



International student spending and income in Australia 2019

Developed for the Australian Government Department of Education,
Skills and Employment

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Australian Survey Research Group Pty Ltd is accredited under the AS ISO 20252 quality standard applying to market and social research. This research project was carried out in compliance with the AS ISO 20252 quality standard.

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Acronyms and abbreviations

Acronym or abbreviation	Meaning
ASR	Australian Survey Research
ELICOS	English language intensive courses for overseas students
IELTS	International English Language Testing System
Major city	As defined by the Australian Bureau of Statistics
Non-award	Courses that did not count towards a degree program, including foundation or pathway programs, short term exchange, Study Abroad program or Statement of Attainment
NUHEP	Non-university higher education provider
Regional area	All other parts of Australia that are not defined as major cities by the Australian Bureau of statistics
Respondents	In-scope international students who participated in the 2019 survey
Student	International students involved in the project, either in focus groups or as survey respondents
TAFE	Technical and further education
The department	Australian Government Department of Education
TOEFL	Test of English as a Foreign Language
TOIEC	Test of English for International Communication
UA	Universities Australia
VET	Vocational education and training

Executive summary

International education activity arising from international students studying and living in Australia contributed \$35.2 billion to the Australian economy in 2018. For program and planning purposes, it is important to understand the specific contribution of international education to local economies across Australia.

The Australian Government Department of Education (the department) commissioned a research project of international students studying in Australia that provided an evidence-base to distinguish international students' income and spending in different geographic locations, specifically between metropolitan and regional context, as well as different education sectors. This report is intended to complement university student research undertaken for the *2017 Universities Australia Student Finances Survey* facilitated by the University of Melbourne Centre for the Study of Higher Education (see Appendix H of this document).

The project was structured around three key activities: focus groups with international students (completed in July 2018), mainly in regional areas, to explore reasons for choosing to study where they did; then an online quantitative pilot test (completed in April 2019) leading to a national online quantitative survey of in-scope international students (completed in July 2019). Data from international students at University Australia's (UA) member universities were incorporated in this report using the *2017 Universities Australia Student Finances Survey* results where comparable (see Appendix H for further detail).

Choosing to study in Australia

The most common reasons for respondents choosing to study in an Australian **regional area** were predominantly about life-style:

- Wanted to be near nature - 36%
- Wanted less stress than living in a city - 34%
- Already had friends or family living in regional area - 25%
- Regional area is friendlier than a big city - 24%
- Wanted to live in smaller place, not a city - 24%

For this group, study programme or education provider attributes were not commonly mentioned.

The most common reasons for respondents choosing to study in an Australian **major city** were about life-style along with employment and provider reputation:

- Public transport is better in a city - 36%
- There is more to do in a city - 31%
- It is easier to find work in a city - 28%
- Already had friends or family living in a city - 26%
- Reputation or online ranking for course / qualification was better in city - 24%
- Course / qualification only offered in major city - 23%

When asked about the best aspect of studying in Australia in general, respondents mainly offered lifestyle-related ideas, such as safety and climate. The quality of education or provider was also key for some.

Key issues contributing to the country-of-study decision varied by the education sector of respondents, their final location (metropolitan or regional) and their nationality.

Employment

University students were generally less likely to be employed while studying than students from other sectors. Fifty three per cent in metropolitan areas and 52 per cent in regional areas reported being in **paid employment**. Conversely, 62 per cent of students from the other sectors in metropolitan areas were in **paid employment** compared with 64 per cent in regional areas.

- A larger proportion of VET (75%) and NUHEP (68%) respondents were in paid employment compared to relatively lower proportions for ELICOS (46%) and non-award respondents (18%). Most commonly, 35% of respondents had been in paid employment for 6 to 11 months while only 5% had been in employment for less than one month.
- Employed respondents tended to work more hours per week during non-study times than during study times. During study times the median hours worked was 20, compared to 25 during non-study times. Respondents in regional areas worked more hours per week during non-study times compared to major city respondents.
- Over half of respondents participating in the survey (53%) indicated that they worked in a role that was related to their field of study. Respondents studying a VET course were more likely to be working in an area related to their course of study.

Almost a third of respondents (30%) had engaged in **unpaid employment** in the last 12 months, with similar proportions working as a volunteer (12%) or as practical experience as part of their study (14%). Respondents studying at NUHEP and studying VET courses were slightly more likely than those in other sectors to engage in unpaid employment.

Income

University student respondents to the 2017 finances survey reported no difference in their median annual income, whether in regional or metropolitan areas (\$27,100 per annum) and only minor variance in income from employment (\$480 per week for major cities and \$500 per week for regional areas). However, students in other education sectors responding to the 2019 survey did show some variance where median **annual income** from all sources was \$26,000 for metropolitan respondents, but \$22,850 for regional respondents.

- Annual income amounts varied by respondent sector: NUHEP respondents (in total, irrespective of location) had the largest median annual income of \$27,000 while non-award respondents had the lowest median income of \$20,800. Using UA data for comparison, total annual median annual income from all sources of NUHEP respondents in major cities was identical to university students, both at \$27,100.
- Annual income amounts also varied by respondent nationality with Chinese respondents having the largest median income (\$34,800) and most commonly from regular or repeating payments from family.
- The largest amount of income was earned from employment in Australia (median \$19,760), then from scholarships or equivalent (median \$15,000) and then regular payments from families (median \$13,000).
- A larger proportion of NUHEP and VET respondents received income from paid employment (68% and 75% respectively) compared to respondents from other sectors.

- Compared to the 2017 UA survey results, a larger proportion of NUHEP respondents in major cities (68%) were in paid employment than UA university students (53%), as was the case in regional areas (75% compared with 52%)
- Median income from paid employment for regional respondents was slightly lower (\$18,824) than for those in major cities (\$19,760). ELICOS (\$15,600) and non-award (\$13,000) respondents had a relatively lower take home income from paid employment than respondents in other sectors. University students data was collected as weekly paid wages and was slightly larger (\$500) for regional students than for metropolitan students (\$480).

Supporting others

- As a group university students were much more likely than other students to have financial dependents and regional students were more likely (34%) than metropolitan students (22%).
- Around 10% of regional and 11% of metropolitan 2019 survey respondents indicated that they supported at least one other person in Australia with their income from any source. NUHEP respondents were more likely to support others at 13%, while non-award respondents were least likely at 4%. Using UA data for comparison, UA university students in major cities were much more likely to support others (22%) than NUHEP students (13%).
- Most commonly, respondents reported that they did not send overseas any income earned or received in Australia (79%) while, of those who did send money overseas, the majority sent less than a quarter of their earnings.

Expenses

Excluding tuition fees, annual expenses faced by university students responding to the 2017 survey showed variance between students in major cities (\$24,000) and regional areas (\$21,500).

The median **total annual expenditure** of respondents to the 2019 survey was \$28,378.

- Total expenses for respondents in regional areas were lower (median \$24,629) compared to those in major cities (median \$28,561).
- NUHEP and non-award respondents had relatively higher annual expenses compared to other sectors (around \$31,000 compared with \$27,000).
- NUHEP 2019 major city respondents had higher total annual median expenses of \$31,375 compared to \$24,000 for UA university students. There may have been some methodological differences underlying this, but also two years had elapsed since the 2017 UA survey.

The median for total **annual study expenses** was \$2,500.

- Annual study expenses were relatively lower for regional respondents (\$1,600) and non-award respondents (\$1,665). Using UA data for comparison, NUHEP respondents in major cities had total annual median study expenses of \$2,600 compared with UA university students of \$1,500.
- Credit or loan payments (excluding tuition fees) was the largest study expense at \$5,200, but not all respondents reported this expense item. Credit or loan payments (excluding tuition fees) was lower for NUHEP respondents at \$2,600 and higher for non-award respondents at \$7,500.

Living expenses accounted for most of respondents' expenses. The median amount of \$23,375 for living expenses.

- Median living expenses were relatively lower for regional respondents (\$20,451) compared with those living in major cities (\$23,512).
- ELICOS respondents had slightly lower median living expenses (\$21,880) compared with NUHEP (\$24,575) and non-award (\$27,092) respondents.
- Major city NUHEP respondents had total median annual living expenses of \$24,760 compared with UA students of \$21,500.

The largest living expenses for respondents were rent (\$9,360), food and household supplies (\$3,120), eat out or take-away food, then home loans and vehicle purchase (all three \$2,600).

Income and expenditure comparison

The difference between respondents' total annual income and their expenses was calculated to provide an estimated shortfall. Over half of respondents (55%) in the 2019 survey reported more expenditure than income. It is important to note that tuition fees were not included in the estimated shortfall for the 2019 survey which means that the proportion of in-scope international students that had a shortfall could potentially be higher.

NUHEP major city respondents had a shortfall of 54% while the UA 2017 survey shortfall for university students was 38%.

A note on international university student data

It is known from Australian data on international students, and further confirmed through this research project, that international university students are more likely to study in regional areas than international students from other education sectors. Further, as a group, they are more likely to be older and undertaking postgraduate research and (as identified in the *2017 Universities Australia Student Finances Survey* results) more likely to have dependents than students from other education sectors, including NUHEP students. Given university students' financial situation is quite different from other students in the other education sectors, this report rarely aggregates findings for all sectors as the larger number of university responses would overwhelm the distinct trends found in students from other education sectors.

