed solely through focus on higher education. However, a further gap between urban and RRR students is evident in retention rates for those who commence higher education. The completion rate for domestic, bachelor-level university students six years after commencing in 2012, is 65.5 per cent for students from metropolitan areas, compared to 61.4 per cent for inner regional, 58.5 per cent for outer regional, and 48.7 per cent for remote areas (Napthine, 2019). These statistics demonstrate that increasing attainment of higher education in RRR areas involves not just enabling RRR students to commence higher education, but also enabling them to complete their qualification.

In this report, we seek to address the role of housing in current RRR higher education policy by identifying both constraining and enabling factors for RRR tertiary students' educational participation in relation to this under-addressed area. Moreover, we seek to identify the specific housing challenges faced by RRR students who experience multiple forms of disadvantage related to a range of intersecting inequalities (e.g., in relation to intersections of RRR, gender, age and socioeconomic status). The study was guided by the following central research question:

How do spatial, relational, temporal and financial dimensions of housing impact upon the educational participation of remote and regional tertiary students living outside of the family home?

The development of this central question was guided by the work of Heath et al. (2017), who have identified financial, spatial and relational factors as crucial to the relationship between housing and wellbeing. The financial aspect, which receives most scholarly and popular attention, generally refers to whether residents are in housing stress (meaning that they are spending more than one third of their income on accommodation). Spatial dimensions of housing refer to the location of housing and proximity to key destinations, resources and services, as well as whether residents are able to use their living environment to fulfil all of their needs. Relational considerations refer to interpersonal factors; for instance, the individuals with whom one is cohabiting and proximity to significant others and support networks, as well as related issues of personal safety. We added temporal considerations to the existing area of focus. These considerations include the difficulty that time pressures associated with housing (paid work, domestic labour, travel etc.) put on RRR students and the subsequent difficulty of a growing fragmentation of approaches to time-use during study (Bunn, Bennett & Burke, 2019). Given that a “lack of time” is often a primary reason for leaving HE study (Bennett & Burke, 2018; Bennett et al., 2013), we determined that the impact of time pressures emerging from housing difficulties was likely to play a prominent role.

We begin this report by addressing the background policy context and literature, demonstrating that there is scant scholarly literature addressing the impact of housing on RRR students in an Australian context. Moreover, we contend that international literature on this topic has limited utility for the Australian context due to markedly different tertiary systems, geographies, and norms of accommodation while studying. We then move on to discuss the design of our study, which is intended to begin to address the gap that we identify in both policy and scholarly literature. Specifically, we introduce our mixed methods survey and interview-based study of the impact of housing on RRR students who have relocated to pursue tertiary study at the University of Newcastle, Australia. The subsequent section presents key findings from the survey, which are contextualised through the use of case studies drawn from the interview portion of the study. We then present key findings from the interviews, which are intended to build upon and nuance the survey findings.

The discussion section draws key findings into dialogue with existing literature and policy, focusing particularly on: the challenges related to relocating; the differing experiences associated with on-campus and private rental accommodation; the importance of a sense of social connectedness on campus; the complexities related to the respondents’ sources of financial support; the specific accommodation needs of low SES and remote students; and the lessons about RRR accommodation that can be taken from the COVID-19 pandemic. Finally, the conclusion presents an overview of the findings, as well as a series of recommendations and areas for further research.

Background

Policy context

In March of 2017, the federal Minister for Education and Training (then Simon Birmingham) announced the Independent Review into Regional, Rural and Remote Education (hereafter Halsey Review). Emeritus Professor John Halsey was asked to consider:

... the key issues, challenges and barriers that impact on the learning outcomes of regional, rural and remote students and to identify innovative and fresh approaches to support improved access and achievement of these students in school and in their transition to further study, training and employment' (Halsey, 2018: vii).

While conducting this review, Halsey compiled a literature review and engaged in extensive consultation with key stakeholders. The outcome was a 2018 report that provided a range of findings, recommendations and priority areas. This report was broad in scope, focusing on early childhood education through to the tertiary sector. It is for this reason perhaps that it does not include specific focus on the challenges posed by the accommodation needs of RRR students who relocate to pursue higher education. The report does, however, identify and articulate an attainment gap between RRR tertiary students and their urban counterparts, laying the groundwork for further inquiry in this area. Alongside the Halsey Review, the Department of Education and Training commissioned Urbis to prepare a Regional Student Accommodation Assessment (2018). While assessing the accommodation available to RRR students, this report focused predominantly on purpose-built student accommodation, with the rental sector positioned as a second choice, despite the fact that it is (by the report's own findings) the option taken up by the majority of mobile RRR students. Most notable is the fact that this report lists only "price, location, security, support and independence" as key factors in students' decisions about where to live. While these are undoubtedly important factors, this list omits factors—such as dependents—that may render purpose-built student accommodation inappropriate for prospective students. Indeed, research on youth transitions has identified the relevance of dependents (e.g., relatives, close family members, significant friends) in RRR students' choices of higher education institutions (see Cuervo, 2014; 2016). According to this research, RRR students are more likely to choose a higher education institution in a metropolitan area if they have relatives or friends that can support them in the first critical years of this transition.

Recommendation 11 of the Halsey Review proposed that the government "establish a national focus for regional, rural and remote education, training and research to enhance access, outcomes and opportunities in regional Australia". In response to this recommendation, the federal government developed a National Regional, Rural and Remote Education Strategy, which was released via the Napthine Review, published in 2019. Some of the key findings that arose from the consultation period were captured in a series of six issue papers, which were used to allow for feedback on potential further actions. The challenges specific to RRR students who relocate to pursue study were captured in greatest detail in Issues papers 2 and 3. Issues paper 2 addressed the financial challenges that RRR students face, directly identifying challenges associated with relocating, while Issues paper 3

(focused on retention of RRR tertiary students) highlighted the personal and social challenges that may be faced by RRR students relocating from their local area.

Some of the points of focus raised in Issues papers 2 and 3 are present in the 2019 Napthine Review, resulting from the consultation process. While many of the concerns regarding financial support raised in Issues paper 2 translated into the recommendations made as part of the strategy report, concerns raised in Issues paper 3 were less fully acknowledged. For instance, in the Napthine Review there is little acknowledgement of the social and personal pressures that are associated with not only relocating, but identifying appropriate accommodation and adapting to independent living. These considerations appear to be delegated solely to university student support services. These services, which often include accommodation-related assistance, receive greater attention in the *Assessment of university support services for regional and remote students on transition to university* (Matthews, Milgate, & Clarke, 2018). This report was commissioned as part of the Halsey Review, and presented a framework for annual assessment of university support services. While the report demonstrated understanding of the accommodation-related challenges experienced by RRR students who relocate to pursue tertiary study, in order to receive the highest possible score in the accommodation assistance indicator the university need only to demonstrate that “targeted accommodation assistance is available to RRR students”. The lack of specificity as to the nature of this assistance presents concerns about the nature of the assistance that is provided, and the degree to which it is appropriate for the diverse cohort of RRR students who relocate to pursue tertiary study.

Ultimately, while reports commissioned alongside the Halsey Review demonstrate some consideration of the role of accommodation in the experience of RRR students who relocate, the scope of their recommendations and approaches remain narrow, and the degree to which their findings have filtered into the resulting Napthine Review is limited. We thus turn to existing literature in an effort to begin to account for the role of accommodation in the experiences of RRR students who relocate to pursue tertiary study.

Existing literature

Although a wealth of research has addressed the general experiences of RRR students, as well as the impact of youth rural out-migration, research focusing specifically on RRR students’ experiences of accommodation is scarce in the Australian context. The most comprehensive review is provided by the Regional Student Accommodation Assessment (Urbis, 2018) discussed above. This report provides an overview of the size of the so-called “mobile RRR student population”, referring to RRR students who relocate at least 60 kilometers, while also providing a sense of the composition of student accommodation in the Australian context. In 2016, approximately 50 per cent of RRR tertiary students were mobile, compared with seven per cent of those from urban areas. The Regional Student Accommodation Assessment (Urbis, 2018) identifies that there are 3.4 mobile students per bed in purpose-built student accommodation in urban areas, and 2.4 in regional areas, with both figures reflecting the fact that the majority of mobile students are accommodated in the private rental sector. However, they also identify severe availability and affordability challenges for students in the private rental sector, especially in capital cities, highlighting availability and affordability of accommodation as a key challenge for RRR students. The report also notes that international students account for 70 per cent of mobile students in Australia, meaning that RRR students face significant competition in securing appropriate accommodation.

Due to the paucity of research addressing RRR students and housing in an Australian context, we have drawn on international literature, as well as on research addressing housing more broadly as the experiences and concerns of students living in the private rental market overlap with those of low income private renters. Increasing enrolments and widening participation in higher education has become a global trend (Nimako & Bondinuba, 2012; Reeves-La Roche et al., 2010). As student numbers increase, so too does the need to accommodate them. While concepts of housing affordability and satisfaction have been well studied, there has been little academic attention paid to students as a group in these contexts (Laidley, 2014). Even less scrutiny has been applied to how housing affects student academic performance, which is significant because it renders housing as an invisible (or at least little considered) factor in students' experiences of higher education. Finally, there has been little attention paid to the relationship between widening participation, student equity and housing. While some literature has explored students' satisfaction with their housing, no contemporary studies examine how housing can enable or constrain equality of student outcomes, with a paper by Hontras and Brandy (1970) being the only research attempting to correlate the two.

Important considerations for satisfaction with accommodation

Although research into student satisfaction with housing is sparse, that which has been conducted indicates some of the key considerations that students regard as important. In the Australian context, Australian Education International (2013) has addressed the housing satisfaction of international students. The report found that although satisfaction with quality of, access to, and safety of accommodation were high (84 per cent, 85 per cent and 94 per cent respectively), satisfaction with access to internet was relatively high (77 per cent), and satisfaction with cost of accommodation was comparatively low (at 51 per cent). This study also found that international students living in on-campus accommodation were most satisfied with their ability to make friends with both Australians and people of other nationalities, while those living with homestay or host families were least satisfied and those living in private rental accommodation or purpose-built student accommodation off campus fell somewhere in the middle. This finding is significant, as it indicates the potential social value of on-campus student accommodation, a topic that is addressed later in this report. It is also important to note that recent research addressing the housing aspirations of young Australians has found that, among both 18–24 and 25–34-year-old cohorts, having somewhere safe and secure to call home ranks as the top housing-related priority (Parkinson et al., 2019).

Due to the paucity of research addressing student satisfaction with accommodation in an Australian context, international studies were reviewed. In the United States (US), Foubert, Tepper and Morrison (1998) analysed the levels of satisfactions on-campus students had with their residence halls. Khozaei, Hassan and Khozaei (2010) explored housing satisfaction and sense of place among Malaysian university students from differing ethnic backgrounds living in the same quarters, with a further paper (Khozaei, Ayub, Hassan, & Khozaei, 2010) exploring differences in experiences of housing satisfaction and sense of place between both on- and off-campus students. Malaysia was once again the site for Muslim, Karim and Abdullah's (2012) comparison of on- and off-campus students. Kaya and Erkip (2001) explored perceptions of overcrowding and room size when researching housing satisfaction for Turkish students. Hassanain (2008), working in Saudi Arabia, and Amole (2009) in Nigeria, analysed the technical performance of housing structures and their

interaction with social variables such as roommates, maintenance, meals and support services. Thomsen (2007) analysed student comfort and sense of “home” in the Norwegian context in order to explore ways in which on-campus housing could feel less “institutional” in order to increase resident satisfaction. Nimako and Bondinuba (2012) explored student satisfaction and levels of importance to certain facilities and amenities in Ghana, whereas a similar study (Radder & Han, 2009) evaluated students’ satisfaction against their expectations and perceptions in the South African context. Similarly, Holton has published extensively on the topic of home — specifically feelings of homeliness and practices of home-making – for tertiary students living away from the family home in the United Kingdom (UK) (see Holton, 2016a; Holton, 2016b; Holton, 2017).

Taken together, the results of these studies demonstrate a high level of consistency, and indicate student satisfaction with their housing was predicated on positive relationships with roommates or housemates, quality facilities, quiet study environments, proximity to university, room size, security and safety. It is, however, important to note that these studies are drawn from countries with distinct social, cultural, economic and environmental contexts that differ from the Australian experience. Also worthy of mention is that these studies almost exclusively concentrate on the experiences of on-campus students. Whereas studies of on-campus students tended to evaluate the effect of housing on students, those conducted on off-campus students tended to focus on the “studentification” of cities and suburbs, referring to the impact of students on the local population and geography (see Nakazawa, 2017).

Types of student accommodation

Among those who relocate to study student housing, choices generally fall into two main categories: purpose-built student accommodation, supplied by universities or private providers who are, in some cases, affiliated with the university; and accommodation accessed through the private rental market, which is not restricted to students. While traditionally student accommodation was provided on campus, and by the higher education institution or an affiliated organisation, the student accommodation landscape has changed markedly in recent years. Accommodation options that are designed for, and available only to, students are generally termed purpose-built student accommodation (PBSA). This accommodation is provided in four different ways, with each type accounting for part of the overall beds available in PBSA nationally: university owned and operated facilities that are generally situated on the university campus (36%), privately owned and operated facilities that are not located on a university campus or affiliated with a specific university (28%), joint ventures in which both the university and private sector have a stake (22%), and colleges that are affiliated with the university, but operated by an independent (often religiously affiliated) organisation (14%) (Urbis, 2018). In 2017, there were more than 300,000 mobile university students (defined as full-time students who relocated to a new address more than 60 kilometers from their place of origin to pursue study), but only 88,400 beds available in PBSA, meaning that the majority of mobile tertiary students live in the private rental sector (Urbis, 2018).

International studies have identified a consistent correlation between living on campus and students persisting through to graduation (Muslim, Karim, & Abdullah, 2012; Thomsen, 2007). Living on-campus is shown to increase both success in, and involvement with, higher education, the locational advantage helping create a more involved and campus-active student who has easier access to institutional resources and experiences deeper interconnections with peers and faculty (Turley & Wodtke, 2010; Read, Burke, & Crozier,

2020). However, on-campus housing is of limited supply and students who do not have access to, or choose otherwise, become subject to the realm of private tenure (Pillay & Ngcobo, 2010). This is particularly the case for Australian tertiary students who do not (or cannot) remain living in the family home while undertaking tertiary study, as Australian tertiary students who live outside the family home are more likely to live in the private rental sector than their counterparts in the UK and US (Urbis, 2018).

The private market sector for student housing has become a lucrative niche industry, often with specialised landlords (Laidley, 2014; Reeves-La Roche, Flannigan & Copeland, 2010). The off-campus housing sector has a reputation for capitalising on student desperation constraints by offering lower standards of housing at higher prices than would be acceptable to the wider population. Students, often experiencing their first foray into the rental market, find themselves in direct competition with local populations and other students, all while navigating housing shortages and temporal pressures (Christie, Munro, & Rettig, 2002; Yusuff, 2011). While the booming of enrolments, combined with institutional budget constraints, certainly factors into an often predatory private student housing market (Laidley, 2014) it is certainly not the sole cause, as many students opt for private housing as their first choice. Many students see advantage in the freedom from the rules, structure and expectations of on-campus living (Thomsen, 2007; Razak, et al., 2017) as well as finding benefit manoeuvring through both the opportunities and obstacles of finding accommodation — taken as a key skill in their transition to adulthood (Christie, Munro, & Rettig, 2002). Although there is no evidence that students opting for off-campus housing suffer from poorer grades or reduced GPAs (Turley & Wodtke, 2010), this form of tenure is seen to be more of a challenge (Dasimah et al., 2011).

Financial support and rental stress

As Pillay and Ngcobo (2010) explain, financial and accommodation issues are situated near the top of the stress hierarchy for students, eclipsed only by fear of failing. As paying for housing often makes up the large portion of the student budget (Christie, Munro, & Rettig, 2001), not only do housing issues contribute a considerable amount of stress and distraction, there is the concern that students are often forced to live in poverty in order to complete their tertiary education (Lewis et al., 2007). In order to meet the high costs associated with rent and other financial commitments, many university students take on part-time work, accrue significant debt, and/or live below the poverty line; indeed, working does not guard against poverty (Applegate & Daly, 2006; Lewis et al., 2007). Working also impacts on a student's experience of university study (Lewis et al., 2007; Burke et al., 2017). While some students manage to find work in an environment that is relevant to their field of study and find working rewarding with a positive impact on their studies, this is not the case for the majority. Most students who seek employment while studying seek casual jobs that enable them to tailor their working hours around their class schedule — these typically being in the hospitality industry. However, these jobs often have a negative impact, with late working hours, insecure employment cultures, demanding employers and exhausting work practises (Hall, 2010; Burke et al., 2017).

The federal government offers a range of financial support to tertiary students. These support programs include Youth Allowance (for full-time students aged under 25, paid at a maximum of \$512.50/fortnight), Austudy (for full-time students aged over 25, paid at a maximum of \$512.50/fortnight) and ABSTUDY (for Aboriginal and Torres Strait Islander students studying full-time aged over 22, paid at a maximum of \$620.80/fortnight, and for

full-time students aged under 22, paid at a maximum rate of \$512.50/fortnight). Please note that all of these rates are for a single person at the ‘independent’ rate, and that recipients of these programs were also eligible to receive a fortnightly Coronavirus Supplement of \$150/fortnight until 31 March 2021, after which this supplement ceased. Recipients of these programs who are also tenants are also eligible for the following types of assistance:

- Commonwealth Rent Assistance — a non-taxable income supplement that is paid at a maximum of \$139.60/fortnight for a single adult with no children.
- Student start-up loans — a voluntary tax-free loan of \$1,094 that can be applied for up to twice a year.
- Relocation scholarships — an annual payment available for recipients of Youth Allowance or Abstudy who are aged under 22 and need to relocate from a regional or remote area to pursue study. First year students are eligible for a maximum payment of \$4,626, with the payment decreasing as the student progresses through their degree.

While these programs provide crucial support that enables RRR students to engage in tertiary education, it is also important to consider areas in which they may fall short. For instance, Youth Allowance is means tested, and for students aged under 22 who have not met the conditions under which they are deemed “independent” this means testing is based on the income and assets of their parents/carers. The assumption built into this income support program is that parents/carers whose earnings and assets place them over the threshold amount at which their children are eligible for government support will provide financial support to their children. Needless to say, this is not necessarily the case.

Additionally, the restriction of relocation scholarships to those aged under 22 limits the ability of non-traditional students to relocate to pursue study. This is especially concerning because these students are more likely to have dependents, and to thus have more financial and logistical challenges associated with relocating.

In a recent report, Urbis (2018) conducted economic modelling to compare the income received by RRR tertiary students earning the average income of an Australian tertiary student (including government allowances). They found that a student living in a privately rented share house and paying \$112 in rent per week would be able to afford their annual living expenses, but have no capacity to save money. In contrast, they found that a student living in purpose built student accommodation would exceed their income by 24 per cent annually (due primarily to the higher cost of their accommodation), meaning that they would need to secure additional income from elsewhere to cover their living expenses. Although these models provide an indication of the financial conditions faced by Australian tertiary students living outside the family home, they also rely on averages of both income and rental costs that do not account fully for the financial stress that is experienced by those facing a low income level, and higher rental costs in locations such as Sydney and Melbourne.

Although the modelling conducted by Urbis appears to position the private rental sector as a more economical, and thus potentially more desirable, option for students, research addressing rental stress among low income and/or vulnerable groups provides some points for further consideration. For instance, recent research has found that low income renters are facing barriers navigating formal pathways into the private rental sector, and as a result are increasingly relying on informal pathways such as renting rooms, and establishing ad hoc arrangements through family and friends (Parkinson, James, & Liu, 2018). The increased challenges that low-income renters face entering the market are due to both an

increasing nationwide shortage of affordable rental properties, and the occupancy of affordable properties by those on higher incomes (which has the effect of squeezing those at the lower end of the income strata out of the market) (Hulse et al., 2019). Such findings are relevant for students, who may experience challenges entering the private rental sector through formal pathways due to their age (and the reputation associated with young student renters) and/or their income.

Students from RRR backgrounds

The struggles facing students undergoing internal migration are underrepresented in the literature. Classed as "soft migrants", RRR students moving to urban centres may be overlooked for a research focus as they share an objective measure of integration, such as language, values and cultural signposts, as their host peers (Bimonte, Bosco, & Stabile, 2019). However, as with the wider population, the housing circumstance of students reinforce structural inequalities (Christie, Munro, & Rettig, 2002). Students migrating from RRR areas face cultural and geographical shock, are unfamiliar with institutional procedures, and have fewer support networks (Burke et al., 2017). Moreover, as well as high costs of living, distant social and support networks, RRR students often face inadequate income support (Lewis et al., 2007). Students are often rendered ineligible for government financial assistance, often because of a means-testing process that is insensitive to pressures on higher education participation for RRR students. For some, their families are asset rich yet cash poor — with finances tied up in farming infrastructure and land (Christie, Munro, & Rettig, 2001; Lewis et al., 2007).

Studies examining Australian RRR youth transitions to metropolitan higher education institutions identified the importance of a rural subjectivity in this decision (see Cuervo & Wyn, 2012). In a longitudinal study of young Australians' transition to adulthood, Cuervo and Wyn found out that RRR young people took conscious decisions to move in with relatives living in the metropolitan area or to university college residencies where they could meet country like-minded people. The latter, function as a "surrogate for that small-town feeling" (Cuervo & Wyn, 2012, p. 175). Another study focusing on young RRR women migrating into metropolitan centres to continue with higher education also found out that RRR youth rely on pre-existing social networks to make their choices and that they hold on to their rural subjectivity to build new communities in foreign places (Holt, 2007).

Inequality, intersectionality and homogeneity

In this project, we explore the specific housing challenges faced by students who experience multiple forms of disadvantage related to a range of intersecting geographic, social, economic, cultural and representative inequalities. The study focuses particularly on the intersections of RRR and socioeconomic status in relation to students' experiences of relocation and housing, and the impact of these on access to, and participation in, higher education. However, in drawing attention to intersectionality, our approach is not to simply add categorisations of RRR and low SES to then "calculate" disadvantage. Such an approach has been critiqued by intersectional theorists as a distortion of disadvantage (e.g., see Mirza, 2014) because it is unable to grapple with how disadvantage is *systematically organized and produced through social relations* and how wider institutions and structures, such as higher education and housing, intersect in relation to, and often reproducing, social disadvantage. An "additive" approach to intersectionality is flawed because it tends to focus attention on the perceived deficiencies or "problems" of those students identified through

particular policy categorisations. Furthermore, the categorisation might not represent the students' sense of identity, leading to a form of institutional misrecognition and a feeling of not being the "right" kind of person in the higher education context (Burke, 2012).

Our project recognises the importance of identifying the social disadvantage that groups experience in relation to RRR and low SES that then impact their housing and educational access, participation and experience. Categories such as socioeconomic status are calculated using a broad group of indicators. While these are often useful for building an understanding of the general distribution of inequality, they make invisible the complex and intersecting issues in the way that inequalities occur in everyday life. It is thus important to pay attention to the politics of representation in which the construction of policy categorisations, such as "low socioeconomic status" ("low SES"), become markers of differentiation, stigmatisation and pathologisation on the person who has been identified by others as "low SES". We recognise these tensions at play in our study and aim to bring attention to the social structures and inequalities that students are negotiating in the context of an under-researched and significant focus for equity in higher education — student housing.

While we have used the indicator of low SES in this report, we are also firmly aware that this is a poor measure for explaining the lived experience of deprivation and inequality. Broad statistical categorisations conceal the relationality of inequalities. That is, within communities, regions and nations, inequalities are the result of an experience of deprivation through a structural competition over scarce resources. As authors of this report have argued elsewhere (Bunn, Threadgold, & Burke, 2020), there is a need to move beyond "simple categories" to explain inequality to allow for "an understanding of the multi-layered and nested equity issues informing students' experiences and practices" (Threadgold, Burke, & Bunn, 2018, p. 9). Inequalities in social background almost certainly follow through to experiences of housing. Competitive housing markets and their associated and increasing costs ensure that people with less financial and social resources will more often suffer the most difficult conditions in student housing. There is a need to ensure that the struggles and difficulties associated with housing are positioned in a way that holds the multiple and manifold conditions of inequality at the forefront of social justice research.

An associated concern recognised in this research is the danger of homogenising the concerns of RRR people. As intersectionality, and the classification struggles surrounding inequality demonstrate, RRR identities and experiences do not neatly fit any singular group. Yet, RRR students are often treated as a homogenous group. There is a need for attention to the ways that the metropolitan imaginary of the rural may inadvertently shape policy and programs/initiatives. This is amplified through the metropolitan centralisation of the majority of higher education institutions, implicitly positioning higher education as a metropolitan institution. While this study is exploring the transition of RRR students into metropolitan areas, this transition needs to be treated with caution, as it contributes to the implicit normalcy of RRR mobility. We recognise, along with other RRR higher education, that more needs to be done to engage with RRR communities to ensure that their needs for higher education are being met (see Fleming & Grace, 2014; Cardak et al., 2017; Ledger & Downey, 2017).

Methods

Data were collected using a survey questionnaire and follow-up interviews. The survey questionnaire was developed by the project team in dialogue with existing research and the findings of a previous study of RRR students (the NCSEHE-funded ‘It’s about time’ study, see Burke et al. 2017). The survey was piloted with RRR postgraduate students (who were ineligible to participate in the study) to ensure the viability of the questionnaire and the accuracy of the time estimate. It was then administered in partnership with the Strategy, Policy and Planning unit at the University of Newcastle, who had access to student records and contact details. Undergraduate students who were studying at any of the University of Newcastle’s Australian campuses were sent an email inviting them to participate in the survey, with a preliminary screening question confirming that they had relocated from an RRR area. Those who completed the survey were also given the option of leaving a contact phone number or email address if they were willing to take part in a follow-up interview. The survey entered the field in mid-May, and remained in the field for six weeks. At the end of this period it had received 502 complete and valid responses, representing a response rate of just over 12.14 per cent of the 4,135 RRR students who were contacted in total. Typical survey response rates range from five to 30 per cent and typical responses to similar surveys administered in the same manner at the University of Newcastle sit at approximately 15 per cent. Hence, while our response rate is somewhat low, given our target population of 4,135 undergraduate RRR students at the University of Newcastle our final sample size of 502 provides a 95 per cent confidence level and margin of error of +/- four per cent which is considered robust (the widely accepted margin of error is five per cent or less). However, as discussed in detail later in the report and in Appendix A, it is important to note that, when compared with the wider cohort of undergraduate RRR students studying at the University of Newcastle’s Australian campuses, our sample was not wholly representative. This means our findings cannot be applied directly to the wider RRR population at the University of Newcastle.

It is important to note that both the survey and the interviews were shaped by the COVID-19 pandemic. By late March, the University of Newcastle had moved to a study from home arrangement which saw all face-to-face teaching cease. This arrangement remained in place for the duration of Semester 1, and had been in effect for several weeks by the time the survey entered the field in mid-May. While we discuss the particular challenges that the pandemic and resulting public health measures posed for RRR students in the discussion section of this report, here we address the impact of these events on the conduct of the study. The survey was intended to enter the field at the start of April, directly following the Semester 1 census date. However, it was delayed by five weeks due to the need to prioritise COVID-19-related communication with students. When the survey did enter the field, it did so amid a stressful and uncertain context in which many students were struggling to adapt to a new mode of study, alongside personal challenges that included loss of employment and the aftermath of homeschooling children. Although it is not possible to definitively prove this, we nevertheless suggest that the response rate to our survey was attributable in part to the challenging and unusual context in which we conducted this study. While the data that we have collected through both the survey and the interviews is naturally coloured by this context, and thus carries findings that are specific to 2020, we suggest that the pandemic

accentuated some of the pressures already felt by RRR students, allowing us to highlight challenges that remain even in more typical years.

Interviews commenced in June of 2020 and continued until September 2020. They were conducted online via Zoom or in person while socially distanced, depending on the participant's location and preference. The interviewees were sampled purposively from the pool of survey respondents who had indicated their willingness to participate in a follow-up interview. Specifically, an effort was made to interview participants reflecting a range of rural, regional and remote places of origin, as well as a range of ages, backgrounds and circumstances. Twenty-seven interviews were conducted, and included 11 participants who identified as men, and 16 who identified as women. Ten lived in on-campus accommodation, while 15 lived in private rental properties, with the remaining two living in a campervan, and on a property owned by their parents-in-law. Fourteen were from inner regional areas, seven from outer regional, and six from remote or very remote areas. Fourteen were first in family, while 13 were not. Twelve were from a low SES background while 15 were from an 'other SES' background. Two identified as Indigenous, and four were living with a disability. The interviewees' ages ranged from 18–34, although they skewed younger with a median age of 20.

All quantitative data analyses were conducted using SPSS Version 25. Preliminary analysis identified overall findings for the sample as a whole. Descriptive statistics generated for the whole sample included frequency counts/percentages and internal reliability analyses of scales. Subsequent analysis identified findings by demographic categories (specifically, the target equity groups, e.g., on-campus versus off-campus students, low SES versus other SES, etc.), allowing for selection of focal points for more detailed analysis. Descriptive and inferential statistical analyses presented for each equity group include frequency counts/percentages, cross tabulations, independent samples t-tests, ANOVAs, and correlation analyses. The interview data were analysed collaboratively by the team through identification and critical discussion of emergent themes. The themes were considered in relation to the research aims and questions, the literature and through consideration of the dimensions of financial, spatial temporal and relational inequities. We present the qualitative data as case studies chosen to exemplify themes that emerged from the survey findings and to provide further depth and contextualisation of analysis through the qualitative analysis processes, and cross-sectionally to represent some of the key findings that emerged from the qualitative analysis. The students who participated in interviews have been assigned pseudonyms in this report.

Classification of regional and remote participants

To determine their eligibility for the survey, participants self-selected as having relocated from a remote or regional area to attend university. Those who met this criterion ($n = 502$) were asked to provide their town/suburb name and postcode. Prior to the analyses we used participants' postcodes to categorise them into the Australian Bureau of Statistics (ABS) Remoteness Areas classifications (which are used by Australian universities and the Department of Education, Skills and Employment for this purpose). These include the following eight distinct classes of relative remoteness across Australia:

- Major Cities of Australia/Inner Regional ($n = 8$)
- Inner Regional ($n = 115$)
- Inner Regional/Outer Regional ($n = 244$)

- Outer Regional (n = 100)
- Outer Regional/Remote (n = 13)
- Remote (n = 13)
- Remote/Very Remote (n = 4)
- Very Remote (n = 5).

Many postcodes map on to one or more of these remoteness classes, so it is not possible to definitively categorise these participants into a specific remoteness class. Additionally, splitting our sample across these eight classes resulted in unequal sample sizes, complicating the analysis. To create more equal sample sizes and subsequently simplify our analysis, we chose to instead collapse these eight remoteness classifications into three major remoteness categories:

- Inner Regional (n = 123; combining Major Cities/Inner Regional, and Inner Regional categories)
- Inner Regional/Outer Regional (n = 244; this category remained the same)
- Outer Regional/Remote (n = 135; combining Outer Regional, Outer Regional/Remote, Remote, Remote/Very Remote, Very Remote categories).

Comparison with wider RRR cohort

Unsurprisingly, when compared with the wider cohort of undergraduate RRR students studying at the University of Newcastle's Australian campuses, our survey respondents were not representative. As is common in research in which participants self-select, women were overrepresented, comprising 65 per cent of the sample, but only 58 per cent of the wider RRR student cohort. Interestingly, students who were categorised as being from a low SES background were also overrepresented in our sample, comprising 49 per cent of the sample, compared to 35 per cent of the wider RRR student cohort. However, as we have discussed in the previous section, it is important to exercise caution in relation to how SES is categorised. We have included more detailed comparison between our sample and the wider RRR undergraduate cohort at the University of Newcastle in Appendix 1.

Perhaps the most notable difference between our sample and the wider RRR cohort was the median age and age range. Specifically, approximately 15 per cent of the general RRR undergraduate cohort were aged 25 and over, compared to less than three per cent of our sample. While research that requires participants to opt in is extremely unlikely to attract a sample that is directly representative of the target population, this skew within our dataset may also point to a wider problem that is in need of consideration. While contacting survey respondents who had indicated that they were willing to participate in a follow-up interview, one of the participants, Cassandra (25), stated that she was surprised to be contacted, as she was not sure if she was the "target audience" for the study. Given that the survey was described in the invitation email and participant information statement as contributing to a study of the impact of housing on the experiences of undergraduate students who had relocated from a regional, rural or remote area in order to pursue tertiary study, this comment was surprising. It is important to consider why Cassandra may not have recognised herself within the categorisation of "RRR student", and why she may have assumed that she would not be of interest to researchers seeking to better understand the barriers to the engagement and retention of members of this student population. While it is not possible to directly infer that the low level of participation in the survey among individuals aged 25 and over was a result of them assuming that they were not the target demographic

for the study, this does offer one possible explanation and point towards a wider issue to be considered in the present study, and interrogated more comprehensively in future research: why might mature age or so-called non-traditional RRR students not recognise themselves fully as students, or at least not as students who are the target of policies and programs intended to enhance participation and retention?

Findings: survey

This section presents key quantitative findings, which are grouped by remoteness categories and equity groups. Findings from analysis of the survey data are contextualised through the presentation of case studies drawn from both the survey and interview data. The case studies were developed to demonstrate the lived experience behind some of the key findings emerging from the survey, with the aim of representing the voices and experiences of the participants who took part in this study.

Demographics and equity groups

Participants were 502 undergraduate students at the University of Newcastle. Participants had a mean age of 19.83 years ($SD = 2.10$; range = 17-38 years). All participants had relocated to Newcastle from a regional or remote location to attend university (24.5% inner regional; 48.6% inner regional/outer regional; 26.8% outer regional/remote). Table 1 presents a breakdown of the categorical demographic and other variables of the survey participants.