1. Background

International education activity arising from international students studying and living in Australia contributed \$37.6 billion to the Australian economy in 2019¹. At the time of writing, it remained a challenge to accurately calculate the specific contribution of international education to local economies across Australia.

The department commissioned a research project of international students studying in Australia that provided an evidence-base to distinguish international students' income and spending in different geographic locations, specifically between metropolitan and regional context, as well as different education sectors.

The project outcomes were to:

- provide an overview of international student income and expenditure while studying and living in Australia
- provide evidence-based knowledge of the estimates able to distinguish across education sectors and geographical location particular regional compared with metropolitan context
- provide an evidence-based estimate of student's income (if any) derived from employment in Australia.

Project findings are intended to contribute important information to a wide-ranging group of stakeholders, including the Council for International Education, Australian Government agencies, state and territory governments, local governments, education peak bodies and providers, researchers, business leaders and others.

In April 2018, the department engaged Australian Survey Research (ASR) to conduct the commissioned research project which included a qualitative and a quantitative phase. The project obtained Victorian University of Technology Ethics Committee approval on 22 June 2018.

In-scope international students were defined as students residing temporarily in Australia on a student visa and who were studying:

- A higher education program (Bachelor degree or higher) with the sector identified in this report as non-university higher education provider (NUHEP);
- VET program (Certificate I to IV, Diploma, Advanced Diploma, Associate Degree, Vocational Graduate Certificate / Diploma, etc), with the sector identified in this report as vocational education and training (VET);
- English language program, including IELTS, Cambridge / TOEFL / TOIEC, English for teachers, group study tour, etc, including students temporarily residing in Australia on a non-student visa, with the sector identified in this report as English language intensive courses for overseas students (ELICOS); or
- A foundation or pathway program, Short-term exchange, Study Abroad program or Statement of Attainment, with the sector identified in this report as non-award.

¹ Australian Government Department of Education, Skills and Employment: <https://internationaleducation.gov.au/research/Research-Snapshots/Documents/Education%20infographic%20Australia%202018%E2%80%9319.pdf>

2. Methodology

To achieve the stated project outcomes, the project was structured over several stages:

- Focus groups, including contacting potential providers and international-student related organisations, assisting them in recruiting potential focus group participants, preparing and conducting focus groups and writing up focus group findings.
- Online quantitative pilot test, including contacting providers, assisting them in recruiting pilot survey participants, administering the online survey, analysing results and identifying issues with specific aspects of the survey process, including question wording, in a stand-alone report.
- Online quantitative survey, including contacting providers, assisting them in distributing links to their international students, administering the online survey, data cleansing, analysis, including integrating data from a 2017 Universities Australia survey and reporting (this report).

The department provided a list of education providers with in-scope international student enrolments. The list was used in each phase of the project.

For this project, in-scope international students were defined as residing temporarily in Australia on a student visa and who were studying:

- A higher education program (Bachelor degree or higher);
- VET program (Certificate I to IV, Diploma, Advanced Diploma, Associate Degree, Vocational Graduate Certificate / Diploma, etc);
- English language program including IELTS, Cambridge / TOEFL / TOIEC, English for teachers, group study tour, etc, including students temporarily residing in Australia on a non-student visa; or
- Short-term exchange, Study Abroad program or Statement of Attainment.

The qualitative phase of the project involved conducting seven focus groups with international students based primarily in regional areas. The focus of these group discussions was around reasons for choosing to study in Australia and their current location, as well as how well their expectations studying and living in Australia were met. Answers to some of these questions helped inform answer options with the online quantitative survey. In addition, proposed income and expense questions within the online quantitative survey were offered to survey group participants for feedback. Focus group activity was completed in July 2018.

Feedback from focus group participants and online pilot test participants was used to help refine the online quantitative phase. The pilot was completed in April 2019. The national quantitative phase involved an invitational online survey using SurveyManager as the survey platform and which was hosted within Australia. It was available for answering from May to July 2019 and offered in five languages: English, Chinese, Japanese, Korean and Portuguese.

A unique link to the survey form was emailed to an in-scope international student either directly through the student's provider or with assistance from ASR. Students could answer on any type of device with an internet connection, that is, personal computer, laptop, tablet or smart phone. Each unique link could only be used for a single completion of the survey form but over multiple sessions, if required. Participation was voluntary and respondents had to be 16 years or older.

Respondents were offered an incentive for completion of a smart phone or one of five \$50 gift card vouchers. Winners were randomly drawn from the completed survey sample and advised by phone or email.

The online survey received a total of 3,979 in-scope international student responses from 78 participating institutions. The detailed survey respondent profile is at Appendix A. Further information on technical aspects of the project is at Appendix B. Where possible, comparisons between the present study and the UA study are made in the report. The UA survey respondent profile is at Appendix C.

3. Snapshot of focus group findings

The primary objective of the qualitative phase of the project was to understand the reasons why international students decided to study and live where they did and to help inform answer options for the survey form to be used in the following quantitative phase.

3.1 Reasons for choosing a regional area

International students chose regional locations for a variety of reasons and the main reasons were:

- A specific qualification or teaching or research program was only available at an institution which was based in a regional location
- Lower tuition fees
- More affordable accommodation, transport and generally lower cost of living
- A less hectic / stressful or more relaxed way of life in a place with fewer people—which appealed to students who had lived in big cities
- The opportunity to live in an attractive natural environment, including good climate, clean air, and physical features such as proximity to beaches or forests
- The opportunity to experience authentic Australian culture and to socialise or get to know Australians
- A quieter, more peaceful place enabling students to focus more on their studies
- Better work life balance with reduced commuting times.

For students who lived in metropolitan areas, the perceived **barriers** to living in regional areas were:

- Difficulty finding employment while studying
- Limited opportunities for socialising
- Lack of access to shops, restaurants and entertaining venues
- Lower ranking / reputation of higher education providers based in regional locations, with the associated risk that a qualification from that provider might have a lower currency in the employment market
- A perceived lack of cultural support in regional communities to enable students to adhere to their religious beliefs or cultural practices.

The main factors that would make non-capital cities more attractive places for international students to live and study in were:

- The availability of employment
- Higher wages
- Extra credit towards a permanent residency migration pathway.

3.2 Reasons for choosing a major city

The main reasons for choosing to live and study in Australian metropolitan locations were:

- Proximity to a cross section of quality providers, including high ranking universities as well as practical, affordable alternatives like a TAFE college that also provided undergraduate qualifications
- More job opportunities available, either for casual or part-time work for students or practicum placements and, in the case of older students, their partners as well
- Greater diversity of social and cultural activities
- Family and friends or communities of their own culture living in a location, which was important for helping students to adjust and to settle into living in Australia.

3.3 Reasons for choosing Australia

The decision to live and study in Australia was motivated by a variety of factors which included:

- Completing a qualification that was not available in a student's own country, or that a student did not gain entry to in their home country
- Obtaining a qualification from a high-ranking provider (reputation)
- Learning English in an English-speaking country
- Accessing a higher standard of education than available in a student's home country
- Studying with a specific provider, research centre, supervisor or academic team
- The opportunity to live abroad and experience a different lifestyle or culture
- Gaining access to the migration pathway of permanent residency in Australia
- A scholarship being available or offered to a student.

Most students used a hierarchy of decision making to make their international study decisions. Firstly, they decided on a country from a short list of several possibilities; secondly they selected a provider or course; and then finally they selected a location. However, sometimes the choice of program, provider, or project supervisor was more important than country or location within country, particularly among postgraduate students. In some cases, for exchange students there was limited choice, that is, their parent university made the choice for them through partnering agreements with specific academic programs within Australian higher education providers.

Course availability and geographic location were often interlinked. In some instances students made a conscious choice to live in a city instead of a regional location or vice-versa.

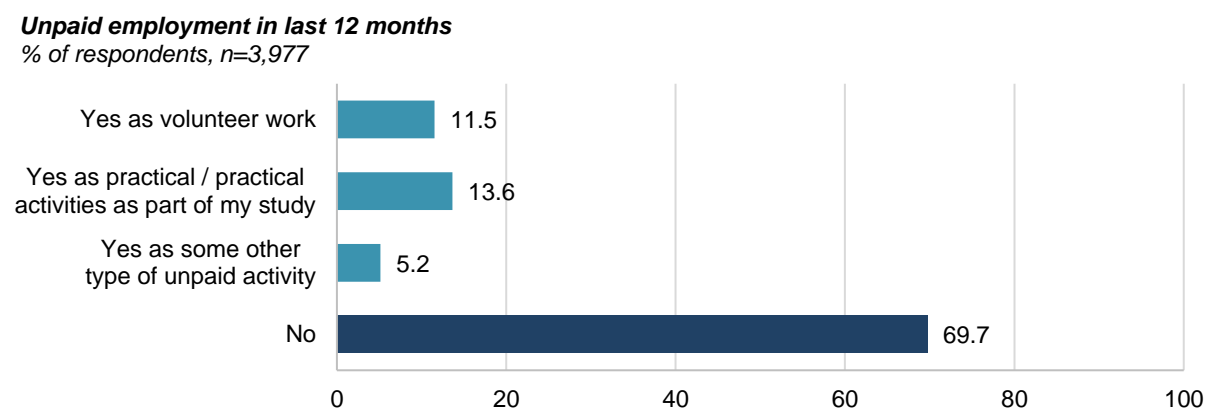
Word of mouth was highly influential in international students' decision-making processes, particularly feedback from past and current students, as well as friends, family and tertiary education agents.

More detailed focus group findings are at Appendix D.

5.2 Unpaid employment

Almost a third of respondents (30%) had engaged in unpaid employment in the last 12 months, with similar proportions working as a volunteer (12%) or as practical experience as part of their study (14%). Refer to Figure 7.

Figure 1: Unpaid employment in last 12 months



ELICOS and non-award respondents were slightly less likely to have been in unpaid employment in the last 12 months, at 19% and 21% respectively.

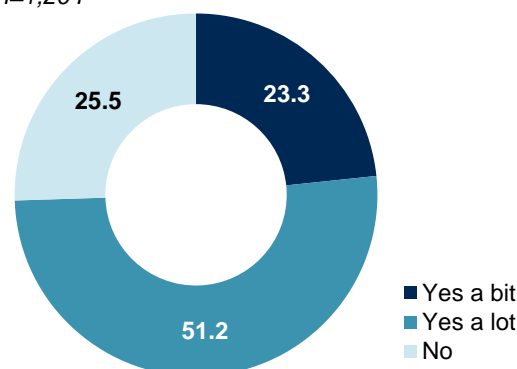
Table 1: Unpaid employment in last 12 months by location and sector

Unpaid employment category	Total %	Regional area		NUHEP %	VET %	ELICOS %	Non-award %
		Major city %	Regional area %				
Yes as volunteer work	11.5	11.4	13.1	14.2	11.0	9.6	11.2
Yes as practical / practical activities as part of my study	13.6	13.1	26.9	10.6	19.7	4.8	5.1
Yes as some other type of unpaid activity	5.2	5.3	2.5	6.3	5.0	4.6	4.6
No	69.7	70.2	57.5	68.9	64.4	81.1	79.1
n count	3,977	3,817	160	895	1,990	607	474

Of those respondents who were in unpaid employment, 74% indicated that their unpaid work related to their field of study to some extent (*a bit or a lot*).

Figure 2: Unpaid work relates to field of study

Unpaid work relates to field of study
% of respondents in unpaid work,
n=1,204



VET respondents were most likely to be working an unpaid job that was related to their field of study to some extent (*a bit or a lot* adding to 83%). Refer to Table 13.

Table 2: Unpaid employment relationship to field of study by location and sector

Unpaid employment relationship to field of study	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Yes a lot	51.2	50.4	64.7	41.2	65.0	23.5	11.1
Yes a bit	23.3	23.9	14.7	28.2	18.1	27.0	43.4
No	25.5	25.8	20.6	30.7	16.9	49.6	45.5
n count	1,204	1,136	68	277	709	115	99

4. Studying in Australia choices

In the first part of the online quantitative survey, students were asked why they chose to study where they did.

4.1 Reasons for choosing a regional area

Respondents who answered that they were living in a regional area were asked why they chose to study there. The most common answers were about life-style, like being near nature, less stress, more friendly, as well as family already living in that location, with no mention of education or provider in the most common reasons.

Top reasons for choosing to study in a regional area

- Wanted to be near nature - 36%
- Wanted less stress than living in a city - 34%
- Already had friends or family living in regional area - 25%
- Regional area is friendlier than a big city - 24%
- Wanted to live in smaller place, not a city - 24%

Table 1 below shows that a larger proportion of VET student respondents compared to other sectors wanted to be near nature and wanted less stress.

It is important to note that most regional student respondents in the study came from the VET sector, with sample sizes for the other sectors very small ($n < 30$). Results for these other sectors should be interpreted with caution.

Table 3: Reasons for decision to study in regional area by sector

Reason for choosing regional location <i>Multiple answers allowed so total >100%; % based on n count</i>	Total %	NUHEP %	VET %	ELICOS %	Non-award %
Wanted to be near nature	35.6	33.3	40.4	28.0	0.0
Wanted less stress than living in a city	33.8	8.3	39.5	24.0	22.2
Already had friends or family living in regional area	25.0	8.3	31.6	8.0	11.1
Regional area is friendlier than a big city	24.4	8.3	30.7	12.0	0.0
Wanted to live in smaller place, not a city	24.4	25.0	25.4	20.0	22.2
Cost of living is cheaper in regional area	22.5	25.0	21.9	28.0	11.1
Wanted to be near local Australians	20.0	8.3	21.9	20.0	11.1
Regional area would allow me to focus on studies	20.0	25.0	22.8	12.0	0.0
Wanted to live in a small community	18.1	0.0	21.9	16.0	0.0
Regional area is safer than a big city	15.0	16.7	16.7	12.0	0.0
Accommodation is cheaper in regional area than a city	15.0	8.3	14.9	16.0	22.2
Course / qualification was only offered in regional area	11.3	16.7	8.8	8.0	44.4
Course / qualification was cheaper in regional area	10.0	0.0	13.2	4.0	0.0
Accommodation is easy to find in regional area	5.6	8.3	6.1	4.0	0.0
Reputation / online ranking for course / qualification was better in regional area	5.0	0.0	5.3	8.0	0.0
Regional area is better for my children / family	3.1	8.3	3.5	0.0	0.0
Points to permanent residency / wanting to migrate	3.1	0.0	4.4	0.0	0.0

Reason for choosing regional location <i>Multiple answers allowed so total >100%; % based on n count</i>	Total %	NUHEP %	VET %	ELICOS %	Non-award %
Home country education provider had arrangement with a regional education provider	1.9	0.0	1.8	4.0	0.0
Offered Australian Government or education provider scholarship and / or living allowance	0.6	0.0	0.9	0.0	0.0
Other	1.9	0.0	2.6	0.0	0.0
No answer	2.5	16.7	0.9	4.0	0.0
n count	160	12*	114	25*	9*

*Caution: very small sample size

4.2 Reasons for choosing a major city

Respondents who answered that they were living in a major city were asked why they chose to study there. The most common answers were about life-style, like better transport and more activities, while employment was a key factor for some. Provider reputation was important for some, but not all, respondents, while for some respondents, a city was the only place a particular course was offered.

Top reasons for choosing to study in a major city

- Public transport is better in a city - 36%
- There is more to do in a city - 31%
- It is easier to find work in a city - 28%
- Already had friends or family living in a city - 26%
- Reputation or online ranking for course / qualification was better in city - 24%
- Course / qualification only offered in major city - 23%

- The top three reasons for students choosing to study in a major city included *better public transport in a city* (36%), *there's more to do in a city* (31%) and *it's easier to find work in a city* (28%). These three reasons were consistent for NUHEP, VET and ELICOS respondents.
- Non-award respondents were less likely to answer *it is easier to find work in a city* (15%) compared to students from other sectors. For non-award respondents, the *reputation or online ranking for a course / qualification* was the third most commonly cited reason for choosing for a major city (34%). Refer to Table 2.

Table 4: Reasons for decision to study in major city by sector

Reason for choosing major city <i>Multiple answers allowed so total >100%; % based on n count</i>	Total %	NUHEP %	VET %	ELICOS %	Non-award %
Public transport is better in a city	36.4	39.3	35.6	30.1	41.9
There is more to do in a city	31.4	30.4	30.8	31.8	35.3
It is easier to find work in a city	27.7	28.6	30.9	26.5	15.1
Already had friends or family living in a city	25.8	26.1	29.7	21.0	15.9
Reputation / online ranking for my course / qualification was better in a city	23.5	26.9	19.6	23.0	33.5
My course / qualification was only offered in a city	23.3	27.7	23.5	17.0	22.8
Wanted to live in a city, not a smaller town	20.0	19.7	18.4	20.8	26.2
Wanted the atmosphere of a big city	19.4	19.7	17.0	20.8	26.7
City is safer than a regional area	16.2	20.5	12.7	13.4	26.0
Wanted to be around lots of people	15.8	16.3	14.6	14.9	21.1
Accommodation is easy to find in a city	15.5	16.9	14.4	14.1	18.9
Course / qualification was cheaper in a city	6.4	7.7	6.7	6.5	2.6
Cost of living is cheaper in a city	6.0	5.5	6.0	8.4	4.3
Home country education provider had arrangement with city education provider	3.5	4.5	2.7	3.1	5.2
City is better for my children / family	2.5	2.8	2.3	2.9	2.2
Accommodation is cheaper in city than regional area	2.4	1.9	2.1	4.8	1.3
Offered an Australian Government or education provider scholarship and / or living allowance	1.2	2.4	0.6	1.5	0.9
Other	2.8	1.5	3.4	2.1	3.9
No answer	1.5	1.8	1.3	1.9	1.1
n count	3,819	885	1,876	582	465

4.3 Reasons for choosing Australia

All respondents were asked their reasons for choosing to study in Australia. Across the respondent sample, the main reasons related to life-style and living issues, with some emphasis on provider reputation. Recommendations from others and already having family and friends in Australia also had an influence in making the decision. Key issues contributing to the country-of-study decision varied by the education sector of respondents, their final location (metropolitan or regional) and their nationality.