Table 1. Demographic and other variables of the survey participants

VARIABLE	N	PERCENTAGE
GENDER		
Women	333	66.3%
Men	169	33.7%
REGIONAL, RURAL, OR REMOTE LOCATION		
Inner regional	123	24.5%
Inner regional/outer regional	244	48.6%
Outer regional/remote	135	26.8%
ABORIGINAL AND/OR TORRES STRAIT ISLANDER PEOPLE		
Yes	14	2.8%
No	488	97.2%
SOCIOECONOMIC STATUS		
Low SES	246	49%
Other SES	256	51%
FIRST IN FAMILY STATUS		
First in family	237	47.2%
Not first in family	258	51.4%
No information/don't know	7	1.4%
LIVING WITH DISABILITY		
Disability	35	7%
No disability	467	93%

VARIABLE	N	PERCENTAGE
LANGUAGE SPOKEN AT HOME		
English	490	97.6%
Language other than English	12	2.4%
COMMENCING VS. CONTINUING STUDENT		
Commencing	260	51.8%
Continuing	242	48.2%
FACULTY OF STUDY		
Business and Law	57	11.4%
Engineering and Built Environment	102	20.3%
Education and Arts	135	26.9%
Health and Medicine	138	27.5%
Science	70	13.9%
FRIENDS OR RELATIVES IN AREA PRIOR TO RELOCATING		
Yes	257	51.2%
No	245	48.8%
CURRENT RESIDENCE		
Residential college/student accommodation	238	47.4%
Private rental	216	43%
Property a family member owns	35	7%
Property I own	1	0.2%
Social or community housing	1	0.2%
Hostel/temporary commercial accommodation	1	0.2%
No fixed address/couch surfing	3	0.6%
Other (e.g., Airbnb, my vehicle, etc.)	7	1.4%
REASONS FOR SELECTING CURRENT RESIDENCE		
Proximity to university	389	77.5%
Availability of accommodation	240	47.8%
Best option available at the time	247	49.2%
Amenities in the property	115	22.9%
Safety of the area	122	24.3%
Financial reasons	209	41.6%
Proximity to family and friends	87	17.3%
Proximity to transport	85	16.9%
Availability of housemates	69	13.7%
Timing of availability	97	19.3%
To live with preferred housemates	122	24.3%

VARIABLE	N	PERCENTAGE
Proximity to work	60	12%
Size of the property	55	11%
To meet people	10	2%
Other reasons	26	5.2%
EXPERIENCING RENTAL STRESS		
Yes	427	85.1%
No	75	14.9%
EMPLOYMENT STATUS		
Employed in last 12 months	299	59.6%
Not employed in last 12 months	203	40.4%
SOURCES OF FINANCIAL SUPPORT IN LAST 12 MONTHS		
Personal savings	321	63.9%
Wages from employment	299	59.6%
Direct support from family	249	49.6%
Government support (Youth Allowance, Centrelink)	258	51.4%
Scholarship	102	20.3%
Repayable loan from family	37	7.4%
Personal loan (from financial institution/lender)	8	1.6%
Support from spouse	15	3%
Credit card debt	2	0.4%
Other	14	2.8%

Satisfaction with current residence

We first present some descriptive statistics to demonstrate the level of satisfaction that students had with their current residence. Our “satisfaction with current residence” scale comprised four purpose-built items which were combined to form a reliable scale ($\alpha = .66$; $M = 4.20$, $SD = 0.69$). These items used 5-point Likert scales ranging from “very dissatisfied” to “very satisfied” and included “How satisfied or dissatisfied are you with the following aspects of the residence in which you live while studying?”. “The condition of the residence”, “The space and access to facilities (bathroom, kitchen) relative to the number of people living there”, “Whether maintenance and repairs are completed in a timely manner”, and “The location of the residence”. Table 2 provides a breakdown of participants’ responses to these 4 items. Overall, most students were either satisfied or very satisfied with the various aspects of their current residence, and the most significant point of dissatisfaction pertained to whether maintenance and repairs were completed in a timely manner.

Table 2. Students' satisfaction with their current residence

VARIABLE	N	PERCENTAGE
HOW SATISFIED OR DISSATISFIED ARE YOU WITH THE FOLLOWING ASPECTS OF THE RESIDENCE IN WHICH YOU LIVE WHILE STUDYING?		
THE CONDITION OF THE RESIDENCE		
Very satisfied	202	40.2%
Satisfied	257	51.2%
Uncertain	20	4.0%
Dissatisfied	18	3.6%
Very dissatisfied	5	1.0%
THE SPACE AND ACCESS TO FACILITIES (BATHROOM, KITCHEN) RELATIVE TO THE NUMBER OF PEOPLE LIVING THERE		
Very satisfied	221	44.0%
Satisfied	233	46.4%
Uncertain	26	5.2%
Dissatisfied	20	4.0%
Very dissatisfied	2	0.4%
WHETHER MAINTENANCE AND REPAIRS ARE COMPLETED IN A TIMELY MANNER		
Very satisfied	147	39.3%
Satisfied	215	42.8%
Uncertain	81	16.1%
Dissatisfied	46	9.2%
Very dissatisfied	13	2.6%
THE LOCATION OF THE RESIDENCE		
Very satisfied	260	51.8%
Satisfied	196	39.0%
Uncertain	28	5.6%
Dissatisfied	15	2.0%
Very dissatisfied	3	0.6%

Impact of residence on studying

Three purpose-built items assessed the overall impact that participants' accommodation had on their experiences of studying at university. These items used 5-point Likert scales ranging from "strongly disagree" to "strongly agree", then were reverse coded and combined to form a reliable "impact of residence" scale ($\alpha = .65$; $M = 2.43$, $SD = 0.96$). These items included, "To what extent do you agree or disagree with the following statements about your residence?:"; "My commute to university does not impact on the amount of time I spend on campus", "The size of my residence does not impact on my ability to study at home", and "The number of people living in my residence does not impact upon my ability to study at

home". Table 3 provides a breakdown of participants' responses to these three items. Overall, 20–30 per cent of students reported that their residence impacted upon their experiences of studying in some way.

Table 3. Impact of students' residence on studying

VARIABLE	N	PERCENTAGE
TO WHAT EXTENT DO YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS ABOUT YOUR RESIDENCE?		
MY COMMUTE TO UNIVERSITY DOES NOT IMPACT ON THE AMOUNT OF TIME I SPEND ON CAMPUS		
Strongly agree	141	28.1%
Agree	160	31.9%
Uncertain	48	9.6%
Disagree	106	21.1%
Strongly disagree	47	9.4%
THE SIZE OF MY RESIDENCE DOES NOT IMPACT ON THE AMOUNT OF TIME I SPEND ON CAMPUS		
Strongly agree	131	26.1%
Agree	210	41.8%
Uncertain	49	9.8%
Disagree	84	16.7%
Strongly disagree	28	5.6%
THE NUMBER OF PEOPLE LIVING IN MY RESIDENCE DOES NOT IMPACT UPON MY ABILITY TO STUDY AT HOME		
Strongly agree	121	24.1%
Agree	195	38.8%
Uncertain	62	12.4%
Disagree	90	17.9%
Strongly disagree	13	2.6%

Social connectedness at university

Seven items assessed participants' relationships and experiences of social connectedness while at university. These items used 5-point Likert scales ranging from "strongly disagree" to "strongly agree", and formed a reliable scale ($\alpha = .77$; $M = 3.91$, $SD = 0.60$). The items included, "To what extent do you agree or disagree with the following statements about your relationships and experiences of social connectedness while at university?:" "I am able to meet new people and form friendships after relocating to a new area", "Attending university has helped me to meet like-minded people and make friends", "Having relationships with other students encourages me to spend more time on campus", "I feel comfortable with and accepted by the other students at my university", "I feel comfortable with and accepted by my lecturers, tutors and other teaching staff at my university", "My social commitments (i.e. spending time with friends, attending social events) do not impact upon my ability to find time to study and attend classes", and "I feel that I belong and am accepted in the area in which I live while studying". Table 4 provides a breakdown of participants' responses to these seven items. Notably, 25.1 per cent of the sample reported that their social commitments negatively impacted upon their ability to find time to study and attend classes.

Table 4. Students' perceived benefits of social connectedness at university

VARIABLE	N	PERCENTAGE
TO WHAT EXTENT DO YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS ABOUT YOUR RELATIONSHIPS AND EXPERIENCES OF SOCIAL CONNECTEDNESS WHILE AT UNIVERSITY?		
I AM ABLE TO MEET NEW PEOPLE AND FORM FRIENDSHIPS AFTER RELOCATING TO A NEW AREA		
Strongly agree	190	37.8%
Agree	210	41.8%
Uncertain	56	11.2%
Disagree	33	6.6%
Strongly disagree	13	2.6%
ATTENDING UNIVERSITY HAS HELPED ME TO MEET LIKE-MINDED PEOPLE AND MAKE FRIENDS		
Strongly agree	165	32.9%
Agree	224	44.6%
Uncertain	68	13.5%
Disagree	38	7.6%
Strongly disagree	7	1.4%
HAVING RELATIONSHIPS WITH OTHER STUDENTS ENCOURAGES ME TO SPEND MORE TIME ON CAMPUS		
Strongly agree	146	29.1%
Agree	210	41.8%
Uncertain	86	17.1%
Disagree	53	10.6%
Strongly disagree	7	1.4%
I FEEL COMFORTABLE WITH AND ACCEPTED BY THE OTHER STUDENTS AT MY UNIVERSITY		
Strongly agree	127	25.3%
Agree	265	52.8%
Uncertain	85	16.9%
Disagree	17	3.4%
Strongly disagree	8	1.6%
I FEEL COMFORTABLE WITH AND ACCEPTED BY MY LECTURERS, TUTORS AND OTHER TEACHING STAFF AT MY UNIVERSITY		
Strongly agree	136	27.1%
Agree	277	55.2%
Uncertain	69	13.7%
Disagree	15	3.0%
Strongly disagree	5	1.0%
MY SOCIAL COMMITMENTS (I.E. SPENDING TIME WITH FRIENDS, ATTENDING SOCIAL EVENTS) DO NOT IMPACT UPON MY ABILITY TO FIND TIME TO STUDY AND ATTEND CLASSES		
Strongly agree	69	13.7%
Agree	224	44.6%
Uncertain	83	16.5%
Disagree	106	21.1%
Strongly disagree	20	4.0%

VARIABLE	N	PERCENTAGE
I FEEL THAT I BELONG AND AM ACCEPTED IN THE AREA IN WHICH I LIVE WHILE STUDYING		
Strongly agree	159	31.7%
Agree	252	50.2%
Uncertain	61	12.2%
Disagree	24	4.8%
Strongly disagree	6	1.2%

While investigating the relationships between social connectedness and positive experiences of housing, we found that there was a weak-to-moderate positive correlation between satisfaction with current residence and the benefits of social connectedness at university, $r = .347$, $p < 0.01$, and that there was a weak-to-moderate negative correlation between impact of work commitments on studying and the benefits of social connectedness at university, $r = -.356$, $p < 0.01$. This indicates that students who are working a lot feel less connected to the university, likely because the greater the impact that work commitments have on one's studies, the less time one has to socialise at university.

Moreover, for employed students ($N = 299$) there was a weak-to-moderate positive correlation between satisfaction with current residence and the benefits of social connectedness at university, $r = .376$, $p < .01$. Additionally, t-tests showed that on-campus students ($N = 238$) reported higher overall positive benefits of relationships and experiences of social connectedness while at university ($M = 4.08$, $SD = 0.58$) compared to students living off-campus ($N = 216$; $M = 3.78$, $SD = 0.58$; $t(452) = 5.408$, $p < .000$). In fact, for on-campus students there was a weak-to-moderate positive correlation between overall satisfaction with current residence and the benefits of social connectedness at university, $r = .382$, $p < .01$. This is likely because on-campus students live with many other students in their residence and typically engage in organised social activities, hence they have numerous opportunities to socialise at university within their own residence.

Impact of work commitments on studying

Five items assessed students' overall impact of work commitments on their study. These items used 5-point Likert scales ranging from "strongly disagree" to "strongly agree" and were reverse coded and combined to form a reliable "impact of residence" scale ($\alpha = .79$; $M = 2.18$, $SD = 0.69$). The items included "Despite my work commitments I am able to: "Attend my classes", "Find time to study", "Find energy to study", "Easily travel between home, work (if applicable) and university", and "Complete my university assignments". These items were only shown to students who indicated they had been employed in the last 12 months ($N = 299$). Table 5 provides a breakdown of participants' responses to these 5 items. Importantly, 26.7% of employed students reported that their work commitments meant they struggled to find energy to study, while 19.4% reported difficulties in travelling between home, work, and university. Notably, these findings demonstrate that the impact of paid work extends beyond the loss of hours spent in employment that may otherwise be used for studying or attending class, showing that paid work also impacts upon the time that students must spend in transit, and the energy that they have to dedicate to other parts of their lives.

Table 5. Impact of students' work commitments on studying

VARIABLE	N	PERCENTAGE
DESPITE MY WORK COMMITMENTS I AM ABLE TO:		
ATTEND MY CLASSES		
Strongly agree	114	38.1%
Agree	138	46.2%
Uncertain	29	9.7%
Disagree	16	5.4%
Strongly disagree	2	0.7%
FIND TIME TO STUDY		
Strongly agree	68	22.7%
Agree	170	57.2%
Uncertain	34	11%
Disagree	26	8.7%
Strongly disagree	1	0.3%
FIND ENERGY TO STUDY		
Strongly agree	36	12.0%
Agree	115	38.5%
Uncertain	68	22.7%
Disagree	65	21.7%
Strongly disagree	15	5.0%
EASILY TRAVEL BETWEEN HOME, WORK (IF APPLICABLE) AND UNIVERSITY		
Strongly agree	65	21.7%
Agree	148	49.5%
Uncertain	28	9.4%
Disagree	50	16.7%
Strongly disagree	8	2.7%
COMPLETE MY UNIVERSITY ASSIGNMENTS		
Strongly agree	62	20.7%
Agree	182	60.9%
Uncertain	35	11.7%
Disagree	19	6.4%
Strongly disagree	1	0.3%

Of the 502 participants, 299 students had worked in the past 12 months, and 66.2% of those students were women. Of these 299 working students, 240 worked all year round, 9 worked during semester only and 50 worked outside of semester only.

To investigate the impact of number of hours worked *during* semester on students' experiences of studying, we conducted between-subjects ANOVAs with number of hours worked during semester time as the independent variable. To ensure the cell sizes were as equal as possible, the 240 students who worked during semester were sorted into 5 groups: Students who worked 1-5 hours per week during semester time (N = 53), students who worked 6-10 hours per week (N = 56), students were worked 11-15 hours per week (N = 52), students who worked 16-20 hours per week (N = 44), and students who worked more than 21 hours per week (N = 35; collapsing across students who worked 21-25 hours, 26-30

hours, 31-35 hours, 36-50 hours, or 40+ hours). See Table 6 for the new frequency counts for each group.

Table 6. Students who worked during semester time collapsed across 5 groups

IN THE LAST 12 MONTHS HOW MANY HOURS, ON AVERAGE, HAVE YOU WORKED PER WEEK DURING SEMESTER TIME?	FREQ.	NEW FREQ.	
1-5 HOURS	53	→	53
6-10 HOURS	56	→	56
11-15 HOURS	52	→	52
16-20 HOURS	44	→	44
21-25 HOURS	13		
26-30 HOURS	10		
31-35 HOURS	4	→	35
36-40 HOURS	3		
40+ HOURS	5		
0 HOURS	44		
NOT EMPLOYED IN LAST 12 MONTHS	203	Excluded	
NOT EMPLOYED DURING SEMESTER	15		
TOTAL	502		240

ANOVA showed that students' levels of satisfaction with key outcomes differed depending on how many hours per week they worked during semester time. Overall, we found that it mattered less *whether* or not students were working, and more *how much* they worked. Specifically, students who worked 21-40+ hours per week during semester time reported that their residence had a significantly greater impact on their studying than did students who only worked 6-10 hours per week during semester ($p = .002$). This indicates that working more than 21 hours per week during semester results in a greater impact of your residence on studying. Students who worked between 11-15 hours per week or between 21-40+ hours per week ($p = .000$) during semester time reported that their work commitments had a significantly greater impact on their studying than did students who only worked 1-5 hours per week during semester. Finally, students who worked between 21-40+ hours per week ($p = .001$) during semester time reported that their work commitments had a significantly greater impact on their studying than did students who only worked 6-10 hours per week during semester. Taken together, these findings suggest that working up to 10 hours per week has little negative impact on one's engagement with their studies, while working 11 or more hours per week has a negative impact that increases in degrees according to increases in hours worked. While the negative impact of working 11 or more hours per week on studying appears likely to be a result of paid work detracting from the time that a student has available to dedicate to their studies, it is important to consider the other ways in which paid work can impact on students' lives. Specifically, as the descriptive statistics at the beginning of this section demonstrate (see Table 7), paid work also impacts upon the time that students must spend in transit, and the energy that they have to dedicate to other parts of their lives.

Table 7. ANOVA: Mean differences across key outcomes between number of hours worked by students during semester time

	NUMBER OF HOURS WORKED DURING SEMESTER TIME					<i>F</i>	<i>df</i>	<i>p</i>
	1-5 HOURS	6-10 HOURS	11-15 HOURS	16-20 HOURS	21-40+ HOURS			
SATISFACTION WITH CURRENT RESIDENCE	4.20 (0.61)	4.29 (0.53)	4.16 (0.63)	4.15 (0.62)	4.14 (0.48)	0.521	235	.721
IMPACT OF RESIDENCE ON STUDYING	2.51 (0.93)	2.23 (0.89)	2.58 (0.95)	2.59 (0.86)	3.01 (1.17)	3.651	235	.007**
BENEFITS OF SOCIAL CONNECTEDNESS AT UNIVERSITY	3.85 (0.56)	4.04 (0.56)	3.85 (0.53)	3.84 (0.58)	3.82 (0.63)	1.364	235	.247
IMPACT OF WORK COMMITMENTS ON STUDYING	1.96 (0.66)	2.11 (0.59)	2.44 (0.66)	2.32 (0.53)	2.65 (0.79)	7.774	235	000***

Note. *N* = 240. * *p* < .05. ** *p* < .01. *** *p* < .001. Standard deviations appear in parentheses below means.

Case study 1: Philippa

Philippa, 20, relocated from an inner regional part of NSW in 2018 to begin a Bachelor of Education (Primary). She was in her third year when she was interviewed and had been living in a 3-bedroom private rental with her partner (also studying at university) for the duration of her studies. Philippa was previously employed as a casual Out of School Hours educator; however, she lost her job during the COVID pandemic. She reflected that financial difficulties and the subsequent need to work considerably impacted on her experiences of studying at university. For example, her work hours sometimes clash with her class times, forcing her to choose between either participating in her studies or having enough money for general living expenses. At the time of the interview Philippa was studying 50 units at university (with 40 units per semester typically denoting a full course load). This study load combined with the need to work casually meant that she struggled to find time to study as much as she felt that she needed to. She reflected that if she "could work less it would make uni heaps easier, but I just can't, I've got bills to pay...It would be easier if it didn't cost as much and I didn't have to work as much". She also mentioned that it was difficult to save for unexpected expenses when she's paying such high rent but can't work much because she's studying 50 units at university. On top of rent, the textbooks that are required for her teaching degree and the computer programs her partner uses for his graphic design degree are very expensive. Philippa and her partner are required to undertake extreme budgeting to afford these study-related expenses and still pay rent. Losing her job during the COVID shutdown only exacerbated these financial difficulties.