Top reasons for students choosing Australia for study

Safety - 42%

Reputation of the Australian provider - 42%

Better weather or climate than other places - 35%

Recommendation - 28%

Already had friends or family living in Australia - 27%

- Student respondents living in major cities were more likely to choose safety (43%) and the reputation or ranking of the Australian provider (42%) compared to those living in regional areas (38% and 34% respectively).
- Already having family or friends who lived in Australia influenced 34% of regional respondents, compared with 26% of major city respondents.
- A larger proportion of NUHEP respondents answered the reputation or ranking of the Australian provider as a reason (51%), compared with the other sectors (Table 3).

Table 5: Reasons for choosing to study in Australia by location and sector

Reason for choosing Australia <i>Multiple answers allowed so total >100%; % based on n count</i>	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Safe place to live	42.4	42.6	37.5	41.4	41.0	46.3	45.1
Australian provider had good reputation / ranking	42.1	42.4	34.4	51.1	38.1	37.7	47.7
Weather / climate better than other places	34.8	34.7	35.0	31.4	33.2	41.8	38.4
Recommended by an agent, advisor or friend	28.2	28.4	22.5	25.9	26.3	35.9	30.6
Already had friends or family living in Australia	26.6	26.3	33.8	24.2	31.0	20.1	20.9
More migration opportunities in Australia than other countries	19.4	19.2	24.4	18.2	21.4	17.8	15.4
Where my family wanted me to study	14.4	14.6	8.8	17.2	11.7	7.4	29.3
Cheaper than other locations	6.9	6.9	7.5	6.7	5.9	9.6	7.8

Reason for choosing Australia <i>Multiple answers allowed so total >100%; % based on n count</i>	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Offered Australian government or education provider scholarship and / or living allowance	1.5	1.5	1.3	3.2	0.9	1.3	1.1
Work opportunities / able to work in Australia	0.7	0.7	0.6	0.8	0.7	1.0	0.0
Lifestyle / people / culture / way of life	0.5	0.4	0.6	0.4	0.5	0.2	0.6
Standard of education is good / better than home country	0.4	0.3	0.6	0.6	0.3	0.3	0.2
Close to my home country / similar time zone	0.4	0.4	0.0	0.8	0.3	0.2	0.0
Improve or practice English / practice English speaking	0.3	0.3	0.0	0.0	0.4	0.5	0.0
Other	4.1	4.1	4.4	4.1	4.2	3.6	4.0
No answer	0.2	0.2	0.0	0.3	0.1	0.5	0.0
n count	3,979	3,819	160	897	1,990	607	474

The main reason for respondents choosing Australia was also analysed against the most common nationalities of respondents. Refer to Table 54 in Appendix E.

- **Reputation or ranking** of the Australian provider was the main reason for respondents from Indonesia, Malaysia, Vietnam, China (PRC), Philippines, Nepal, Hong Kong SAR and India.
- Australia being a **safe country** to live was the main reason for respondents from Colombia, Thailand, Japan, Italy and Brazil.
- **Australian weather or climate** was the main reason for respondents from Spain, Korea, Japan and Hong Kong SAR; and
- Already having **family or friends** in Australia was the main reason for respondents from the United Kingdom and Italy.

Two main reasons have been listed for respondents from Italy and Hong Kong SAR, because proportions were the same.

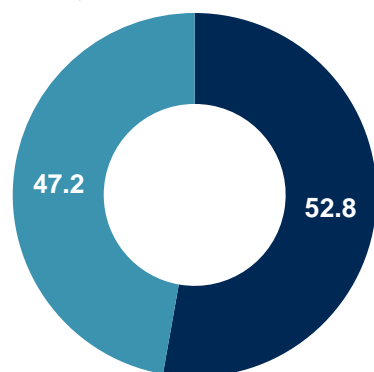
4.4 Consideration of studying in a different location

Major city respondents

Around half of survey respondents residing in major cities (53%) had considered studying in regional Australia. VET respondents were slightly more likely to have considered a regional location (56%), while 36% of non-award respondents had considered this option.

Figure 3: Consideration of studying in regional area

Consideration of studying regional
% of respondents who resided in major city, n=3,815



■ Considered ■ Did not consider

Table 6: Consideration of studying in regional area by sector

	Total	NUHEP	VET	ELICOS	Non-award
	%	%	%	%	%
Yes	52.8	52.7	56.4	54.7	36.3
No	47.2	47.3	43.6	45.3	63.7
n	3,815	884	1,875	580	465

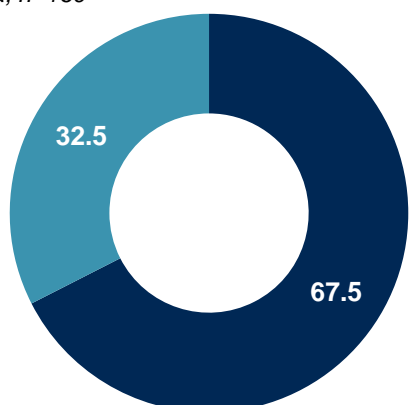
Regional respondents

Sixty-eight per cent of respondents residing in regional locations had considered studying in an Australian major city. Of all sectors, VET respondents were most likely to have considered a major city location (70%).

Note that for this analysis most regional respondents were studying a VET course, with very small (n<30) sample sizes for the other sectors. Results for these small sectors should be interpreted with caution.

Figure 4: Consideration of studying in capital city

Consideration of studying in major city
% of respondents who resided in a regional area, n=160



■ Considered ■ Did not consider

Table 7: Consideration of studying in major city by sector

	Total	NUHEP	VET	ELICOS	Non-award
	%	%	%	%	%
Yes	67.5	66.7	70.2	64.0	44.4
No	32.5	33.3	29.8	36.0	55.6
n	160	12*	114	25*	9*

**Caution: very small sample size*

4.5 Best aspect of studying in Australia

All survey respondents were asked to provide what they thought was the best aspect of studying in Australia. Respondents indicated that the best parts of Australia were lifestyle-related, but the quality of education or provider was key for some respondents.

This was a free text /open-ended question and around 34% (n= 1,363) of respondents provided an answer to the “best aspect” question. Answers were coded into the themes, as shown in Table 6.

Australia’s multiculturalism / being subjected to many different cultures was the most commonly mentioned theme (33% of those offering a comment), closely followed by *Good quality education or high reputation of providers* (29%). Just under a quarter (23%) commented on *Lifestyle and the Australian way of life*.

The themes were further broken down into the five most common respondent nationalities:

- Chinese and Indian respondents most commonly mentioned *Good quality education / education provider has a good reputation / ranking* (35%) as the best aspect of studying in Australia.
- Brazilian respondents most commonly mentioned *Multiculturalism / being subjected to many different cultures* (47%) and *the lifestyle / culture / way of life / quality of life* (38%).
- Korean respondents most commonly mentioned *Natural environment - wildlife, scenery, nature, places to visit, clean air* (32%).
- Filipino respondents most commonly mentioned *Multiculturalism / being subjected to many different cultures* (33%) and *Good quality education / education provider has a good reputation / ranking* (31%).

Table 8: Best aspect of studying in Australia by most common nationalities

Best aspect of studying in Australia themes* <i>Multiple answers allowed so total >100%; % based on n count</i>	Total* %	China (PRC)	Brazil	Republic of Korea (South Korea)	India	Philippines
		%	%	%	%	%
Multiculturalism / being subjected to many different cultures	33.0	18.3	47.3	14.0	30.3	33.1
Good quality education / education provider has a good reputation / ranking	28.7	35.4	20.0	24.0	35.5	31.3
The lifestyle / culture / way of life / quality of life	23.2	14.6	38.2	24.0	14.5	21.9
People are friendly, kind, helpful, welcoming, nice	20.1	11.0	18.2	20.0	19.7	18.8
Natural environment - wildlife, scenery, nature, places to visit, clean air	16.4	22.0	21.8	32.0	11.8	10.6
The weather / climate is better than other places	12.5	15.9	18.2	18.0	9.2	7.5
Australia is a safe place to live	10.9	7.3	27.3	6.0	9.2	3.8
Improving English language skills / practice English speaking	10.5	13.4	21.8	6.0	1.3	6.3
Teachers are helpful, professional, caring, quality of teaching is very good	9.7	4.9	5.5	4.0	18.4	9.4

Best aspect of studying in Australia themes* <i>Multiple answers allowed so total >100%; % based on n count</i>	Total*	China (PRC)	Brazil	Republic of Korea (South Korea)	India	Philippines
	%	%	%	%	%	%
Provides future opportunities for me / partner / family	8.7	3.7	9.1	6.0	10.5	13.8
Work opportunities / able to work in Australia / easy to find work	7.3	2.4	5.5	4.0	5.3	11.3
Personal development / growth / maturing / independence	5.8	9.8	10.9	2.0	2.6	13.1
Meeting people / making friends	5.4	0.0	12.7	6.0	0.0	5.0
Good public transport	4.2	1.2	1.8	2.0	3.9	7.5
Can study and travel to tourist destinations / great venues and places at same time	4.0	0.0	0.0	4.0	1.3	4.4
Equality / little to no racism / discrimination / class separation / tolerant of others' differences	3.7	1.2	1.8	6.0	2.6	5.6
Good food / coffee / restaurants / bars / nightlife / things to do	3.2	1.2	3.6	4.0	2.6	3.1
Cost / affordable / Australia is relatively cheap	1.8	3.7	1.8	4.0	2.6	2.5
High standard of technology / support	1.4	1.2	0.0	0.0	2.6	1.9
Peaceful and quiet environment / less stress	1.3	1.2	0.0	2.0	1.3	0.0
Migration opportunities / would like to continue to live here	1.2	1.2	1.8	0.0	0.0	1.9
Negative - Cost of living / Australia is expensive	1.1	0.0	3.6	0.0	1.3	1.3
Close to my home country / similar time zone	0.7	2.4	0.0	0.0	0.0	1.9
Close to friends or family (either in Australia or overseas)	0.6	0.0	0.0	0.0	0.0	1.3
Other	4.0	8.5	0.0	2.0	3.9	4.4
n count	1,363	82	55	50	76	160

*Only displays common themes with a 1% or more mentions

5. Employment

In the second part of the survey, survey respondents were asked about their employment in Australia. Most commonly, respondents were in paid employment for some time during their stay in Australia and were more likely to work during non-study times. Around a half indicated that there was some relationship between their work and their field of study.

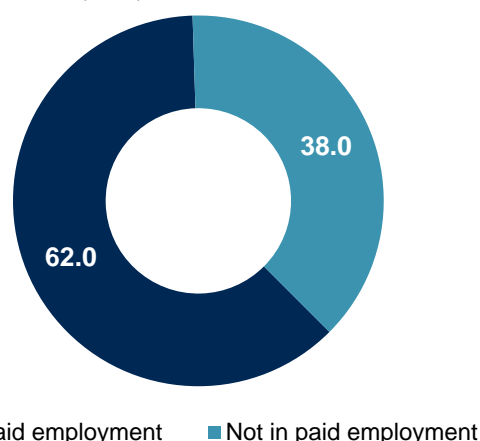
Around a third had engaged in some type of unpaid employment in the last 12 months. Around three-quarters of these respondents indicated that there was some relationship between their unpaid work and their field of study.

5.1 Paid employment

Sixty-two per cent of respondents were in paid employment for some period during the 12 months prior to being surveyed. Refer to Figure 3.

Figure 5: Paid employment in last 12 months

Paid employment in last 12 months
% of respondents, n=3,979



A larger proportion of VET (75%) and NUHEP (68%) respondents were in paid employment compared to relatively lower proportions for ELICOS (46%) and non-award respondents (18%), as shown in Table 7.

Table 9: Paid employment in last 12 months by location and sector

Employment	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
In paid employment	62.0	61.9	63.8	67.6	75.1	46.0	17.7
Not in paid employment	38.0	38.1	36.3	32.4	24.9	54.0	82.3
n count	3,977	3,817	160	895	1,990	607	474

Compared to the 2017 UA survey results, a larger proportion of NUHEP respondents were in paid employment than university respondents. This was consistent for both major city (68% compared to 53%) and regional area (75% compared to 52%) respondents. Note that the sample size for regional NUHEP respondents was very small (n=9). Results for this segment should be interpreted with caution.

Table 10: Paid employment by location, 2017 UA comparison

Employment details		Major city		Regional area	
		NUHEP %	Universities %	NUHEP %	Universities %
% In paid employment	Yes	67.5	51.6	75.0	52.9
	n	596	1,947	9*	157

**Caution: very small sample size*

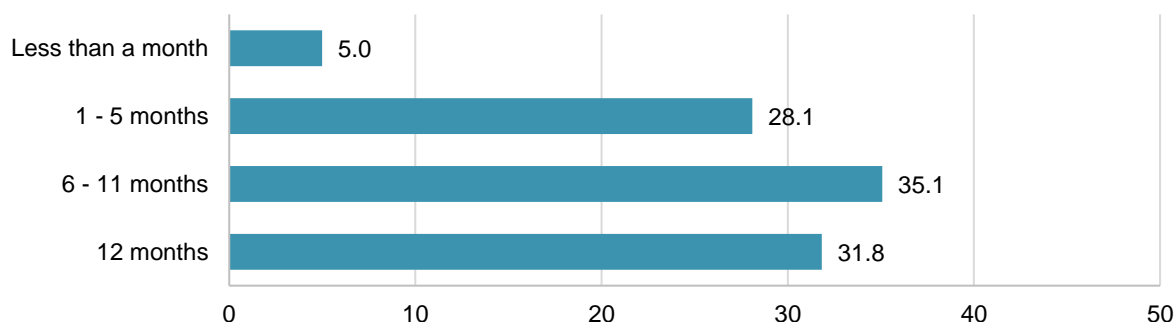
Respondents from China (25%), Japan (40%), Malaysia (51%) and Vietnam (43%) were less likely to be in paid employment compared to other nationalities. Refer to Table 54 in Appendix E.

Length of time in paid employment

Most commonly, 35% of respondents had been in paid employment for 6 to 11 months while only 5% had been in employment for less than one month.

Figure 6: Months in paid employment
Months in paid employment in Australia

% of respondents, n=2,466



As shown in Table 9, a lower proportion of ELICOS and non-award respondents compared with NUHEP and VET respondents had been in paid employment for the last 12 months, but this could reflect the relatively shorter length of ELICOS and non-award courses rather than any other factor.

Table 11: Months in paid employment by location and sector

Time period of employment	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Less than a month	5.0	4.9	6.9	3.5	3.7	11.5	17.9
1 - 5 months	28.1	28.3	23.5	28.4	24.2	45.9	33.3
6 - 11 months	35.1	34.9	39.2	35.2	36.5	29.4	29.8
12 months	31.8	31.9	30.4	32.9	35.6	13.3	19.0
Total	3,979	3,819	160	897	1,990	607	474

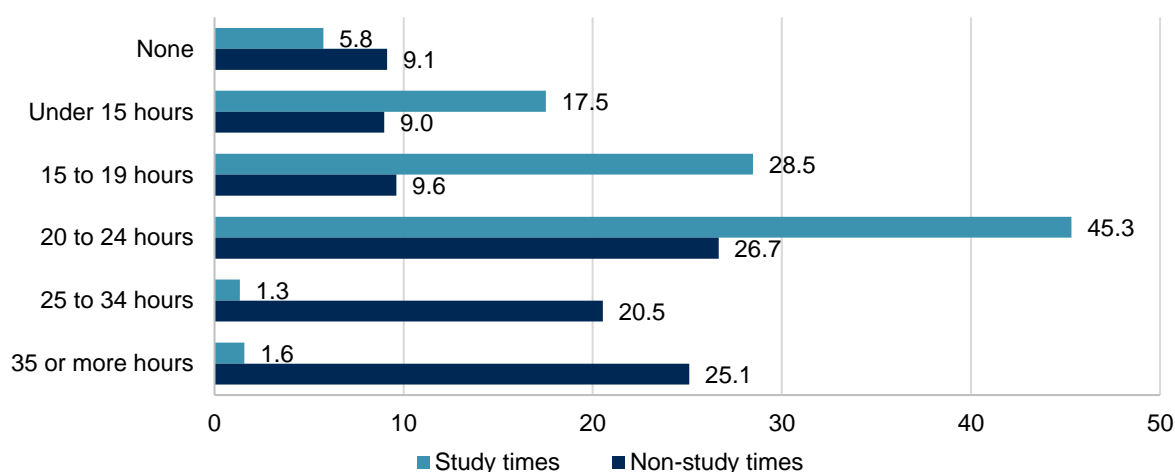
Hours worked in paid work

Employed respondents tended to work more hours per week during non-study times than during study times. During study times the median hours worked was 20, compared to 25 during non-study times. Refer to Figure 5.

Figure 7: Hours worked during typical week

Hours worked in typical week

% of respondents, n=2,465



Respondents in regional areas worked more hours per week during non-study times compared to major city respondents.

Table 12: Hours worked during typical week by location and sector

Period	Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Study times	Median	20	20	19	18	20	18	17
	n	2,323	2,226	97	572	1,437	248	64
Non-study times	Median	25	24	30	25	25	20	20
	n	2,240	2,140	100	557	1,412	208	61

Paid work related to field of study

Over half of respondents participating in the survey (53%) indicated that they worked in a role that was related to some extent to their field of study (a bit or a lot).

Figure 8: Paid work relates to field of study

Paid work relates to field of study
% of respondents in paid work, n=2,458

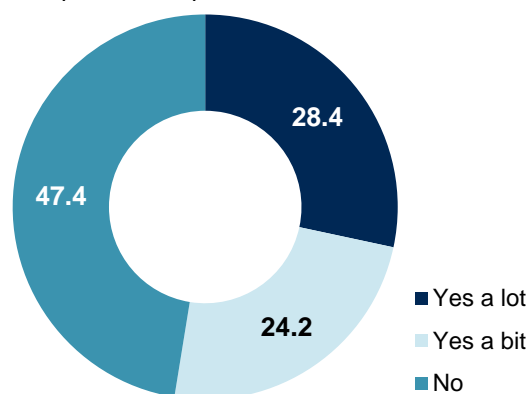


Table 11 shows that VET respondents were most likely to be working in a paid job that was related to their field of study (61% - a lot or a bit related) while ELICOS and non-award respondents were least likely to have a relationship between work and study.