Comparing on-campus accommodation and private rental

Some of the most notable differences in the dataset were between students living in on-campus accommodation ($N = 238$) and those living in the private rental sector ($N = 216$; see Table 8). Importantly, t-tests showed that students living in on-campus accommodation reported significantly higher levels of overall satisfaction with their current residence (e.g., the condition, space and access to facilities, timely completion of repairs, and location of the residence) compared to students living in private rentals off-campus. Similarly, students living in on-campus accommodation reported that their residence had a significantly lower overall impact on their experiences of studying compared to students living in private rentals. For example, their commute did not impact negatively on the amount of time they spent on campus, while the size and number of people living in their residence did not impact on their ability to study at home.

On-campus students also reported higher overall positive benefits of relationships and experiences of social connectedness while at university compared to students living in private rentals. This included the ability to meet like-minded people and form new friendships, feeling comfortable and accepted by students and university staff, and feelings of belongingness in the area in which they lived.

Case study 2: Eleanor

Eleanor, 18, relocated from a very remote part of the Northern Territory in 2020 to begin a Bachelor of Business (Commerce). She was in her first year when she was interviewed and had been living in an on-campus residential hall for the duration of her studies. Despite COVID leading to lockdown restrictions within four weeks of relocating, Eleanor found the transition from her remote hometown to on-campus accommodation to be relatively easy to cope with. The transition was made easier because she was able to spend some time at college around people that were already studying at university prior to her studies commencing. Despite face-to-face classes being suspended due to COVID, Eleanor still managed to achieve a sense of belonging on-campus because she lived with students who were studying the same degree program as her. For example, one of her housemates was in the second year of a Business degree and could provide Eleanor with university-related assistance and advice. In this sense, she reflected that there was a good balance in her accommodation between studying and enjoying a social life. Eleanor was grateful to have moved straight into a residential hall because it enabled her to make friends and get to know her fellow students. She cited residential week, O-Week, and the related icebreaker activities as useful for helping her to engage with the social side of things. Despite identifying that a lot of students relocated from the same area and had pre-established friendship groups, Eleanor stated that everyone on-campus was still “lovely” and willing to make new social connections. For example, she and her fellow students are happy to share their cars with students without transport in order to help them to get to the supermarket and to social events. They also have weekly dinners where her and her housemates cook dinner together and socialise. This camaraderie helped to stave off feelings of isolation during the COVID lockdown.

Students living in on-campus accommodation reported that their work commitments had a significantly lower impact on their experiences of studying compared to students living in private rentals. That is, their work commitments had less of an impact on their ability to attend classes, find time and energy to study, and complete assignments. The numbers of students employed in the last 12 months did not differ depending on whether they lived on-campus (Employed: 136, Not employed: 102) or off-campus (Employed: 133, Not employed: 83), χ^2 (df = 1) = 0.921, p = .337.

Table 8. T-tests: Mean differences across key outcomes between on-campus accommodation students and private rental students

	ACCOMMODATION		<i>t</i>	df	<i>p</i>
	ON-CAMPUS STUDENTS	OFF-CAMPUS STUDENTS			
SATISFACTION WITH CURRENT RESIDENCE	4.25 (0.53)	4.12 (0.64)	2.357	452	.019*
IMPACT OF RESIDENCE ON STUDYING	2.21 (0.88)	2.57 (0.97)	- 4.174	452	.000***
BENEFITS OF SOCIAL CONNECTEDNESS AT UNIVERSITY	4.08 (0.58)	3.78 (0.58)	5.408	452	.000***
IMPACT OF WORK COMMITMENTS ON STUDYING (N = 136)	2.09 (0.68)	2.25 (0.65)	- 1.989	267	.048*

Note. N = 454. * p < .05. ** p < .01. *** p < .001. Standard deviations appear in parentheses below means.

Correlations were performed on each of the key outcome measures (satisfaction with current residence; impact of residence on studying; benefits of social connectedness at university; impact of work commitments on studying).

For students living in on-campus accommodation there were weak-to-moderate correlations between all outcomes (see Table 9). This indicated that as satisfaction with their current residence increased for on-campus students, so too did their overall reported positive benefits of social connectedness at university. Meanwhile, as the impact of their residence and work commitments on their experiences of studying decreased, on-campus students' satisfaction with their current residence and perceived benefits of social connectedness increased.

For on-campus students, the strongest relationship was between overall satisfaction with current residence and benefits of social connectedness at university. This is likely because on-campus students live with many other students in their residence and typically engage in organised social activities, hence they have numerous opportunities to socialise at university within their own residence.

Case study 3: Andrew

Andrew, 22, relocated from an outer regional part of NSW in 2017 to begin a Bachelor of Mechanical Engineering. He was in his Honours year when he was interviewed and had been living in a private rental sharehouse with 2 housemates for almost 2 years. However, Andrew had previously lived in a residential hall on-campus for 2 years, during which time he forged strong friendships. Despite an initial few weeks of settling in and questioning whether he had made the right decision, overall Andrew had an enjoyable experience living in on-campus accommodation. Doing so enabled him to make a lot of friends, many of whom he is still close to now. He also identified mentoring from residential aids as being extremely useful when living on-campus, because these aids provided guidance regarding university-related matters and showed the new students around Newcastle. He reflected that relocating to Newcastle would likely be more difficult for off-campus students who did not have access to this kind of mentorship. Andrew later moved off-campus with two women he had lived in the residential halls with. Andrew is also in a band with several friends he made in the residential halls, and goes to the gym regularly with another friend he made there.

Table 9. Correlation matrix for key outcomes for on-campus accommodation students

MEASURE	2	3	4
1. SATISFACTION WITH CURRENT RESIDENCE	-.354**	.382**	-.295**
2. IMPACT OF RESIDENCE ON STUDYING		-.323**	.258**
3. BENEFITS OF SOCIAL CONNECTEDNESS AT UNIVERSITY			-.255**
4. IMPACT OF WORK COMMITMENTS ON STUDYING (N = 136)			

Note. N = 238. * p < .05 (two-tailed). ** p < .01 (two-tailed). *** p < .001 (two-tailed).

For off-campus private rental accommodation students there were also weak-to-moderate correlations between most key outcomes (see Table 10). Indeed, for off-campus students, as their satisfaction with their current residence increased, so too did their perceived benefits of social connectedness. Additionally, the more satisfied they were with their current residence, the less impact their residence or work commitments had on their experience of studying. Moreover, the less their work commitments impacted on their studying, the higher their reported positive benefits of social connectedness. However, unlike on-campus students, for off-campus students there was no significant correlation between the impact of residence on studying and overall positive benefits of social connectedness at university.

Case study 4: Samuel

Samuel, 25, relocated from an outer regional part of NSW in 2013 to originally begin a Bachelor of Science. Samuel withdrew from this degree in late 2014, started a Bachelor of Arts in early 2016, and was in his Honours year when he was interviewed. He has been living in private rental sharehouses with housemates for the duration of his studies because this was the most cost-effective form of accommodation he could find, and it allowed him to “cheaply access the uni”. He would have loved to have lived in on-campus accommodation at the start of his first degree because it would have made it easier to access the university and meet new people. However Samuel claimed that on-campus accommodation was “prohibitively expensive for anyone only on Youth Allowance”. When he originally relocated to Newcastle, Samuel struggled to make friends or meet people because he did not know anyone apart from his housemates who were from the same regional town (his girlfriend at the time and another couple). Samuel identified feelings of loneliness at university as a key factor that contributed to his poor performance in classes during his first few years of studying. He found it difficult to form friendships at university, which was exacerbated by his friendships with his housemates “being destroyed” due to living together in close proximity in a subpar sharehouse. He described this living situation as “like when you catch rats or mice and if they’re contained in like a small area, they just end up killing each other, that’s what it was like...”. Samuel ended up being completely alone with no support network when he broke up with his girlfriend within two years of relocating to Newcastle. It was not until he started a Bachelor of Arts in 2016 that he started making friends and enjoying class, stating that “people in Sociology and French are much more friendly [than people in the Bachelor of Science]”. Samuel reflected that most of the friends he has now he met through French classes because “going to a language class forces you to talk with other people”.

Table 10. Correlation matrix for key outcomes for private rental students

MEASURE	2	3	4
1. SATISFACTION WITH CURRENT RESIDENCE	-.234**	.316**	-.311**
2. IMPACT OF RESIDENCE ON STUDYING		-.088	.360**
3. BENEFITS OF SOCIAL CONNECTEDNESS AT UNIVERSITY			-.346**
4. IMPACT OF WORK COMMITMENTS ON STUDYING (N = 133)			

Note. N = 216. * $p < .05$ (two-tailed). ** $p < .01$ (two-tailed). *** $p < .001$ (two-tailed).

The impact of co-residents

To illustrate some of the factors that occur *within* housing rather than just *between* different housing types, we investigated the impact of co-residents (i.e., housemates, relatives, partners, etc.) on student's experiences of housing and studying. Between-subjects ANOVAs were conducted to examine differences in key outcomes for students living with housemates (N = 123), students living alone (N = 244), or students living with other relatives (N = 135). This analysis shows that both students living alone ($p < .001$) and students living with other relatives ($p = .041$) reported higher satisfaction with their residence compared to students living with other housemates, indicating that living with housemates may relate to

lower satisfaction with one's residence. Unsurprisingly, students living alone reported a significantly lower impact of their residence on their studying compared to both students living with housemates ($p = .001$) and students living with other relatives ($p = .002$), presumably due to a lack of interference in their study time by co-residents. Finally, students living alone reported a lower impact of work commitments on their studies compared to students living with housemates ($p = 0.25$). This finding may again be explained by a lack of interference in their study time by co-residents, and may also be explained by their ability to study at any time without worrying about disturbing others.

Table 11. ANOVA: Mean differences across key outcomes between students living with housemates, living alone, or living with other relatives

	WHO STUDENTS LIVED WITH			<i>F</i>	<i>df</i>	<i>p</i>
	WITH HOUSEMATES	ALONE	WITH OTHER RELATIVES			
SATISFACTION WITH CURRENT RESIDENCE	4.12 (0.64)	4.51 (0.38)	4.37 (0.59)	9.509	308	.000***
IMPACT OF RESIDENCE ON STUDYING	2.60 (1.00)	2.03 (1.00)	2.64 (0.88)	6.502	308	.002*
BENEFITS OF SOCIAL CONNECTEDNESS AT UNIVERSITY	3.88 (0.58)	3.87 (0.63)	3.87 (0.57)	0.003	308	.997
IMPACT OF WORK COMMITMENTS ON STUDYING (N = 186)	2.22 (0.63)	1.85 (0.65)	2.22 (0.84)	3.516	183	.032*

Note. * $p < .05$. ** $p < .01$. *** $p < .001$. Standard deviations appear in parentheses below means.

Sources of financial support: Direct financial support from family

We also investigated how students who receive direct financial support from their family (N = 249; 68.7% women) differ from those who do not receive family support (N = 253; 64% women). We found that students who did not receive financial support from their families were more likely to have been employed in the last 12 months (62.5% compared to 56.6%), and to work more than 30 hours per week outside of semester (24.5% compared to 11.2%), and were less likely to live in on-campus accommodation (52.5% compared to 46.3%). Students who did not receive financial support from their families were also more likely to be the first in their family to attend university (55.7% compared to 38.6%), to be from outer regional and remote areas (30.1% compared to 23.7%) and to have a low SES background (50.6% compared to 47.4%). Although it may appear surprising that students who did not receive financial support from their family were only slightly more likely to have a low SES background than those who did, this finding is echoed in Beban and Trueman's (2018) New Zealand-based study, in which they found no difference in the prevalence of family support across income brackets. However, an explanation for this finding in our own survey data (which is supported by our interview data) is that students from a low SES background may receive smaller amounts of financial assistance than those from higher SES backgrounds.

Low SES RRR students and housing

Half of the sample came from a low SES background (N = 246; 65% women) and the remaining half came from an 'other' SES background (N = 256; 67.6% women). We found that the student who had low SES backgrounds were more likely to be from outer regional or

remote areas (31.3% compared to 22.7%), to be the first in their family to attend university (51.2% compared to 43.4%), and to be recipients of scholarships (24% compared to 16.8%). Unsurprisingly, students who had low SES backgrounds were also more likely to choose their accommodation for financial reasons (46.3% compared to 37.1%) and live in a property owned by family (10.2% compared to 3.9%), and were less likely to live in on-campus accommodation (43.9% compared to 50.8%). Although the finding that students who have low SES backgrounds are more likely to come from outer regional and remote areas, and are likely to be cost conscious in their residential decision-making is unsurprising, and aligns with the findings of existing research in this area, it is nevertheless important to be conscious of how these factors can act as additional barriers to commencing and completing higher education, especially for those who relocate in order to do so.

Case study 5: Robert

Robert, 19, relocated from an outer regional part of NSW in 2019 to begin a Bachelor of Aerospace Engineering. He was in his second year when he was interviewed, and had been living in an on-campus residential hall for the duration of his studies. Robert had an extremely positive experience of on-campus accommodation, and identified orientation programs and mentoring from residential aids (who were students in later years of their studies) as significant factors in this. Living in a residential hall enabled Robert to meet and socialise with other students in his courses and make friends in a new location. However, Robert faced some financial challenges while studying. He was eligible for Youth Allowance and received two needs-based scholarships that helped him to meet his living expenses. While his parents were extremely supportive of his studies, they were not able to provide any financial assistance to him. Robert reflected that his scholarship payments were often delivered late, and identified the paperwork that he needed to provide to continue receiving the payments as a source of stress. More than once Robert needed to negotiate making a late payment to the provider of his on-campus accommodation. Ultimately Robert benefited from living in on-campus accommodation, but the challenges associated with accessing and receiving the scholarship funds that he relied on to meet the living expenses that his Youth Allowance payments did not cover proved to be a significant source of stress.

Remote students and housing

Although very few students relocated to Newcastle from a remote location ($N = 35$; 85.7% women), this cohort have been identified as a particular point of focus in the Napthine Review (alongside low SES RRR students) due to the additional barriers that they may face in their pathways to higher education. The participants who relocated from a remote area were more likely to live on campus (65.7% ($n = 23$) compared to 46% ($n = 215$) regional students), and were less likely to have friends or relatives in the area prior to relocating (40% ($n = 14$) compared to 52% ($n = 243$) regional students). Remote students were also more likely to be recipients of scholarships (28.6% ($n = 10$) compared to 19.7% ($n = 92$) regional students) and to rely on a repayable loan from their family (14.3% ($n = 5$) compared to 6.9% ($n = 32$) regional students). These findings indicate that remote students have less of the practical resources that may RRR students rely on to locate appropriate accommodation while relocating to pursue study, while also suggesting that the financial relationships that

remote students establish with their families are more likely to be based on an expectation of eventual repayment than those established by students from other regional areas.

Case study 6: Heather

Heather, 20, relocated from a remote part of NSW in 2018 to undertake a Bachelor of Environmental Science & Management. Heather grew up on a farm in a remote town and attended boarding school from the age of 11, framing this as having “essentially moved out when I was 11”. She was the only one from her high school graduating class to attend university, describing it as “pretty common for around home” for young people to eventually take over their family farm. She had been living in residential student accommodation for the duration of her studies, citing convenience as the primary reason for electing to live on-campus (e.g., proximity to campus, safety reasons, not having to purchase furniture, etc). Heather reflected that she missed the quiet of her hometown, having grown up “pretty much with no neighbours so that can be a bit annoying sometimes”. Having moved to the area without knowing anyone, she suggested that living in residential student accommodation can be “a difficult environment for shy people to make friends”, claiming she had “made more friends from my degree than from other people in my residence”. She elected to live in an individual studio apartment on-campus because she “never really wanted to live in like a six share apartment just because I had gone to boarding school and I kind of wanted my own personal space a little bit more but I still wanted the like connection to people if that makes sense.” Prior to gaining entry to her degree, Heather secured a paid mining cadetship through a company located two hours from her hometown. Heather stated “I don’t know what I would have done without it” in reference to the financial support the cadetship provided. Indeed, due to the drought her parents were not in a financial position to assist Heather with living expenses, so the cadetship allowed her to attend university straight from high school rather than needing to take a gap year to save money. The cadetship came with the agreement that Heather would move to a regional location near her hometown for two years upon completing her degree. This suited Heather, who spoke of her desire to live and work in a “big country town” rather than a city after graduating, describing herself as “definitely a bit more of a country person”. For example, Heather discussed frequently helping out on the farm (both while growing up and during semester breaks; e.g., “Easter time is normally calf marking time”). In line with this, Heather expressed her relief at dating someone from the same remote region, stating “dating someone from a rural area is just nice because you kind of talk to them about farm stuff and know that they’re not going to be like completely horrified about it”.

Findings: interviews

By their very nature the survey data present an aggregate report of our respondents' experiences of and thoughts about accommodation and their studies. However, analysis of the data collected in the follow-up interviews emphasised the diversity and the heterogeneity of RRR students, the intersections of RRR with structural, social and economic inequalities and identities, and how this related to students' different housing needs, preferences and experiences. We focus here on findings that enriched and complicated our understandings of the participants' experiences of accommodation and higher education with the aim to present a more holistic, contextualised and in-depth interpretation of the survey findings. The key findings are summarised at the beginning of each section.

The choice to relocate

- The decision to relocate to pursue tertiary study takes place long before an individual enrols in their chosen program of study.
- For our participants' decisions about how and where to attend university involved a choice between either relocating to study in person, or remaining in their local area and studying online.
- The interviewees cited concerns about maintaining motivation for study, and concerns about missing out on the hands-on aspects of study as their primary reasons for choosing to relocate to study face-to-face.