Table 13: Paid work relationship to field of study by location and sector

Work relationship to field of study	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
No	47.4	47.5	46.1	55.9	39.3	68.2	62.2
Yes a lot	28.4	28.2	31.4	20.5	35.3	14.8	7.3
Yes a bit	24.2	24.3	22.5	23.6	25.4	17.0	30.5
n count	2,458	2,356	102	605	1,491	277	82

6. Income

When answering income questions within the survey, respondents were asked to focus on their personal and not household income and to report take home income, that is, after tax and excluding any superannuation payment. Respondents were asked to answer in Australian dollars, so the currency amounts presented in this section refer to Australian dollars.

Overall, respondents' median annual income from all sources was \$26,000 with the same estimated median income for metropolitan respondents, but \$22,800 for regional respondents. The largest amount of income was earned from employment in Australia, then from scholarships or equivalent, and then from families. Annual income amounts varied by respondents' education sector, with VET respondents earning the most from employment. Annual income amounts also varied by respondent nationality with Chinese respondents having the most income and most commonly from regular or repeating payments from family.

A small proportion of respondents in this survey supported others with their income and this varied slightly by nationality. Almost 80% of respondents did not repatriate income and, of the small proportion that did, they sent less than 20% of their income overseas. Repatriation varied slightly by respondent nationality.

6.1 Total annual income

Respondents were asked about income amounts from different sources including paid employment, family support, scholarships and allowances. From the amounts provided, a total annual income was calculated.

Table 14 shows that respondents' median annual income after tax in the previous 12 months prior to answering the survey (May to July 2019) was \$26,000.

- The median annual income for respondents in a major city was also \$26,000, whereas those in regional areas earned less, with a median annual income of \$22,850.
- NUHEP and VET respondents had relatively higher median incomes compared with the other two sectors displayed in Table 14.

Table 14: Total annual income after tax by location and sector

Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Median \$	26,000	26,000	22,850	27,000	26,000	21,600	20,800
n count	3,740	3,606	134	863	1,918	509	441

The median total annual income after tax was almost identical for NUHEP and university respondents in major cities (\$27,100). For regional respondents, the median total annual income was lower for NUHEP respondents, compared to university students (also \$27,100). Note that the sample size for regional NUHEP respondents was very small (n=12). Results for this segment should be interpreted with caution.

Table 15: Total annual income by location, 2017 UA comparison

Measure		Major city		Regional area	
		NUHEP %	Universities %	NUHEP %	Universities %
Total annual income after tax	Median \$	27,100	27,100	19,030	27,100
	n	849	2,426	12*	201

**Caution: very small sample size*

Sources of income

Table 16 shows the proportion of respondents that received income from various sources. Most commonly, respondents received income from paid employment (62%) and 55% received regular or repeating payments from family or a family sponsor.

- Respondents in major cities were more likely to receive income in the form of regular / repeating (55%) or occasional (42%) payments from family or a family sponsor, compared with 38% and 33% respectively of regional respondents.

- A larger proportion of NUHEP and VET respondents received income from paid employment (68% and 75% respectively).
- Regular or repeating payments from family or a family sponsor were received by 73% of non-award respondents and 64% of NUHEP respondents.

Table 16: Proportion of respondents who received income from all sources by location and sector

Income source <i>Multiple answers allowed so total >100%; % based on n</i>	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Take home income from paid employment	62.1	62.1	64.2	67.6	75.2	46.3	17.7
Income from scholarships, living allowances, stipends or bursaries	9.9	10.0	8.2	15.4	7.6	9.3	9.9
Regular or repeating payments received from family or family sponsor	54.7	55.3	38.4	64.0	49.5	43.4	72.8
Occasional amounts received from family, family sponsor	41.4	41.7	32.7	44.9	40.9	34.1	46.0
Other income	27.9	28.1	22.6	28.4	28.9	31.9	17.9
Other cash payments or other forms of take-home pay	14.3	14.5	11.3	17.9	14.1	12.6	10.5
n count	3,979	3,819	160	897	1,990	607	474

A majority of respondents' income was from paid employment (\$19,760). Income from scholarships, living allowances, stipends or bursaries was the second most common source, with a median annual income of \$15,000, followed by regular payments from family or a family sponsor (\$13,000). Note the small sample sizes for some of the cells in Table 17 (n<30). Results for these groups should be treated as indicative only.

- Income from paid employment for regional respondents was slightly lower than for those in major cities.
- ELICOS and non-award respondents had a relatively lower take home income from paid employment than respondents in other sectors.

Table 17: Respondents' median annual income from all sources by location and sector

Income source	Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Take home income from paid employment	Median \$	19,760	19,760	18,824	19,110	20,800	15,600	13,000
	n	2,466	2,364	102	605	1,494	279	84
	Median \$	15,000	15,000	15,605	13,000	16,120	20,605	6,500

Income source	Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Income from scholarships, living allowances, stipends or bursaries	n	154	152	2	61	58	20	15
Regular payments from family or family sponsor	Median \$	13,000	13,000	10,400	13,000	10,000	13,000	17,160
	n	2,169	2,108	61	573	983	261	345
Occasional amounts from family, family sponsor	Median \$	3,900	3,900	2,600	3,000	3,000	5,000	5,200
	n	1,641	1,589	52	402	813	205	218
Other income	Median \$	5,000	5,000	7,900	3,770	5,000	8,000	2,000
	n	1,108	1,072	36	254	575	192	85
Other cash payments / forms of take-home pay	Median \$	3,120	3,000	4,350	2,000	4,500	4,160	3,000
	n	569	551	18	160	280	76	50

Respondents from China had the highest median total annual income after tax (\$34,800). However, these respondents were less likely to receive income from paid employment or scholarships (Refer to Table 54 in Appendix E). Further analysis showed that Chinese respondents were more likely to have received income through regular or repeating payments (83%) and/or occasional amounts (57%) from family or a family sponsor. Other nationalities with a relatively higher total annual income were Indonesia (\$29,900), United Kingdom (\$28,800) and Thailand (28,600).

Respondents from the United Kingdom (\$24,668) and Italy (\$22,100) had the highest median take home income from paid employment, compared to other nationalities. Refer to Table 54, Appendix E.

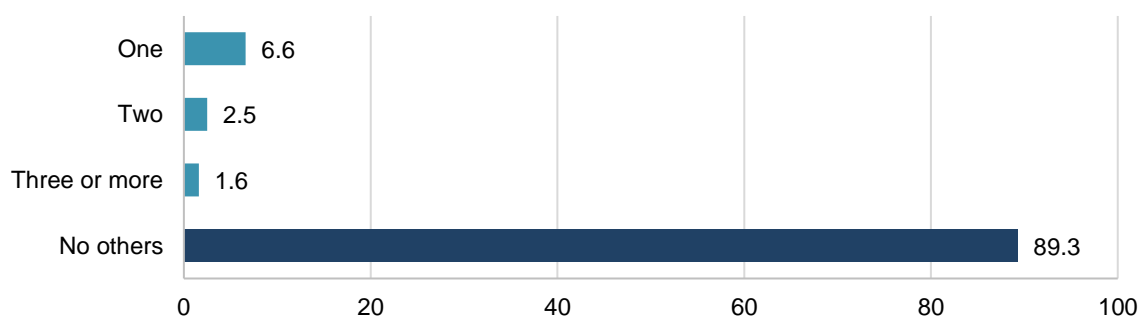
Other people supported with income

Around 11% of respondents indicated that they supported at least one other person in Australia with their income from any source. Refer to Figure 9.

Figure 9: Support of other people with income received in Australia

Number of people supported with income

% of respondents, n=3,944



There were few differences between major city and regional respondents in whether or not they supported others in Australia with their income. Non-award respondents were less likely to support others financially, compared with those from other sectors (Table 19).

Table 18: Support of other people in Australia with income by location and sector

	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Support others	10.7	10.8	10.1	12.8	11.6	9.9	4.3
Do not support others	89.3	89.2	89.9	87.2	88.4	90.1	95.7
n count	3,944	3,785	159	890	1,981	598	464

NUHEP respondents (both major city and regional) were less likely to support other people in Australia with their income compared with university respondents in the 2017 UA survey. Refer to Table 20.

Table 19: Support of other people in Australia with income by location and 2017 UA comparison

Support of others	Major city		Regional area	
	NUHEP %	Universities %	NUHEP %	Universities %
Support others	12.9	22.2	9.1	34.1
n	879	4,605	11	334

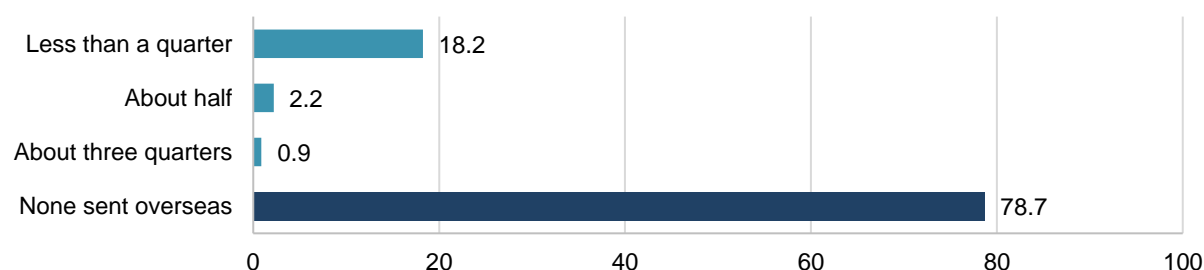
Respondents from Vietnam (23%), Nepal (16%), Brazil (14%), the Philippines (14%) and Thailand (14%) had relatively higher proportions of supporting others. Refer to Table 54 in Appendix E.

Sending income overseas

Most commonly, respondents reported that they did not send overseas any income earned or received in Australia (79%) while, of those who did repatriate money, 18% sent less than a quarter overseas.

Figure 10: Income earned or received in Australia sent overseas

Income earned or received in Australia sent overseas
% of respondents, n=3,963



There were few differences between respondents' locations in terms of sending income overseas. VET respondents were slightly more likely to send income overseas (27% did), whereas only 8% of non-award respondents did this.

Table 20: Income earned or received in Australia sent overseas by location and sector

Amount sent overseas	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Less than a quarter	18.2	18.1	20.6	20.8	22.6	9.3	6.6
About half	2.2	2.2	3.1	2.0	3.0	1.3	0.4
About three quarters	0.9	0.9	1.3	0.9	1.1	0.3	0.6
None sent overseas	78.7	78.8	75.0	76.3	73.3	89.0	92.3
n count	3,963	3,803	160	893	1,987	602	470

Nationalities with a relatively high proportion of respondents who sent Australian income overseas were Philippines (46%), Colombia (39%), Nepal (28%) and Thailand (26%). Refer to Table 54, Appendix E.

7. Expenses

The third and final part of the online survey focused on living and studying expenses (excluding tuition fees).

Respondents were asked to estimate study and living expenses for themselves and dependents in the 12 months prior to answering the survey. Tuition fees were excluded from study expenses requested. For analysis, all expenses within a category (living or study) were totalled.

The median of total annual respondents' expenses was \$28,378.

Living expenses accounted for most of respondents' expenses. The median proportion of living expenses to all expenses was 93%, with a median amount of \$23,375 for living expenses. The median proportion of study expenses to all expenses was 7% with a median amount of \$2,500.

- Expenses for respondents in regional areas were lower compared to those in major cities.
- NUHEP and non-award respondents had relatively higher annual expenses compared to other sectors (around \$31,000). Refer to Table 22.

Table 21: Total expenses by location and sector

Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Median \$	28,378	28,561	24,629	31,100	27,544	26,553	30,660
n count	3,948	3,790	158	891	1,979	600	469

The median total annual expenses were higher for NUHEP respondents in major cities compared to university respondents in major cities. Note that there was a two year difference in data collection activities between the NUHEP and university respondents' answers. Refer to Table 23.

For regional respondents, the median total annual expenses were very similar for NUHEP and university respondents (\$21,842 and \$21,500 respectively). Note that the sample size for regional

NUHEP respondents was very small (n=12). Results for this segment should be interpreted with caution.

Table 22: Total annual expenses by location, 2017 UA comparison

Expense	Measure	Major city		Regional area	
		NUHEP %	Universities %	NUHEP %	Universities %
Total annual expenses	Median \$	31,375	24,000	21,842	21,500
	n	879	2,426	12*	201

*Caution: very small sample size

7.1 Study related expenses

The median for total annual study expenses was \$2,500. These were relatively lower for regional respondents (\$1,600) and non-award respondents (\$1,665). Note that respondents were specifically asked not to include any expenses related to tuition fees. Refer to Table 24.

Table 23: Total study related expenses by location and sector

Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Median \$	2,500	2,600	1,600	2,600	2,500	3,146	1,665
n count	3,558	3,421	137	844	1,797	486	422

The median total study expenses were higher for NUHEP respondents in major cities in comparison to university respondents in major cities. Refer to Table 25.

Study expenses were very similar for the two regional groups (\$1,376 for NUHEP and \$1,300 for university respondents). Note again that the sample size for regional NUHEP respondents was very small (n=12). Results for this segment should be interpreted with caution.

Table 24: Total study related expenses by location 2017 UA comparison

Expense	Measure	Major city		Regional area	
		NUHEP %	Universities %	NUHEP %	Universities %
Total annual study expenses	Median \$	2,600	1,500	1,376	1,300
	n	832	2,850	12*	229

*Caution: very small sample size

Table 26 shows the median annual expenses for each study related expense groups by location and sector.

Credit or loan payments (excluding tuition fees) was the largest study related expense at \$5,200, but only 15% of all respondents (using 3,979 respondents as a base) reported this expense item. The amount of credit or loan payments (excluding tuition fees) was lower for NUHEP respondents at \$2,600 and higher for non-award respondents at \$7,500.

Table 25: All study related expenses by location and sector

Expense	Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Textbook expenses	Median \$	500	500	500	500	500	650	260
	n	2,215	2,134	81	560	1,080	294	277
Stationery and study equipment expenses	Median \$	260	260	260	260	300	300	145
	n	2,920	2,811	109	749	1,447	364	354
Personal computer / device expenses	Median \$	1,000	1,000	1,000	1,235	1,000	1,200	1,200
	n	1,885	1,811	74	535	978	180	189
Credit or loan payments (excluding tuition fees)	Median \$	5,200	5,200	5,000	2,600	6,000	6,120	7,500
	n	609	584	25	157	285	96	71
Other education provider costs	Median \$	1,000	1,000	875	500	1,000	5,000	500
	n	993	957	36	245	549	135	62
Student and sports union / guild / council or student club fees	Median \$	300	300	380	165	500	400	130
	n	465	451	14	134	181	64	85
Other study-related costs	Median \$	500	500	500	395	500	1,040	380
	n	757	724	33	242	370	77	67

7.2 Living expenses

Living expenses accounted for a majority of respondent expenditure (median proportion of 93%). The total median of living expenses was \$23,375, with median expenses relatively lower for regional respondents compared with those living in a major city. ELICOS respondents had slightly lower median living expenses compared with NUHEP and non-award respondents.

Table 26: Total living expenses by location and sector

Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Median \$	23,375	23,512	20,451	24,575	22,596	21,880	27,092
n count	3,939	3,781	158	888	1,975	600	467

The median total annual living expenses were higher for NUHEP respondents in major cities, whereas for regional respondents they were very similar across the two groups (regional NUHEP and university respondents). Note that the sample size for regional NUHEP respondents was very small (n=12). Results for this segment should be interpreted with caution.

Table 27: Total living expenses by location, 2017 UA comparison

Measure		Major city		Regional area	
		NUHEP %	Universities %	NUHEP %	Universities %
Total annual living expenses	Median \$	24,760	21,500	18,833	19,000
	n	876	2,850	12*	229

*Caution: very small sample size

The median annual expense for each category of living expenses are detailed in Table 29. The largest living expenses for respondents were rent (\$9,360), food and household supplies (\$3,120), eat out or take-away food, then home loans and vehicle purchase (all three \$2,600).

- Rent was relatively lower for those in regional areas compared with major city respondents
- The amount spent on eating out / take-away-delivered food was lower for regional respondents compared with those in a major city
- Vehicle purchase was higher for regional respondents compared with major city respondents
- Public transport expenses were higher for major city respondents compared with those in regional locations
- Non-award respondents' median annual rent was much higher compared with respondents in other sectors.

Table 28: All living expenses by location and sector

Living expense	Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Rent	Median \$	9,360	9,360	8,320	9,100	9,100	9,100	14,820
	n	3,564	3,427	137	831	1,762	535	427
Home loan in Australia	Median \$	2,600	2,548	5,200	1,750	2,600	2,600	1,000
	n	266	253	13	62	110	62	31
Utilities	Median \$	1,300	1,300	1,400	1,300	1,300	1,300	1,300
	n	1,444	1,396	48	439	770	132	102
Food and household supplies	Median \$	3,120	3,120	3,185	3,120	3,250	3,250	2,600
	n	3,531	3,389	142	807	1,777	525	413
Eat out take away delivered cooked food	Median \$	2,600	2,600	1,950	2,600	2,600	2,600	2,600
	n	3,501	3,372	129	794	1,754	515	429
Medical insurance	Median \$	1,000	1,000	900	1,300	1,000	842	1,300
	n	2,270	2,160	110	502	1,289	304	170
Other medical and health costs	Median \$	400	400	455	410	390	520	300
	n	1,225	1,166	59	312	689	125	97

Living expense	Measure	Total	Major city	Regional area	NUHEP	VET	ELICOS	Non-award
Vehicle purchase	Median \$	2,600	2,600	3,500	3,000	2,600	2,000	1,300
	n	1,122	1,049	73	258	650	159	53
Vehicle running costs	Median \$	2,000	2,000	1,400	2,080	2,000	1,300	1,150
	n	1,166	1,077	89	272	726	121	44
Public transport or paid car rides	Median \$	1,300	1,300	1,040	1,879	1,300	1,560	1,040
	n	3,427	3,335	92	810	1,691	509	411
Personal costs travel and entertainment	Median \$	1,950	1,950	2,000	1,560	1,664	1,560	2,600
	n	3,398	3,264	134	772	1,705	502	413
Credit card interest and personal loan repayments in Australia	Median \$	1,000	1,000	445	1,000	1,000	1,300	390
	n	372	352	20	125	153	54	40
Phone plan	Median \$	520	520	468	585	520	520	520
	n	3,578	3,430	148	799	1,792	554	427
Internet service and wi-fi access	Median \$	715	700	845	700	780	520	650
	n	1,086	1,042	44	325	570	104	87
Laundry	Median \$	364	364	260	300	325	325	390
	n	881	848	33	259	349	107	166
Other costs not covered above	Median \$	1,000	1,000	1,300	1,000	1,000	1,000	500
	n	1,525	1,449	76	346	897	183	94

Respondents from China (\$39,131), Hong Kong SAR (\$36,960) and Italy (\$33,365) had relatively higher total annual expenses, compared to respondents from other countries. This was mostly driven by their living expenses being higher than those of other nationalities. Refer to Table 54, Appendix E.