The interviews explored the students' lives prior to relocating to better understand their decision-making about university participation, which often is a process that begins long before both university enrolment and relocation actually occurs. The interview provided important contextual information about the regional, rural and remote areas that the participants had relocated from, as well as their decision to attend university in general, and to attend the University of Newcastle more specifically. As anticipated, and in keeping with previous studies about student choice (e.g. Reay, Ball & David, 2005) the choice to attend university was a complex process, drawing on an interplay of personal, familial, social and economic considerations and experiences. While it is not the focus of this study, the question of who does and does not attend university in RRR areas is complex and deserves further consideration – we briefly revisit this issue in the conclusion of the report. Of greater relevance to the present report is the question of *where* one attends university. For our participants, decisions about how and where to attend university involved a choice between either relocating to study in person, or remaining in their local area and studying online. For many students, studying online was not identified as a desirable option due to concerns about maintaining motivation, and about how the practical aspects of courses would be facilitated. One participant, Amelia (34) who relocated to Newcastle from central Australia, had tried studying online before eventually relocating to study face-to-face:

Amelia: *So, I had wanted to up-skill and I had actually been doing university in [central Australia]. Have been nursing just online. And then I reached a point of going of going actually...I wanted to stick to the dental [nursing], and the course that I wanted to do isn't offered in the Northern Territory. So, for me to do it, we were going to have to move. And yeah, so I was looking at the best course I could get into.*

Interviewer: *How did you find studying remotely like that?*

Amelia: *Online study? Not great. I know enough about myself that I work better ‘hands on’ and to take classes... And especially because it’s a clinical...like nursing and the therapy course I’m doing now, it was clinical. So, like knowing all the theory without being able to put it into practicality... At times in the course you’d do, I think it was like, three to six weeks of placement or simulation. But they were often at the end of the year. Like it wasn’t throughout the course. So, it wasn’t building on the course, if that makes sense?*

Interviewer: *Yeah.*

Amelia: *Yeah and I think that’s part of the reason why when it came to it, I was like, ‘no I’m going...if I’m going to study, I want to be half decent at what I do’. And, therefore I needed to get myself a good reputation in that field, that I can get.*

While Amelia’s concerns about online study were focused primarily on the practical nature of the course that she was pursuing, several of the participants identified slow or unreliable internet connection at their residence as a barrier to potentially studying online. Notably, this proved to be a particular challenge when many of them returned to their local area during the COVID-related shutdown and transition to study-from-home arrangements in semester one of 2020.

Choosing where to study and live

- The distance between the participants’ local areas and their place of study was not judged purely in kilometres – it was judged in part by accessibility, with rail access and good quality roads between Newcastle and the participants’ local areas acting as significant facilitating factors.
- While institution-related factors were important in the participants’ relocation decision-making, practical and identity-based factors including cost of living and anticipated level of comfort in the area were equally, if not more, important.

Although the choice to relocate to study was identified as a practical necessity by all of the interviewees, their reasons for choosing to study and relocate to Newcastle and its surrounding areas varied significantly. Among the most common considerations were: whether their preferred course was offered, whether they were offered a place in the course, cost of living, proximity to family and friends, distance from/accessibility to their local area, familiarity with Newcastle and surrounding areas, lifestyle considerations (such as proximity to the beach and sporting clubs), and identification with Newcastle more generally.

Importantly, distance was not judged purely in kilometres. It was instead judged in part by accessibility, with rail access and good quality roads between Newcastle and the participants’ local areas acting as significant facilitating factors. For instance, Robert (19) who relocated to Newcastle from a town in central west NSW, found that obtaining his driver’s licence allowed him to visit his family more easily as it cut down on travel time for both himself and his mother:

Robert: *Last year, I didn't have a car, so I didn't get a car until I started this year. So, last year it was put all my stuff in mum's car and mum drove down. My sister came as well and they helped me move in when they left. And then, whenever I'd want to go home, it was catch the train to Gunnedah and then mum would drive an hour to pick me up.*

Interviewer: *So how long did that trip take?*

Robert: *I think it was four to five hours on the train, and then another hour in the car.*

Interviewer: *And these days, if you drove that, how long would that take?*

Robert: *Four or five hours. Because the roads are more direct.*

Although many of the interviewees cited institution-related factors such as courses that were offered and whether they were offered a place in their preferred course while discussing the decision to relocate to Newcastle, equally (if not more) prominent was discussion of reasons for choosing Newcastle as a city, rather than simply as an institution. Indeed, while the choice of location, rather than simply institution, tends to get lost in policy-oriented discussions of RRR higher education, it was a key consideration for many of the interviewees. Specifically, the participants often considered practical and identity-based factors including cost of living and anticipated level of comfort in the area while discussing their decision to relocate to Newcastle.

Notably, while the specific considerations that the participants cited varied, the way in which they structured their choice of locations was echoed throughout much of the sample. Many of the interviewees from RRR parts of NSW described their choices of institutions as a choice between 'country kid universities' (the University of New England in Armadale and Charles Sturt University in Bathurst in particular) on the one hand, and universities located in Sydney on the other, with the University of Newcastle appearing to represent a middle ground between these options. For instance, when asked about his choice to relocate from a town in northern NSW to Newcastle to pursue tertiary study Samuel (25) replied:

It was just the closest that wasn't – it was the closest uni that wasn't focused on one subject. So like they have like the Southern Cross University and stuff like that but they're focused on like Paramedics, or Teaching or Nursing, you don't really get much choice... [and] because like a lot of people hate living in Sydney and it's a disaster for rents and accommodation. Newcastle's kind of like a, well everyone in my region always calls Newcastle just a big country town. So that's what makes it attractive as well because you know when you go there it's not going to be anything like Sydney or Melbourne.

As Samuel identifies, the cost of living – and especially the cost of accommodation – was a significant factor in location decision-making. However, it was interwoven with other factors such as the degree to which the participants felt at home in Newcastle. Charlie (19) who relocated from a small town in south west NSW echoed this sentiment, stating:

I've been in Newcastle a little bit as a kid. I always liked that as a place and that was it really, it didn't really worry me that much where I went to uni, I wanted to go probably a little bit away from home, but not too far away. Sort of being from the country, I would prefer to be somewhere where that's not as busy and that kind of thing. The cost was not as much, but part of it too, but mostly this being less of a city feeling if you know what I mean, sort of thing.

For many of the participants the choice to relocate to Newcastle appeared to be informed by a mixture of practical and identity-based considerations. While for some attending university in a city appeared to represent a rite of passage, Newcastle was identified as being '*a little bit away from home, but not too far away*', and as maintaining the familiarity of a '*country town*' while offering some of the excitement and opportunities often associated with cities. The weaving together of these considerations was illustrated by the following exchange with Robert (19):

Interviewer: *So went into the decision between Sydney and Newcastle? What were the big considerations there around the cities themselves?*

Robert: *Cost of living was a big one.*

Interviewer: *Yeah. I can imagine. Sydney is expensive.*

Robert: *Yeah, exactly. That was pretty much the biggest one. Also, things like here's closer to home. It's more rural, like it's got a Bush campus, which I quite like. And it's a bit of a smaller uni. The town's not too big.*

Interviewer: *Okay. Why is having a Bush campus and being in a smaller town appealing?*

Robert: *I grew up in the Bush. So my dad works for national park, so I spent a lot of time on Bush walks or just in the parks doing stuff. It's just sort of, I don't know... It's similar to where I'm from.*

Robert's statements evoke an experience of comfort and familiarity in Newcastle – as an area that is '*similar to where I'm from*' – that extends beyond practical considerations to encompass a sense of belonging. A sense of belonging, or perhaps of fitting in, was expressed more explicitly by Cassie (18) who relocated from a remote part of central western NSW:

One thing about Newcastle that did draw me was it is still a large city but it's not the city. It still has a lot of country people going there and I can walk down the street with my boots on and my footy shorts and it will look completely normal. It's not exactly a city where everyone is snobbish and everything, like country kids can fit in. That's what drew me in about it.

Robert and Cassie's statements shed light on an important and under-considered dimension of RRR students' experiences of relocating and choices of area – the need that many may feel to relocate to an area in which they feel comfortable and accepted.

The choice of accommodation

- The students viewed on-campus accommodation as a relatively stable landing place for young first year students relocating from a RRR area.
- However, on-campus accommodation was not a desirable or viable choice for all RRR students.
- The students' experiences of entering the private rental sector varied significantly. Students were often vulnerable to exploitative practices by private rentiers and this impacted greatly on their higher education experience. However, key factors informing their experience was the degree of practical and financial support they had while finding and securing appropriate accommodation.

- Interviewees who did not have strong social networks in the area of relocation, and thus lacked practical support, were particularly vulnerable to experiencing challenges while seeking accommodation, and settling for poor quality and exploitative accommodation due to time pressure and a lack of other options.

Much like the discussion of choosing where to relocate to, for the interviewees the discussion of deciding where to live once they arrived reflected a diverse range of preferences and motivations as well as structural, social and economic inequalities. In relation to this, their decisions were limited and constrained in terms of what was available, affordable and safe. However, throughout the interviews a consistent portrait of on-campus accommodation emerged. Specifically, whether or not they had lived in or were currently living in on-campus accommodation, the participants appeared to view this residential option as a relatively stable landing place for young first year students relocating from a RRR area. For instance, when Bianca (22) who relocated from south eastern NSW was asked if she had always wanted to move into on-campus accommodation when she relocated to study she replied:

Yeah, I think so. I definitely knew that living on campus would be a lot easier to meet people and just have that set like, "Okay. This is where I go. There's people to help me out and stuff." I have friends that went to uni straight after high school and lived on campus and they said it was the best thing ever. So I definitely know that I wanted to do that.

On-campus accommodation was also consistently associated with a highly social culture, a greater degree of institutional and social support than the private rental sector, and a high degree of convenience (due primarily to the location and the option of having meals provided). For instance, when asked if he enjoyed living in on-campus accommodation Robert (19) stated:

It's a bit expensive, but I like it. Because I'm moving away from home, I don't have to worry about cooking meals. So pretty much I can just... I know I'm getting a pretty good diet because I'm getting seven different meals each week.

However, on-campus accommodation was identified as an undesirable, impractical or inappropriate option for a significant proportion of the interviewees. For instance, George (22) who relocated from a town in northern NSW felt unable to live in on-campus accommodation due to his severe food allergies. He was unable to afford an on-campus studio apartment with a private kitchen, and did not feel comfortable sharing a kitchen with other students who were not already aware of his allergies and how to administer an Epipen:

I didn't come to college because of my allergies. I didn't feel comfortable. I basically decided I'd have to know the person that I was living with if I lived with someone. So the first two years I lived by myself in a small studio apartment. It was very tiny. It had a small kitchen. Basically, that was the thing that made me choose it.

Other students found that rather than easing their transition to university, living in on-campus accommodation actually exacerbated the challenges associated with relocating. These were not only practical challenges, but also emotional ones; including for example feelings of stress, anxiety, isolation and loneliness. For instance, when asked about his experience of relocating Steven (22) who relocated from northern NSW replied:

It's hard. Hardest thing I've ever done, by far... The homesickness, the stress, the anxiety, feeling isolated and lonely... It was just so much more than I've ever had before. Yeah. I moved onto campus. Because I didn't really know where else to go... but it wasn't my thing. The dorm lifestyle and the partying, it just was too much for me. Like the place I was in with myself was just not suited to that environment.

Interestingly, while there were many examples of participants who initially lived in on-campus accommodation for at least a year and then moved into private rental accommodation, there were no instances of the reverse – none of the interviewees moved from private rental accommodation to on-campus accommodation. The participants who spent some time in on-campus accommodation before moving into the private rental sector generally had the advantage of familiarity with Newcastle and preferred housemates to move in with.

For those for whom on-campus accommodation was not a good fit, the experience of entering the private rental sector immediately upon relocating varied significantly. We identified four key types of experiences. The first type of experience involved having a significant degree of support, often from family or friends already living in or near Newcastle. An example was provided by Bradley (22) who relocated from mid-western NSW and was studying as part of a cadetship. Bradley relocated with two other students who were also beginning cadetships, and they decided to live together in a shared house. When asked about his experience of finding an appropriate rental property Bradley replied:

We just looked around. We looked around just on realestate.com, and just ringing up real estates off it. It was really, really hard to actually get a... we probably got knocked back about 15 times, because we didn't have any... we had our job contracts, which go for five years, which state we're going to get rental income, but just being 18 year olds, we hadn't actually had a payslip at that point. So, we struggled for a fair bit there. But then the company, [company name], actually come in and went guarantor, or something like that, for us. So, after that we were fine. But yeah, beforehand, it was real tough... they wouldn't give us a look in. We had good resumes and all of us, not trying to like brag there or anything, but we've all done some stuff and good recommendations from community people and all that in our towns and all that. We had our job contracts, which stated that we're getting the \$200 a week rental and then they just wouldn't give us a look in.

Ultimately, while Bradley and his housemates experienced challenges while trying to independently navigate the rental market, the company that they were undertaking their cadetships with acted as a guarantor on their lease, and '*after that we were fine*'.

A second group of participants did not have the degree of direct and up-front support that Bradley and his housemates received, but instead had community networks that acted as a safety net if or when things went wrong with their accommodation. For example, Cassandra (25) who relocated from north eastern NSW initially lived with her grandparents when she relocated to Newcastle to study. Once she had relocated she made contact with a church community within her Christian denomination. Soon after relocating Cassandra's grandparents asked her to leave their house with very little notice, meaning that she no longer had accommodation while studying. While discussing this situation Cassandra recounted:

My grandmother called my mum and said, "we don't feel comfortable having Cassandra here anymore." It's like, "Oh my gosh, I have uni tomorrow. Where am I supposed to stay?"

She went on to say:

From the four weeks I was there [living in Newcastle], I joined [the local church] and already knowing quite a few people from there. One family specifically, I had known for many years beforehand and I called them and was like, "do you know anywhere I could live? I need a house to stay at now." They had a spare bedroom and they offered me that for a couple of days... Then I was very lucky. One of the ministers at Grace has a granny flat area downstairs from their house. I'd literally only met him properly once, and he was like, "we have this place for you. Would you like to stay in there?" It was perfect. It was just until the end of the year until I could find someplace else.

Due to the network of support provided by her church community Cassandra was able to manage a crisis in her accommodation without terminating or pausing her studies.

Other participants did not have the deep network of support that Cassandra benefitted from, but instead experienced serendipitous forms of assistance that provided them with just enough assistance to get by and find appropriate accommodation. For instance, while describing her experience finding a rental property in Newcastle Allegra (19) who relocated from a regional part of Tasmania identified the serendipitous discovery that the owner of the property that she was interested in was also from Tasmania, which led to an easy and expedient lease agreement:

We just started looking for a place pretty much straight away but the owner happened to be from Tasmania too and then was really encouraged by the fact that two of us were Tasmanian, so she gave us the house really quickly. We were able to move in really quick.

A final group of participants did not have any help, networks, or serendipitous forms of support while navigating the private rental market in order to find appropriate accommodation. For many of them, this situation proved challenging, and resulted in living conditions that were less than ideal. For instance, while recounting his experience of relocating to Newcastle Samuel (25) stated:

Yes, I moved down there with three friends from [local area]... So we all moved down into a place together and it was really just random because we didn't really have a chance to look at different places because we have no contacts or anything down there, so we couldn't spend much time looking at places or traveling around to see stuff. So we just took the one that was closest to the university.

While reflecting on the scant options that were available within his price range, and to a group of young adults living outside of the family home for the first time, Samuel recounted:

I've inspected lots of places in the general [near university] area, and there seems to be a sentiment among landlords and real estate agents that they can just rent out squalor and garbage. Kids will just take it because they have no other choice. So that's what happened to us. We had a garbage house with a landlord that was his own handyman and it was a disaster.

Ultimately, while the participants' experiences in the private rental sector varied, they nevertheless illustrate some of the key challenges associated with finding appropriate rental accommodation, especially when trying to do so in an unfamiliar area. The participants' experiences also illustrate the value of social connections, and the pitfalls associated with the absence of these connections – something that is common for RRR students who relocate.

Ongoing challenges in accommodation

- The participants' living arrangements impacted upon their studies and experiences of higher education in a range of ways.
- The lack of a quiet space to study was a challenge for several of the participants – both those living in on-campus accommodation and those living in the private rental sector.
- Challenges associated with concerns about personal safety were not experienced in the same way by all of the participants – aspects of identity such as gender impacted upon the participants' feelings of safety.

Over the course of the interviews it became clear that the topic of accommodation, and its relationship with university study, is not just relevant when we consider the experience of finding accommodation. The everyday experience of living in accommodation was also significant, and had a pronounced impact on the participants' experiences of university.

For instance, beyond the experience of moving into on-campus accommodation (which generally appeared to be less time consuming than locating appropriate rental accommodation) several of the participants identified both positive and negative impacts of on-campus accommodation on their experiences of study. When asked about this Bianca (22) stated:

I think it can go either way for me personally. Last year, because you are with all your friends and you want to party all the time, you can get really caught up in that instead of studying. At the moment, it's obviously a bit different. I think that living on campus, you can really make the most of all the opportunities and stuff out there to do well in your studies and focus and stuff because we have study rooms and areas we can go to study that's not your bedroom or your apartment. But yeah, definitely the culture, if you get wrapped up in just being with your friends all the time and partying and stuff, that can really negatively affect your study.

As already established, on-campus accommodation was often associated with a highly social culture, and it appeared that the convenience of study space and proximity to the university campus needed to be balanced with the temptation of getting 'caught up' in this culture that Bianca identified. However, it is important to note that the participants living in on-campus accommodation identified very few issues related to the quality and maintenance of their accommodation when compared to those living in the private rental sector (as discussed later in this section).

The participants living in private rental properties also experienced challenges associated with the impact of their living situations on their studies. For instance, Steven (22) identified a lack of quiet, private space to study away from his messy housemates as a distinct barrier to his ability to study:

At the [Newcastle suburb] place, I had a very small room. I didn't have a desk. The lounge room was an absolute mess, and the.... It was gross, and the blokes are massive gamers and stoners, so I would have to sit out there and they'd have the X-Box going, or they'd be pulling cones or something, so it wasn't super conducive to study.

For participants living in the private rental sector, inadequately maintained properties were a recurring challenge. Lauren (22) from a regional city in NSW was unable to inspect the property that she subsequently lived in before signing the lease, and relied on her future housemate to secure a rental property in time for the start of the academic year while she completed work in her local area. She ultimately found that the house had structural issues that the property manager and landlord were unwilling to address:

The house was on a hill, so structurally it was cracked in two. And it was a very old house that they'd done some very quick repairs to. So the repairs were falling apart. There was a solar hot water heater on the roof of the house, that whenever it got cold and turned itself on, would leak boiling water and down the front of the house and off the front path. So you could walk under a stream of boiling hot water. And we got plumbers in to try and fix it, or electricians, to try and fix it two or three times. And every time they came up and said, "Yeah, I don't see anything wrong here." So the real estate tried to brush it off. And then the owner ended up wanting to sell it because I think he became aware of how many issues were arising with the house. So we were kind of getting, not pushed out, but they told us that he was selling. And if they sold the house, then we'd probably have the lease ended. But yeah, I got out of there before all of that happened. Or yeah, I moved in with my partner while the girls were still trying to sort out how to get out of that lease to be able to find another house.

Inadequately maintained properties and landlord or property manager's refusal to perform maintenance or repairs was a recurrent theme through many of the interviews with the participants who were living in the private rental sector. In many cases the participants expected these conditions, and trivialised or normalised inadequate maintenance of properties, or inaccuracies on advertisements for rental properties, as illustrated in the following exchange:

Interviewer: *How are you liking the new house?*

Allegra: *It's falling apart – but really slowly – but it's nice. The walls are really thin and it's cold all the time but it's a very nice space.*

Interviewer: *Okay. Despite all those negatives?*

Allegra: *Yeah. Well we have jackets, we wear those... It was meant to have a dishwasher but it doesn't. We just got lied to, so that's fine.*

Interviewer: *Really?*

Allegra: *Yeah... It is quite terrible. Oh well.*

Interviewer: *I wonder why they did that?*

Allegra: *To entice students who are lazy, probably.*

However, it is important to note that experiences of discomfort, and even a lack of safety, were not evenly experienced. For instance, Susan (21) from a regional city in NSW

recounted an extremely negative experience of an aggressive neighbour while living in a share house:

We had to move because where we used to live was like a two-story flat. It used to be like an old shop. We lived on the top level, and the guy that lived below us was absolutely insane. He was like really angry and he was an alcoholic and he used to like hit the walls, so got like really angry. He'd just yell and we were like, we don't feel safe, you know. We spoke to the real estate about it and they did nothing. So we broke our lease early to move and then we moved into the house we're in now, which is so much nicer.

In contrast to Susan's experience of vulnerability – in part due to the location of the apartments in a commercial area that was not surrounded by other residences – another participant, Matthew (19) from a regional part of southern Queensland lived in a camper van. Although this living situation meant that he was often sleeping in non-residential areas, he did not feel unsafe or vulnerable, instead reflecting a very positive experience of his living situation as allowing his flexibility, and the ability to wake up near the ocean.

These differences in vulnerability suggest that the intersections of RRR, socioeconomic status and gender generate unequal experiences of student housing, suggesting also that this has unequal effects on students' university experiences. Ultimately, the different challenges that many of the participants faced while living with the day-to-day realities of their accommodation demonstrate a diversity of needs, preferences, identities and subjective experiences of safety or vulnerability.

Negotiating financial support

- Many of the participants who took a gap year before commencing higher education did so in order to undertake paid employment and be declared independent from their parents for the purposes of receiving Youth Allowance at a higher rate once they began studying.
- Some of the participants who were not eligible for federal income support payments such as Youth Allowance because they were not independent from their parents, and were therefore means tested on their parents' income, experienced feelings of embarrassment or shame associated with accepting financial assistance from their parents.
- The participants' feelings about accepting financial assistance from their families varied significantly. Some felt comfortable doing so, while others were aware that their parents remained financially responsible for other siblings and felt uneasy about accepting money from them.
- Financial assistance from family was not always clear-cut. Some of the participants were unsure of the specific terms under which they were receiving assistance from their parents, and for how long they could expect to continue receiving this support, while other participants received support with the implicit expectation that they would assist with a family business.

The most common sources of financial support relied on by the participants in the wider survey sample were direct support from family, federal income support (most commonly Youth Allowance), wages from employment, and personal savings. Negotiating both federal income support and support from family was complex, and often shaped the participants

plans for higher education. For instance, George (22) decided to take a gap year after finishing secondary school because working for a year before beginning higher education would allow him to earn enough to be declared independent from his parents and receive a higher rate of Youth Allowance once he began studying:

I always intended to do a gap year. I knew I'd be able to work towards independence so I could get more government help when I moved. And also, I'd have a bit of money to fall back on if something goes wrong... And that's definitely come in handy. I wouldn't have survived if I came straight away.

Some of those who did not take a gap year and were not eligible received assistance from parents, but this was not always a comfortable experience for them. For instance, when asked about his source of financial support Walter (20) from the mid north coast of NSW discussed his embarrassment at needing to rely on assistance from his parents with covering the cost of rent, as he was not eligible for Youth Allowance due to means testing of his parents' income:

We tried Youth Allowance and it failed because of my parents' income. So they have been managing to cover a lot of the things. It's a little like I want to get off it because it's embarrassing to kind of parasite my parents of like their money and stuff.

Eligibility for Youth Allowance (the federal government's income support payment for students aged under 25) is based on means testing of guardians' income for those who have not been declared independent (either by reaching the age of 22, or by earning over a threshold amount), implicitly suggesting that those who are ineligible for Youth Allowance should be receiving assistance from their parents. However, negotiation of financial assistance from family often did not unfold in a straightforward manner. Among the participants who received financial assistance from their families, the arrangements and understanding underpinning this assistance were diverse and shaped by myriad considerations. For instance, Robert (19) felt uncomfortable asking for assistance from his parents as a stop-gap while waiting for his Youth Allowance payments to begin due to concerns about their other financial obligations:

Interviewer: *And the need to sometimes be borrowing money as a stop gap from your parents. Are they pretty happy to lend you and help out in that way?*

Robert: *Yeah. Well, I try not to because... Well, dad just bought a new house and he's still paying the mortgage on the old house. So he's got two mortgages now. Mum's on Centrelink and she's paying a lot of money for my siblings, so they don't have so much money, so I try to not to.*

Some participants viewed their parents' provision of financial assistance as a sign of their support for them attending university. For instance, when asked about whether her parents encouraged her to attend university Allegra (19) responded by saying 'yes, very much' and went on to say:

They pay for my accommodation because they want me to go to uni and then I don't have to worry about it, which is nice.

For Allegra, parental support was enacted through assistance with her living expenses, which she appeared to view as material encouragement of her choice to attend university. However, beyond evoking emotional responses such as embarrassment, guilt and encouragement for the participants, the receipt of financial support from family was also, in

some cases, based on ‘unspoken’ or undefined expectations. For instance, while discussing the implicit expectation that she would support herself predominantly through paid employment while studying Lauren (22) stated:

It was never verbally spoken. I always expected myself to contribute the majority of my expenses. But Mum and Dad never said, "Well, you better get a job. We're going to cut you off." Because they haven't ever said, "No, we're not going to give you any more support." Which I'm really thankful for. But I've always had the goal of eventually not needing their support, but I haven't quite got there yet.

Family support was also, in some cases, linked to ad hoc agreements based on assistance with family businesses. For instance, Summer (18) from north western NSW identified the financial support that she received from her parents as being associated with the unpaid work that she did on the family farm:

In the break I had between the HSC and starting uni I did, like, work around the farm. So I wasn't really properly employed and stuff. But I did sort of help my bit on the farm to help out to try and, you know. But, yeah, my parents sort of said all along that they would help me out until I could, you know, learn to support myself or get the opportunity to.

Ultimately, while the federal government’s income support for tertiary students is based on the implicit assumption that those who do not meet the eligibility conditions will be supported by their family (who are assumed to have the means to provide this support) the reality of this was diverse and often complex. The negotiation of financial assistance from family often evoked strong emotions – whether they were associated with embarrassment, guilt or encouragement – and relied on unspoken and ad hoc arrangements that left individuals in disadvantageous positions when it came to planning.

Emotionality and family support

- Many of the students who were first in family, or whose parents had not attended university, needed to conduct a significant amount of independent research to identify information such as how the HECS-HELP loan system worked. Although their families were often very supportive of their decision to pursue higher education, in many cases they were not familiar enough with the system to provide advice.
- Relocating was often a very emotional experience, not just for the prospective student, but for their family.

Although for many of the participants families were an important source of financial and practical support, they were an equal if not greater source of emotional support for many. The differences across the interviews illustrate the importance of intersectional understanding, to avoid both the misrepresentation of RRR students as a homogenous group and the erasure of inequalities at play that matter for student equity. During the interviews many of the participants discussed how their parents felt about them attending university, and how they felt about them relocating. As may be expected, many of the participants who were not the first in their family to attend university, and whose parents were tertiary educated, had been raised with the implicit assumption that they would attend university. As has been established at length elsewhere, this assumption is often accompanied by a slew of practical and identity-based forms of support, not least of which is assistance with navigating the choice of institutions and programs, and the associated

practicalities. Participants who were the first in their family to pursue higher education, or whose parents had not attended university, were in some cases extremely unfamiliar with the practicalities of applying for and beginning higher education. In some cases this meant that the participants undertook substantial work establishing the practicalities of attending university. For instance, in the following exchange Jacinta (19) who relocated from Central Australia discussed her experience of deciding to attend university:

Jacinta: *It wasn't that there wasn't support from my parents, but my parents saw it as, what a big waste of money. Because my dad's managing highest in [central Australia] for the water services and he just got there from 30 years of starting as an electrician, to a plumber, to working way up to management. So, my dad was like, "You don't need a uni degree." And I said, "Oh, it's a bit different nowadays." And my mum has never held a career job. She's always casual work, or part time, or short, but little contracts. So, she's never held a single job. So, there wasn't too much support from my parents. They weren't telling me, "No, no", but it wasn't, "Yeah, you should go, this will be a great opportunity." It was, "Work hard because it's a lot of money to be wasting."*

Interviewer: *Okay, yeah. In terms of their thoughts about the money aspect of it, was that around the cost of moving and the cost of living while at uni, or the fees?*

Jacinta: *I think it was more the fees, but they didn't understand what HECS was either. I had to explain that to them, that it's not upfront, I pay it off my tax.*

Interviewer: *So was there anyone in your life, even teachers at school and such, that did tell you a bit about uni and help you understand the process?*

Jacinta: *Not really. I just did a lot of research on my own.*

While Jacinta's parents had some hesitations about the value of higher education, some of the other participants who were first in family experienced strong encouragement from their families. For instance, while reflecting on how her parents felt about her deciding to attend university Grace (24) from a town in the Riverina region of NSW stated:

Especially my dad, because my dad joined the army when he was 16, he didn't even finish high school... So, he was fully supportive of me going wherever I wanted, when I turned 18. I think he was happy that I had a plan, you know, that I was going to go do something with my life, so yeah, he was thrilled.

Just as the decision to go to university was nearly always made in dialogue with the participants' parents and families, the experience of relocating equally implicated both the participants and those they either moved with or relocated away from. Many of the participants discussed experiences of homesickness after relocating. However, the following exchange with Cassie (18) illustrated that the emotionality of relocating was not isolated to the individuals we spoke to:

Interviewer: *So moving away was something that you were a little anxious about?*

Cassie: *Not necessarily anxious until three days before I left. I was excited. I was like, "Yes, I'm getting out of this small town. I'm doing my own thing" and I got there and that's when it hit me. I was like, "Oh my God. I'm not going home tonight." So it was quite...*

Interviewer: *So it got kind of quite real, especially once your parents had dropped you off and they'd left?*

Cassie: *Yeah. We had a little malfunction thing at the Kmart and I had to get back to the uni for a class thing so Mum and Dad said to me, "All right. We'll drop you off but you say goodbye to your mum here" and I was like, "What? What do you mean?" So I started bawling my eyes out at Kmart. I was like, "Mum..."*

Interviewer: *How did your parents go, especially your mum?*

Cassie: *Mum bawled her eyes out all the way to Nyngan, Dad said.*

Interviewer: *Oh my God.*

Cassie: *Dad cried once at my 18th birthday when he realised I was going to uni but I haven't seen him cry since. So I'm not sure how he really reacted. But he'd call me every week to see how I was going and it was good. I didn't have to talk to him every day just to know that he still cared.*

Cassie's shared experience of both excitement and grief with her parents is illustrative of the emotionality that many of the participants discussed.

Discussion

Now that we have presented the key quantitative and qualitative findings emerging from this study, we move on to consider how these findings may be contextualised within, and in turn extend, existing research.

Relocating to study: moving from institutional to identity-based factors

The decision that many RRR students make to relocate to pursue higher education is poorly understood in much current policy. Emphasis is often placed on institution-based factors such as the provision of courses and entry requirements, with relocation framed predominantly as a necessary, if somewhat undesirable, means of accessing higher education. However, our participants complicated this narrative by demonstrating that practical and identity-based factors were equally, if not more, important while considering where they would relocate to pursue their tertiary education. In order to understand the students' mobility decision-making, it is important to understand what resources and opportunities were available to them or not, and how this contributed to their choices. For the vast majority of the students whom we interviewed, the choice of where to study was a choice between 'country kid universities' and universities located in Sydney, with the University of Newcastle offering a middle ground between these options. Just as, in many cases, the participants wanted to symbolically separate themselves from their local area and enjoy the freedom and opportunity that a new, larger area signified, they generally did not want to achieve this at the expense of their feelings of belonging, identification with place and a sense of comfort. For almost all of the interviewees, Sydney and Melbourne were viewed as overwhelming and as a poor social or cultural 'fit'.

This finding is important, because it demonstrates that just as students' choice of institution was not necessarily a matter of practical necessity, their desire to study in a metropolitan area was equally not a simple 'valorisation of the metropolitan' (Farrugia, 2016). For many of the participants the choice of location was, rather, a negotiation between their desire for a change, and their desire to live somewhere they could see themselves fitting in and feeling comfortable. Numerous researchers have identified the central role that belonging plays in individuals' lives. For example, Miller (2003: 218) argues that belonging is 'the quintessential mode of being human... in which all aspects of the self, as human, are perfectly integrated – a mode of being in which we are as we ought to be: fully ourselves'. When put this way, it is unsurprising that the participants often sought to live in an area in which they felt that they could 'fit in' and belong, and that this extended as well to their sense of belonging as a student in higher education. At present, almost 60 percent of RRR students relocate to metropolitan areas to pursue study, while only 12 percent relocate to other RRR areas. While some of this mobility decision-making may be explained by institution-related factors such as choice of courses and perceived quality, it is crucial to acknowledge the role of other factors in mobility decision-making in order to design policy that aligns with RRR students' own desires and aspirations. It is equally important to consider how students' desires, aspirations and feelings of belonging may be connected to practical considerations such as the cost of living or cost of accommodation in their chosen area. While none of the interviewees identified cost of living or cost of accommodation as their sole or primary reason for choosing to study at the University of Newcastle, their discussions of Newcastle

often touched upon the lower cost of accommodation and identified this as an important factor in their mobility decision-making. This was especially true for the participants who moved from their RRR place of origin to a property in the private rental sector (which fits with general findings from this study, as well as other research (Urbis, 2018) identifying those who live in private rental accommodation as more price conscious).

On-campus versus private rental accommodation: financial and practical challenges

Although, as outlined earlier in this report, the student housing landscape has diversified significantly in recent years, especially in relation to purpose built student accommodation, our participants fell into two main accommodation types: those living in the on-campus accommodation that was owned and operated by the University of Newcastle, and those living off campus (with most living in private rental accommodation, some living with family members or friends, and a minority with no fixed address). Due perhaps to its size, Newcastle (along with its Central Coast campus in Ourimbah) does not appear to offer private purpose-built student accommodation. While the University of Newcastle provides a webpage about 'off-campus accommodation' for students, this site operates as a noticeboard for private rental properties and rooms in shared accommodation – each of which are perhaps targeted at students, but were not purpose built for them.

Our study identified notable differences between students living in on-campus accommodation and those housed in the private rental sector. Compared to students living in private rentals, those living in on-campus accommodation reported significantly higher levels of satisfaction with their residence, lower overall impact of their residence on their experiences of studying (due, for instance, to commute time), and higher overall positive benefits of relationships and experiences of social connectedness while at university. These findings are not surprising, as research conducted internationally has identified a consistent correlation between living on campus and students persisting through to graduation (Muslim, Karim & Abdullah, 2012; Thomsen, 2007), and living on-campus has been shown to increase both success in, and involvement with, the academy (Turley & Wodtke, 2010).

While our findings echo those from other countries, it nevertheless remains important to substantiate the link between on-campus accommodation and positive benefits such as campus connectedness in an Australian context due to notable differences in our organisation of student living. Specifically, Australian tertiary students are more likely to live in the family home than their counterparts in the UK and US, and those who do live outside the family home are far more likely to live in the private rental sector (Urbis, 2018). In other words, due to its differing culture of student mobility and accommodation Australia has a smaller provision of on-campus accommodation compared to countries such as the US and UK, meaning that it is potentially more difficult to harness these benefits for RRR students using existing infrastructure (Urbis, 2018).

As already identified, the Napthine Review tacitly groups accommodation as an area that can be addressed through the provision of financial support. There is some truth to this, as we found that students from low SES backgrounds and those who did not receive financial support from their family were less likely to be living in on-campus accommodation, suggesting the cost of accommodation as a significant factor in constraining access. Moreover, several participants identified a \$100 application fee as a barrier to timely application for on-campus accommodation. In one case, a participant's inability to pay the

fee resulted in a delay in the submission of his application for on-campus accommodation, which left him on a waiting list for the first six weeks of the semester. He lived in his car during this time as he was unable to secure alternative accommodation. This example illustrates the degree to which financial barriers and challenges can shape RRR students' pathways into accommodation, especially when considered in relation to other intersecting inequalities.

However, it is important to note that the interviews also revealed a range of factors constraining access to on-campus accommodation that were not purely financial. For instance, several participants identified that on-campus accommodation did not cater to the concerns of all students, especially those who had children or other dependents. Some students chose accommodation off campus in order to stay with family or close friends or to bring pets with them as part of their relocation in order to create a sense of home away from home. Indeed, the interviews demonstrated that on-campus accommodation was not appropriate for many students for a diverse range of reasons, including concerns about managing food allergies and about the impact of living in on-campus accommodation on a pre-existing anxiety disorder.

While on-campus accommodation was not the first or default choice for all of the student participants, many of them identified that they had chosen on-campus accommodation due to their perceived inability to secure private rental accommodation. This was especially the case for commencing students who lived a significant distance from the campus and were unable to manage the practicalities associated with securing private rental accommodation. For instance, several of the interviewees identified their inability to visit Newcastle for property inspections prior to commencing their studies as a significant barrier to entry into the private rental sector. In contrast, on-campus accommodation was often identified as a preferable option for commencing students because it could be arranged from a distance, and appeared to be a more trusted option when compared with the private rental sector. Indeed, some students who lived in private rental accommodation found themselves in inappropriate or undesirable accommodation due to the need to take whatever was available to them when having to arrange it from a distance. As outlined in the interview findings, for the participants who entered into the private rental sector, their experiences were mediated strongly by the strength of their social networks in Newcastle, and the degree of practical support they were able to access. Ultimately, RRR students who are not familiar with the area that they are relocating to and are unable to live in on-campus accommodation due to financial reasons or personal circumstances are uniquely vulnerable in competitive rental markets that may contain poor quality housing and unscrupulous operators.

The students who were housed in the private rental sector appeared to be significantly more vulnerable to poor quality housing than those living in on-campus accommodation. As established in the interview findings, due to the expensive and highly competitive rental market, and their position of comparative disadvantage within it, some of the participants found themselves living in properties that had been inadequately maintained, or which required maintenance that was not addressed in a timely manner.

The experiences that we have documented illustrate that while accommodation is a financial challenge, it is equally a social and personal challenge and often raises educational challenges as well. While on-campus accommodation provides benefits for many students, it is important to be mindful that it is not an appropriate, or even desirable, option for all RRR students. Indeed, imagining accommodation as a purely financial challenge, and the

extension of on-campus accommodation to a greater range of RRR students as the solution, risks perpetuating a model of accommodation that is designed with a specific idea of the student in mind. On-campus accommodation appears to be designed, in many ways, to accommodate the needs of young tertiary student who do not have dependents, and who are able to live in a highly social communal environment. This image of the student excludes mature age students and those who have dependents, among many others, and is at cross purposes with the aim of expanding access to higher education in RRR areas. The challenge associated with managing accommodation for RRR students who relocate to pursue tertiary study therefore appears to be a challenge of meeting the needs of a diverse student cohort for whom a one-size-fits-all approach is not appropriate. Of equal importance is recognising that challenges associated with accommodation are not limited to identifying and securing appropriate accommodation. Hybrid financial and social/practical challenges are ongoing both for students in on-campus accommodation and for those living with relatives or in the private rental sector.

Campus connectedness and social support

The survey respondents living in on-campus accommodation reported significantly greater benefits of social connectedness when compared to those living in the private rental sector. This is likely attributable at least in part to their proximity to the campus, and to activities occurring on campus as well as proximity to other students. This interpretation is supported by findings arising from the interviews, in which several students who lived on campus identified orientation activities specific to students living in on-campus accommodation, study groups based on the building that they lived in, peer mentors specific to their residence, and clubs and societies as significant positive factors in their experiences of connectedness at university. Conversely, several of the participants who lived in private rental accommodation identified that they experienced challenges meeting new people and forming friendships in a new location, identifying a desire for more social support for RRR students not living on campus. Notably, some of the participants who did not live on campus, but were enrolled in small programs with dedicated student clubs and orientation activities identified these initiatives as significant positive factors, highlighting the impact that they may have on forming campus connectedness for RRR students who are not living in on-campus accommodation.

However, while considering the relationship between campus connectedness and social support it is again important to be mindful of the heterogeneity of the RRR student population through the lens of intersectional inequalities. Age and experiences can change one's need for and interpretation of social connectedness, meaning that a 'one-size-fits-all' approach to this is likely to exclude those who sit outside the narrow scope of what is typically imagined to be an undergraduate student. While on-campus accommodation appears to enhance RRR students' experiences of social connectedness, it is important to be mindful that it is not appropriate for all RRR students, meaning that efforts to increase social connectedness must go beyond targeting RRR students living in on-campus accommodation. However, the finding that social connectedness appears to be enhanced not by one's co-residents, but by their proximity to the university holds significant potential for providing more diverse accommodation options close to universities for a range of RRR students who may all benefit from a greater sense of social connection while also living in accommodation that is appropriate for them.

Sources of financial support

The students in our study accessed a range of sources of financial support. The most common forms of support included wages from employment, direct family support, federal government income support, personal savings and scholarships. One of the most notable differences within the sample was between those who received financial support from their family and those who did not. Students who did not receive financial support from their family were more likely to work, likely to work a greater number of hours both within and outside semester, more likely to be from a low SES background and to be first in family, more likely to experience rental stress, and less likely to live alone. In short, respondents who did not receive financial support from their family were more likely to belong to at least one equity group.

Importantly, our findings do not suggest that all paid employment has a potentially negative impact on students. Rather, those who worked up to 10 hours per week during semester reported that their work had a low impact on their studies. In contrast, students who worked more than 11 hours per week reported an increasingly large impact on their studies, with the degree corresponding with increases in hours. This finding suggests that hours worked is a matter of diminished returns after around 10 hours per week. Due to the Napthine Review's focus on retention of RRR students, the finding that hours worked (rather than whether or not one works) is a mediating factor in RRR students' engagement with their studies is significant. Findings from the interviews also indicate that many of the students who were working were doing so to meet their basic living expenses, including the costs of their rent or accommodation. Due to the negative impact of working more than around 10 hours per week during semester, it appears that housing costs likely have a negative impact on students' engagement with their studies, and are thus likely to have a negative impact on performance and retention. As we have already discussed, students from marginalised backgrounds that lack financial support also generally work much greater hours. This shows that RRR students who are coming from more deeply marginalised positions are likely to suffer in their studies more owing to the greater financial and time demands that high work hours entail. The additional pressures of working significant hours to support their studies results in a lack of time to dedicate to study (Burke et al., 2017), a vicious structural cycle that can result in non-completion (Edwards & McMillan, 2015). Policy and higher education institutions need to provide more careful support to ameliorate these barriers.

The interview data provided insight into the participants' experiences of receiving financial support. We found that almost all of the interviewees who had taken at least one gap year before commencing tertiary study did so in order to be able to support themselves financially once they had begun studying. For many students, this took the form of earning over the threshold amount in order to be declared independent from their parents for the purpose of Youth Allowance.

As established in the interview findings, some of the participants were not eligible to receive Youth Allowance because they were not deemed 'independent', and were therefore means tested on the basis of their parents/guardians' income. The federal government's approach to student income support has an in-built assumption that those aged under 22 who have not been declared independent from their parents, and whose parents earn over a threshold amount, will receive financial support from their parents or guardians. However, while parents may be judged by the federal government to have the means to support their adult children while they are studying, the assumption that they will do so is problematic. As

discussed in the interview findings, the financial relationships that the participants had with their parents varied significantly, were in many cases based on ad hoc, undefined and uncertain understandings, and were the source of feelings of guilt and shame.

Understanding the accommodation needs of RRR students from remote areas and low SES backgrounds

As the Napthine Review identifies, the overall RRR banner includes specific equity groups who experience increased barriers to accessing higher education. Among these groups are students from low SES backgrounds and remote students. Approximately half of our survey respondents were from low SES backgrounds, reflecting the prevalence of low SES students from RRR areas (for context, approximately 20 percent of the general University of Newcastle student population are from low SES backgrounds). The respondents from low SES backgrounds reflected notable differences in housing experiences when compared to the participants identified as 'other SES'. They were more likely to live in a property owned by family, less likely to live in on-campus accommodation, more likely to choose their accommodation for financial reasons, more likely to be scholarship recipients and more likely to be the first in their family to attend higher education. The interviews and open-text responses revealed that many of the students who lived with family or friends while attending university did so for primarily financial reasons. Although on-campus accommodation is not a first choice, or indeed a good fit, for all students it is nevertheless important to consider that the students from low SES backgrounds in our sample were under-represented in on-campus accommodation. This meant that they were less likely to benefit from the greater sense of social connection and on-campus support that many of their peers enjoyed.

Notably, we found that the respondents from low SES backgrounds were more likely to be from outer regional or remote areas than those categorised as 'other SES', demonstrating the way in which many (but not all) RRR students may experience multiple forms of disadvantage. The Napthine Review identifies remote students as a particular point of focus. Although the proportion of these students within the sample was small, reflecting their overall low proportion within higher education, those who were included in the sample ($N = 35$) were more likely to live in on-campus accommodation, and were less likely than students from inner and outer regional areas to have friends or relatives in the area prior to relocating. Notably, this group of students were more likely to be receiving scholarship funding, and to have loaned money from their family, indicating some of the likely ways in which they were financing their accommodation. Although it is challenging to extrapolate from a small sub-set of our sample, we venture that the characteristics shared by most of the remote students in our study – living on-campus and relying on scholarships and funding from family – are likely to indicate factors that may lead other potential students from remote areas to avoid relocating. Specifically, if individuals living in remote areas are unable to finance living in on-campus accommodation this appears likely to act as a significant barrier to relocating to pursue higher education. This relates to the logistical challenge inherent in identifying and securing private rental accommodation while living in a remote area. Remote students also appear to be, in some cases, most vulnerable as they are likely to be from low SES backgrounds and more likely to be Indigenous, and are furthest from what is familiar to them when they relocate to metropolitan areas. As they are less likely than their inner and outer regional peers to have friends or family in the areas that they relocate to, they arguably stand to benefit from the social connection and support that is offered by on-campus accommodation. However, several of the remote interview participants who were living in on-

campus accommodation identified relocating to pursue higher education as a social challenge for them, as their peers did not always understand their lifestyles and experiences. In addition to again underscoring accommodation as a dual financial/practical and social challenge, this finding highlights the need for support that is specific to students relocating from RRR areas, especially for remote students who arguably experience the greatest culture shock.

The COVID context

The data for this study were collected in the midst of the COVID-19 pandemic, with the survey entering the field in semester 1 of 2020, and the interviews conducted in the mid-year break and semester 2 of 2020. While Newcastle was less affected by the pandemic than Sydney and other capital cities, the students at the University of Newcastle nevertheless experienced interruptions to their modes of study. In the fifth week of semester 1 2020 all teaching moved online in response to COVID-related restrictions put into place by the NSW government. While this sudden change impacted upon the entire student body, RRR students were especially affected as in many cases they faced the question of whether to remain in Newcastle or return to their regional or remote place of origin. For some of the survey respondents this choice was particularly time sensitive. Several participants had relocated from the Northern Territory to pursue tertiary education at the University of Newcastle, meaning that they needed to decide whether to return to NT prior to imminent border closures. Other respondents were asked to return home by their families, who were concerned about the heightened risk of infection that they may face in an urban area and the possibility that travel would be restricted between urban and regional areas. As a result of these types of concerns many of the respondents returned to their RRR places of origin and continued to undertake their studies remotely. During the interviews several of the participants who had returned to remote areas identified weak internet connection as a key challenge to their studies during this time, remarking that they had found it extremely challenging to participate in real-time virtual lessons and watch videos that required large amounts of bandwidth.

The challenges posed by the change in mode of study during semester 1 2020 were felt acutely by first year students who had just begun their tertiary studies. Many of these students relocated to Newcastle and began their studies, only to have their classes moved online and (in many cases) return to their place of origin after only four weeks. While these developments could not be anticipated or avoided and are (hopefully) unlikely to be repeated they nevertheless revealed some particular challenges related to accommodation.

Specifically, many of the RRR students who were living in on-campus accommodation and left after semester 1 classes were moved online experienced challenges with the logistics related to leaving and then returning to campus. Students who wanted to leave on-campus accommodation for the remainder of semester 1, and then return in semester 2 were required to reapply for semester 2 without any guarantee that there would be space for them. Additionally, those who left and intended to return in semester 2 were unable to store their belongings. Although this logistical challenge is faced by many students who live in on-campus accommodation during the academic year but return to their place of origin over the summer break, the sudden occurrence in this case meant that some students faced significant challenges planning how to remove or store their belongings. One student formed an ad hoc arrangement with students who were remaining in on-campus accommodation to store her possessions while she returned to her remote place of origin for the remainder of

the semester. Upon returning to collect her possessions and move into her new on-campus residence at the beginning of semester 2 she found that most of her possessions were gone, and filed a police report.

While the COVID context represents an extreme case, it nevertheless reveals points of difficulty for on-campus accommodation. These points of difficulty appear to stem predominantly from a lack of flexibility around interruptions to one's study. Private companies and landlords who provide on and off campus accommodation to students should be under strict regulations to ensure that students who are in a particularly vulnerable situation in the ways identified in this project are fully protected from any potentially exploitative practices within the private rental market and have access to safe, affordable and clean accommodation. While many on-campus accommodation providers are private companies, it is particularly important to ensure that this market is fully regulated to ensure new procedures for ethical rental practices are in place. The COVID pandemic is an opportunity to develop policies and procedures to have a more established, ethical and supportive approach for students who need to break lease during semester time. This is especially important for RRR students from low SES backgrounds, who are often at greater threat when major personal crises occur due to their distance from their families and local area and the challenges that they may face while trying to quickly marshal the resources that they need.

Conclusion

While recent policy changes, along with the Napthine Review, have sought to address the financial hardships that RRR students face, their approach remains silent on the practical, personal and social challenges associated with finding, securing and living in housing or accommodation (whether on-campus or in the private rental sector) while pursuing higher education. Although these challenges cannot be entirely separated from financial barriers, they nevertheless exceed purely financial dimensions. As this report has illustrated, these challenges are broad and implicate not just entry into higher education, but the ongoing experience of university participation and study. Moreover, managing accommodation requires ongoing work related to the costs of rent and living expenses, but also the practical, social and personal considerations that must be attended to.

This report has established the important role that accommodation plays in the educational experiences of RRR students who relocate to pursue tertiary study, and has outlined some of the key considerations that any actors working in this area must attend to. The report has also pointed to the importance of avoiding homogenising constructions of RRR and recognising how RRR intersects with structural, social, economic and cultural inequalities. This project reveals that intersecting inequalities impact RRR students' access to appropriate student accommodation as well as their participation in higher education. We now outline the key recommendations stemming from our research, before finishing with a discussion of future directions for study that our research has suggested.

Recommendations

Funding and Income support (recommendations for Services Australia)

Recommendation 1: The federal government's Fares Allowance for RRR students should be expanded to include funding for RRR students, most particularly those from low SES backgrounds, to visit the area in which they will be living ahead of time in order to secure appropriate accommodation.

At present the Fares Allowance enables eligible RRR students who have relocated to study to travel to and from their place of study at the beginning and end of the academic year. The Halsey Review identified several areas where this policy could be improved, and the subsequent Napthine Review recommended that the Fares Allowance be expanded to enable Year 12 students to visit prospective tertiary campuses, enable RRR students to visit their local area during mid-year break, and allow families to visit RRR students during their first year of study. These are excellent recommendations, which the authors of this report endorse. However, we recommend that the Fares Allowance be extended to provide funding for students to visit the area in which they will be living ahead of time in order to secure appropriate accommodation. While on-campus accommodation can be secured remotely ahead of time, it is not a viable option for all RRR students. Moreover, students for whom on-campus accommodation is not appropriate are more likely to be those facing additional barriers to accessing higher education (for instance, students with dependents). These students would benefit from additional support identifying and securing appropriate rental accommodation.

Recommendation 2: The Napthine Review recommends reducing the earnings requirements under the Concessional Workforce test for independent Youth Allowance and

reviewing the recent changes to the parental means test cut-offs to address any problems with uptake. We endorse this recommendation.

All of the interviewees who had taken a gap year prior to commencing tertiary study did so in order to be eligible for Youth Allowance at the ‘Independent’ rate. While gap years are a positive choice for many individuals, they have also been identified as a barrier to engagement with higher education, with those who defer a place at university to undertake a gap year less likely to go on to complete their degree than those who commence immediately. The Napthine Review identifies that RRR students are twice as likely to take a gap year compared to their metropolitan counterparts. Removing the need for RRR students to earn over a threshold amount in order to be declared independent would remove a significant barrier to RRR students immediately commencing tertiary education.

Recommendation 3: Income-tested support payments such as Youth Allowance should be tailored to allow RRR students to support themselves while working a maximum of 10 hours weekly.

In addition to reducing barriers to RRR students accessing Youth Allowance, we recommend that the income testing of this allowance be reviewed in order to ensure that it is balanced to the real cost of living. Specifically, it should allow students to support themselves without needing to work more than 10 hours a week and threaten their studies. As the Napthine Review acknowledges, RRR students are more likely than metropolitan students to cite financial difficulties as a reason for considering departure from their studies. The additional costs that they face in establishing and maintaining their living situations must be acknowledged if they are not to be barriers to participation for those who need to work additional hours to meet shortfalls in income support.

Navigational Advocate (recommendations for higher education institutions)

The Napthine Review highlights the crucial role of student support services, especially in the ‘on-boarding’ of students. Specifically, this report cites a submission recommending a personalised approach to this process that acknowledges the diverse hurdles that students may encounter. In considering the form that a personalised approach may take in relation to housing, we recommend a two-pronged approach, through the establishment of a ‘relational navigator’ role for student support, and a framework for student equity to enable navigational capacity as RRR students enter a complex private and higher education rental sector. Many of our participants experienced the challenges of navigating the private rental sector, and these difficulties were especially overt for those who did not have social networks in Newcastle. While some of them accessed information via the University of Newcastle website, this information was uniformly identified as providing a ‘one-size-fits-all’ approach that was too general, and thus of limited use.

Recommendation 4: Navigating transitions to higher education study are often difficult, comprising learning and decision-making around novel and complex scenarios. For students moving into a new region for study, these scenarios become even more complicated. We recommend that universities foster specific positions intended to aid work with students to make sense of the formal, informal and unexpected difficulties associated with this transition. This may, for instance, include direct, interpersonal support in navigating private rental markets (as opposed to websites and generalised advice).

We recommend the establishment of ‘relational navigator’ roles. This position has been articulated as a ‘relational navigator’ (see Burke, Cameron, Fuller & Hollingworth,

forthcoming) who is able to take a tailored approach to aiding students in navigating the private rental market in an unfamiliar area would meet the dual need for practical and social support. ‘The navigator aims to ‘pilot’ through complex systems and transitional processes in collaboration with, and through ‘walking alongside’, the [RRR student], with respect to their lived contexts and experiences’ (Burke, Cameron, Fuller & Hollingworth, forthcoming).

Recommendation 5: Establishment of an on campus widening participation framework that ensures students have access to opportunities (including orientation) to sustain their sense of connection and belonging as valued members of the university community.

As the Napthine Review identifies, health and stress is one of the most common reasons why RRR students consider withdrawing from their studies, and the social and emotional (as well as financial) challenges that accompany relocating are a significant source of stress. While the participants in our study who were living in on-campus accommodation reported a positive experience of social support in their residence and a sense of connection to the university campus, this experience was not matched by those living in the private rental sector. The interviews suggested that, alongside the incidental interactions that the on-campus students experienced as a result of living on-campus, the orientation activities and on-going social events that were organised through their residence were a significant opportunity for them to form relationships and develop a sense of belonging on campus. Extending these opportunities to RRR students living off campus in a targeted way by, for instance, hosting events specifically for RRR students and emailing invitations to their student email accounts may allow them to enjoy these benefits.

Recommendations for student accommodation providers and higher education institutions

Recommendation 6: On-campus accommodation providers should reserve places for RRR students, with priority given to those from remote and very remote areas. Further, on-campus accommodation providers should minimise application costs, especially for applicants from low SES backgrounds.

As the Regional Student Accommodation Assessment (2018) shows, reserving places for RRR students in on-campus accommodation is not standard practice across the sector, with some institutions doing this and others not. All universities that offer students accommodation should commit to reserving a proportion of their accommodation for RRR students, with priority given to those from remote and very remote areas. Additionally, several of the interviewees identified a \$100 application fee as a barrier to submitting a timely application for on-campus accommodation. They were also disappointed that this fee was not credited to their bond payment, or put towards their subsequent rent payments.

Recommendation 7: On-campus accommodation providers should take lessons learned from the pandemic to develop policies and procedures to aid students who need to leave during semester time.

During the COVID-19 lockdown in semester 1 of 2020 many of the RRR students who participated in our study chose to return to their RRR local area. For some, this meant crossing state borders quickly before they were closed. The need to leave their accommodation quickly was made more difficult for some of the students due to logistical challenges associated with accommodating their belongings. While these challenges are unique to the pandemic, they nevertheless demonstrate the challenges faced by RRR students who need to return home quickly due to unforeseen circumstances, and suggest

some areas that providers of on-campus accommodation may focus on to aid these students. This may include considering cut price storage for students from RRR areas and giving these students first priority in reapplying for accommodation the following semester when they are leaving for unavoidable reasons.

Recommendation 8: Higher education institutions should acknowledge that inadequate internet access may be a challenge for RRR students when they visit home during weekends and semester breaks, and that this may pose a barrier to the timely completion of assignments that are due during these periods.

While the Napthine Review acknowledges the need to improve high speed internet for students who are studying while living in RRR areas, there is no acknowledgement of the impact that this may have on students who have relocated, but return home to visit their families (and in some cases to assist with family businesses). Acknowledgement of this challenge within university policy in regards to acceptable reasons for extensions to be granted for assignments would aid in alleviating the impact of this barrier.

Recommendations for the Department of Education, Skills and Employment

Expanding demand driven funding

Recommendation 9: In acknowledgement of the fact that RRR students' choice of where to relocate to study is dependent not just on institution-related factors, but on both practical and identity-based factors, demand driven funding should be expanded for RRR students irrespective of where they choose to study.

Due to the focus of educational research and policy RRR students experiences are typically viewed through the lens of their status as students. For this reason, there appears to be an implicit assumption that RRR students are choosing to relocate on the basis of institutional factors such as courses on offer, and whether they receive an offer to study. While this is undoubtedly true, it is only one of the reasons why RRR students choose to relocate. Far from simply choosing the closest institution, or the institution offering the program that aligns most with their ambitions, many of the RRR students chose to relocate to a specific place. For the participants in our research, this was a choice to relocate to a place in which they felt comfortable, and felt that they could belong.

The Napthine Review states that 'policy solutions need to recognise the diversity of RRR communities and their tertiary education needs' (p.7). However, its suggestion to expand implement demand-driven funding only at regional tertiary institutions does not align with this imperative. As the Napthine Review states, almost 60 percent of RRR students relocate to metropolitan areas to pursue study, while only 12 percent relocate to other RRR areas. While it is likely that many factors underpin these statistics, it is nevertheless counter to the purpose of the strategy to constrain RRR students' choice of institution.

Recommendation 10: The indicator for accommodation assistance in the recently developed framework for assessing university support services for regional and remote students on transition to university should be expanded to specify assistance with both on-campus and off-campus accommodation.

In the recent 'Assessment of university support services for regional and remote students on transition to university' prepared for the Commonwealth Department of Education a framework for assessing these services was developed and piloted. The accommodation assistance indicator developed in this framework currently lists 'Yes targeted

accommodation assistance is available to RRR students' as their criterion for a Green (excellent) score. This criterion does not allow for consideration of what type of accommodation the university is assisting students with, meaning that there is scope for the needs of students for whom on-campus accommodation is not desirable or appropriate to be overlooked.

Recommendation 11: The classification of remoteness needs to account for accessibility, rather than just distance. This could include considering road quality and the availability of public transport.

The Napthine Review states that the Australian Government Department of Education will work with the ABS to develop a geographical classification system that measures rurality and remoteness at a finer level for education and training purposes. We recommend that, while doing so, they classify remoteness not solely via geographical characteristics based on place, but using characteristics based on access. Specifically, many of the participants' in our research were accustomed to travelling large distances, and were concerned less about distance in kilometres than they were about considerations of quality of road and of access via public transport. It is important to consider accessibility when judging remoteness for educational purposes.

Recommendation 12: Ensure that policies concerning RRR students reflect the diversity of this student population and redistribute resources on the basis of intersectional inequalities and cumulative disadvantage.

The Napthine Review states the following:

RRR students face additional challenges in successfully transitioning into post-secondary education and completing their studies and, as a result, often need additional support. This is particularly the case for RRR higher education students who relocate to undertake their studies, with significant financial imposts and social dislocation. In addition, many RRR students tend to have characteristics associated with higher risk of non-completion, such as external study, mature age and part time enrolment. (2019: 22-23).

However, much of the remainder of the document appears to imagine RRR tertiary students as school leavers without dependents. It is important to acknowledge that widening participation in higher education in RRR communities does not solely mean encouraging more school leavers to pursue higher education. It also involves aiding mature age students to pursue higher education, or to retrain. All of the arguments that the Halsey Review and subsequent Napthine Review put forward about lower rates of higher educational attainment in RRR areas equating to a waste of human capital hold true for prospective students who are not school leavers. As such, it is surprising that none of the recommendations put forward in the Napthine Review directly address mature age students and the pathways that enable them to attend higher education (such as Enabling programs). This omission should be reviewed and rectified.

The question of how to design and operationalize an approach that accounts for intersecting inequalities is not easily answered. However, two forthcoming reports funded by the National Priorities Pool Program suggest new methodologies that can be drawn from to guide and support policy-makers and practitioners to recognise intersectional inequalities and better design and develop equity strategies, initiatives and approaches.

The first report recommends that policy and practice understand equity in relation to intersectional inequalities or “cumulative disadvantage”. This project offers the sector quantitative methods to calculate cumulative disadvantage and to help plan the allocation of resources (Wojtek Tomaszewski, Matthias Kubler, Francisco Perales, Denise Clague, Ning Xiang, Melissa Johnstone (2020) *'Investigating the effects of cumulative factors of disadvantage'*, unpublished report to the Australian Department of Education, Skills and Employment (DESE), and funded by the Higher Education Participation and Partnerships Program's National Priorities Pool.)

The second report recommends that policy and practice recognise intersectional inequalities through a “multidimensional framework” that translates to practical implications for the design and development of equity programs. This report recommends that principles from the multidimensional framework guide decision-making to identify and challenge intersecting inequalities and to avoid simplistic and reductive ‘quick fix’ responses that tend to perpetuate deficit and individualistic perspectives. This prevents the development of longer-term, impactful and sustainable strategies for change (Burke, PJ, Bunn, M, Lumb, M, Parker, J, Mellor, K, Brown, A, Locke, W, Shaw, J, Webb, S, Howley, P *'International Review of Literature on Equity in Higher Education: Towards a Multidimensional Framework'* unpublished report to the Australian Department of Education, Skills and Employment (DESE), and funded by the Higher Education Participation and Partnerships Program's National Priorities Pool).

We endorse the methodologies proposed in each of these reports, and encourage higher education institutions engaged with questions of intersectional inequalities to utilise them as a point of reference while reviewing and developing their own policies and practices.

Recommendations for state and territory governments

Recommendation 13: State and territory governments should consider updating their residential tenancy regulations in order to ensure that minimum standards of quality are met and maintained for rental properties.

Quality of rental housing stock has recently been raised as an area of concern by the Victorian State Government in a slate of Residential Tenancy Regulations that came into effect on 29th March 2021. Among these regulations are minimum standards that must be met by all rental properties (for instance, functioning ovens, stovetops and sinks in kitchens), and a requirement that rental properties must be kept in good repair and reasonably fit for occupation ‘regardless of the amount of rent paid or the property’s age and character’. Similar regulations in other states and territories may provide additional oversight of the rental sector and accountability for landlord, and may empower tenants who typically occupy lower cost properties (such as students, and other individuals on a low income) to request that minimum quality standards are met for the property and its amenities.

Areas for further study

Absences

Our study highlights that higher education participation can be extremely difficult for RRR students, especially for those who face multiple forms of disadvantage. Parts of the Australian population are hidden within categories such as low SES, which do not allow for examination of how severe experiences of deprivation, inequality, social suffering and

trauma skew the likelihood that people within this category will be denied or deviated from accessing higher education.

The data presented here only tell part of the story. It highlights the likelihood that many more RRR people desire higher education access and participation but are denied these opportunities through structural and circumstantial issues. As we have shown, identifying and accessing appropriate housing can be a formidable challenge, and this challenge is much easier to navigate when significant financial and social resources are accessible. Without access to these resources, the challenge of leaving a RRR community to take up study in a new area and within a new community may very well seem insurmountable.

We recommend that more resources are invested in exploring the *absences* in RRR populations' access to higher education participation. This research needs to extend beyond the convenient research population of higher education students and explore the value of higher education from the vantage of the broader RRR community. There is also a need to interrogate the formation of categories such as socio-economic status to understand how privileges for some are in direct relationship with the marginalisation of others. RRR areas are composed of their own economic and social distributions and disparities. More attention needs to be given to understanding the composition of social positions within RRR areas, the intersecting inequalities within these spaces and how these open opportunities for some, while closing opportunities for others.

RRR spatiality

As we have shown, rurality cannot be measured in simple terms of distance. The geography and spatiality of RRR is significant in the way that it provides opportunities and barriers to access. The difficulty of travel is likely to be a major impediment for RRR communities, especially when social commitments and responsibilities and economic pressures are factored in. Mixed methods research that can provide broad contours of RRR experience, combined with qualitative depth of understanding of the peculiar circumstances that people face, would be an important step forward in better understanding how to support expanded RRR participation in higher education.

Student accommodation providers

While the research reported on here captured the experiences of RRR students who relocated to pursue higher education, it does not engage directly with accommodation providers. As a result, this report is able to identify instances in which participants felt that they were treated unfairly, but have not had the scope to examine structure of the housing market, nor the role of rental agents and landlords in these disputes. Further research is needed to continue to ensure that ethical, fair and non-exploitative practices are provided for RRR students. This would provide a greater understanding of how university-affiliated (and often privatized) accommodation providers and private landlords and property managers work with student populations. Through research into students and their relationship with accommodation providers it would be possible to provide alternative policy, regulatory and practice approaches. It would also provide an important path forward in improving equity of access to appropriate accommodation for mobile RRR students.

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Appendix 1: comparison between UON RRR population and our survey sample

We wanted to determine how well our sample of regional ($N = 467$) and remote students ($N = 35$) generalised to the UON's population of regional ($N = 4088$) and remote students ($N = 47$) in terms of distribution of students across a number of demographic variables. To do so, several one-sample chi-square tests using the weighted case approach were performed on each demographic variable for both the regional and remote student groups. As per Table A below, the results showed that our sample represented the wider UON student population for Indigenous status of regional students, and for disability, first in family, and SES status of remote students. However, our sample was not representative of the UON regional student population for gender, age group, disability, first in family, or SES status, nor was it representative of the UON remote student population for gender, age group, or Indigenous status.

Indeed, by inspecting the table we can see that for regional students the sample proportion was significantly different to the UON's population proportion on gender, age group, disability status, first in family status, and SES status. However, our sample of regional students was representative of the population proportion on Indigenous status, with the sample and population proportions being similar to one another. For remote students, the sample proportion was again significantly different to the population proportion on gender.

However, our sample of remote students was representative of the population proportion on disability status, first in family status, and SES status. Sample proportions of remote students for these three demographic categories were similar to the population proportions. Finally, due to the small sample size we were not able to test whether our sample of remote students was representative of the population proportion on age group or Indigenous status.

Table A. Summary of chi-square results for each social demographic with sample and UON population frequencies, showing population representativeness

AREA								
REGIONAL					REMOTE			
	UON (N = 4088)	CURRENT SAMPLE (N = 467)	REPRESEN TATIVE	χ^2	UON (N = 47)	CURRENT SAMPLE (N = 35)	REPRESEN TATIVE	χ^2
GENDER	Male 41.9% (1712); female 58% (2373), not specified 0.1% (3)	Male 34.7% (162); female 65.3% (305)	No	χ^2 (df = 1) = 9.999, p = .002	Male 38.3% (18); female 61.7% (29)	Male 14.3% (5); female 85.7% (30)	No	χ^2 (df = 1) = 8.540, p = .003
AGE GROUPS	20 and under 46.9% (1918); 21-24 34.8% (1422); 25-29 8.6% (353); 30-39 6.4% (259); 40 and over 3.3% (136)	20 and under 73.7% (344); 21-24 23.8% (111); 25-29 1.7% (8); 30-39 0.9% (4)	No	χ^2 (df = 3) = 130.499, p < .001	20 and under 57.4% (27); 21-24 32% (15); 25-29 8.5% (4); 30-39 2.1% (1)	20 and under 82.9% (29); 21-24 14.3% (5); 30-39 2.9% (1)	N/A	Invalid test due to small sample size
LIVING WITH DISABILITY	Disability 10.1% (412); No disability 89.9% (3676)	Disability 6.6% (31); No disability 93.3% (436)	No	χ^2 (df = 1) = 6.099, p = .014	Disability 8.5% (4); No disability 91.5% (43)	Disability 8.6% (3); No disability 91.4% (32)	Yes	χ^2 (df = 1) = 0.000, p = .990
FIRST IN FAMILY STATUS	FIF 52.7% (2155); Not FIF 44% (1799); no information 3.3% (134)	FIF 47.5% (222); Not FIF 51% (238); no information 1.5% (7)	No	χ^2 (df = 2) = 12.020, p = .002	FIF 48.9% (23); Not FIF 51.1% (24)	FIF 48.6% (17); Not FIF 51.4% (18)	Yes	χ^2 (df = 1) = 0.002, p = .966

ABORIGINAL OR TORRES STRAIT ISLANDER STATUS	Aboriginal or Torres Strait Islander 4.6% (188); neither Aboriginal nor Torres Strait Islander 95.4% (3900)	Aboriginal or Torres Strait Islander 3% (14); neither Aboriginal nor Torres Strait Islander 97% (453)	Yes	χ^2 (df = 1) = 2.728, p = .099	Aboriginal or Torres Strait Islander 2.1% (1); neither Aboriginal nor Torres Strait Islander 97.9% (46)	Neither Aboriginal nor Torres Strait Islander 100% (35)	N/A	Invalid test due to small sample size
SES STATUS	Low SES 34.7% (1417); other SES 65.2% (2667); no information 0.1% (4)	Low SES 48.6% (227); other SES 51.4% (240)	No	χ^2 (df = 1) = 39.890, p < .001	Low SES 44.7% (21); other SES 53.2% (25); no information 2.1% (1)	Low SES 51.4% (18); other SES 48.6% (17)	Yes	χ^2 (df = 1) = 0.471, p = .493