8. Total annual income and expenditure relationships

The difference between respondents' total annual income and their expenses was calculated to provide an estimated shortfall. Over half of respondents (55%) had more expenditure than income. It is important to note for comparative purposes with the UA survey that tuition fees were not included in the estimated shortfall for the 2019 survey. It means that the proportion of in-scope international students that had a shortfall could potentially be higher.

The estimates in Table 30 indicate that the proportion of respondents with a shortfall was relatively consistent between those in major cities compared with those in regional locations. A higher proportion of non-award respondents had a shortfall compared with other sectors.

Table 29: Estimate of proportion with income/expense shortfall

Measure	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
% with an estimated shortfall	54.7	54.7	55.6	54.3	51.5	58.7	65.5
n count	3,707	3,574	133	857	1,908	499	435

The estimated shortfall was consistently higher for NUHEP respondents than for university respondents, both in major cities and in regional areas. Note that there was a two year difference in data collection between the NUHEP and university respondents.

The sample size for regional NUHEP respondents was very small (n=12). Results for this segment should be interpreted with caution.

Table 30: Estimate of proportion with income/expense shortfall by location, 2017 UA comparison

Measure		Major city		Regional area	
		NUHEP %	Universities %	NUHEP %	Universities %
% in estimated shortfall	%	54.3	38.3	50.0	39.3
	n	845	2,426	12*	201

*Caution: very small sample size

Respondents with a relatively higher level of estimated shortfall were Japan (62%), Hong Kong (61%) and China (59%). Refer to Table 54, Appendix E.

Relationships between income, employment and other variables

The correlation between respondents' total annual income, their take home income from paid employment and their total annual expenses was explored with a hypothesis that higher total annual income, or a higher personal take home income would correlate with higher expenses. No correlation was found, indicating lack of relationship, meaning that income did not affect spending. Note that this analysis only included respondents who had both income and expenses. Percentages have been based on a minimum sample size of n=2,466 (59% of total respondents).

Further cross analysis was done to explore any differences between respondents who were in paid employment and those who were not. Statistical tests including z test and chi square were used to determine any statistical differences between respondents in paid employment and not in paid employment. All tests have been reported at the p<0.05 level (95% confidence level). Significantly higher results have been highlighted in **yellow** in the below tables. Refer to Tables 32 to 34 below.

Important note about statistically significant differences

A statistically significant difference indicates that a true difference exists between two numbers; that the difference is not due to measuring error. Significant difference testing does NOT report on the size of a difference. Two numbers can be very similar and still be significantly different, simply because the underlying variance in the data is different. And vice versa: two numbers can be very different in absolute terms, but not statistically significant, usually because of small sample sizes or very wide variances.

Respondents who were in paid employment were significantly less likely to receive other sources of income, compared to those who were not in paid employment. The exception was *other income* which included respondents' own savings, sale of possessions or investments. Results for *other income* were the same for both segments. Refer to Table 32.

Table 31: Proportion of respondents who received income from all sources by paid employment

Income source	In paid employment	
	Yes %	No %
Income from scholarships, living allowances, stipends or bursaries	9.0	13.4
Regular payments from family or family sponsor	49.3	74.7
Occasional amounts from family, family sponsor	40.2	51.0
Other income	29.6	29.6
Other cash payments / forms of take home pay	13.9	17.6

Respondents in paid employment were significantly more likely to have expenses compared to those not in paid employment, with the exception of the expense categories *student and sports union / guild / council or student club fees, other study-related costs, home loans, public transport or paid car rides and laundry*. Refer to Table 33.

Table 32: Proportion of respondents who had study or living expenses by paid employment status

Expenses	In paid employment	
	Yes %	No %
Textbook expenses	57.3	54.1
Stationery and study equipment expenses	75.7	71.0
Personal computer / device expenses	50.9	42.6
Credit or loan payments (excluding tuition fees)	16.4	13.8
Other education provider costs	28.7	19.2
Student and sports union / guild / council or student club fees	10.9	13.3
Other study-related costs	19.9	18.0
Rent	92.0	87.4
Home loan in Australia (this is also called a mortgage in Australia)	6.5	7.2
Utilities	41.0	29.2

Expenses	In paid employment	
	Yes %	No %
Food and household supplies	91.4	86.1
Eat out, take away, delivered cooked food	89.7	86.9
Medical insurance	61.9	50.2
Other medical and health costs	34.7	24.9
Vehicle purchase	34.3	18.7
Vehicle running costs	36.7	17.7
Public transport or paid car rides	86.9	86.6
Personal costs, travel and entertainment	87.8	83.2
Credit card interest and personal loan repayments in Australia	10.1	8.2
Phone plan	91.6	89.0
Internet service and wi-fi access	29.9	23.5
Laundry	20.3	25.7
Other costs not covered above	44.1	29.6

Table 34 shows some further analysis into the differences between respondents in paid employment and those who weren't. Respondents in paid employment were significantly more likely to be male (47%), aged between 24 and 35 years (67%), not receive a scholarship (91%), supporting others with their Australian income (12%) and to have sent Australian income overseas in the last 12 months (29%).

Table 33: Respondent profile by paid employment status

		In paid employment	
		Yes %	No %
Gender	Male	47.1	42.3
	Female	52.9	57.5
	Other	.0	.2
Age	16-18 years	2.0	15.9
	19-23 years	24.1	38.7
	24-29 years	44.3	26.3
	30-35 years	23.1	12.2
	More than 35 years	6.5	6.9
Scholarship	Received scholarship	9.1	11.4
	Did not receive scholarship	90.9	88.6
Support others with income	Support others	11.7	9.2
	Don't support others	88.3	90.8
Australian income overseas	Sent income overseas	28.8	8.9
	Didn't send income overseas	70.9	90.6

9. Conclusions

Respondents' main reasons for choosing to study in Australia focused on life-style related issues with education and provider reputation a key reason for some, but not all students. Regional students in particular were interested in life-style issues.

Overall, respondents' median annual income from all sources was \$26,000 with the same estimated median income for metropolitan respondents, but \$22,800 for regional respondents. The largest amount of income was earned from employment in Australia, then from scholarships or equivalent, and then from families. Annual income amounts varied by respondent sector, with VET respondents earning the most from employment. Annual income amounts also varied by respondent nationality with Chinese respondents having the most income and most commonly from regular or repeating payments from family.

Sixty-two per cent respondents were in paid employment for some period during the 12 months prior to being surveyed and around half indicated that they worked in a role that was related to some extent to their field of study. Almost a third of respondents (30%) had engaged in unpaid employment in the last 12 months, with similar proportions working as a volunteer (12%) or as practical experience as part of their study (14%). Income from paid employment is shown in Table 17.

Respondents who were in paid employment were significantly less likely to receive other sources of income, compared to those who were not in paid employment. These respondents were significantly more likely:

- Males (47%);
- Aged between 24 and 35 years (67%);
- To have expenses;
- To not receive a scholarship (91%);
- Supporting others with their Australian income (12%); and
- To have sent Australian income overseas in the last 12 months (29%).

No correlation was found between respondents' total annual income, their take home income from paid employment and their total annual expenses, meaning that income did not affect spending.

The median of total annual respondents' expenses was \$28,378. Living expenses accounted for most of respondents' expenses. The median proportion of living expenses to all expenses was 93%, with a median amount of \$23,375 for living expenses. The median proportion of study expenses to all expenses was 7% with a median amount of \$2,500.

A list of the participating providers that were involved with the project is at Appendix F. A full version of the quantitative survey questionnaire is at Appendix G.

Appendix A: Survey respondent profile

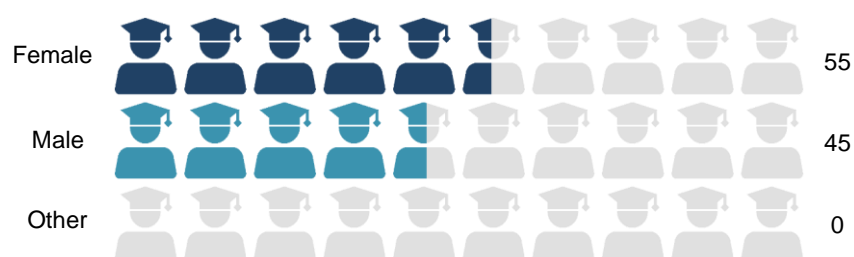
Gender

Fifty-five per cent of respondents participating in the online survey were female (Figure 11).

Figure 11: Gender of survey respondents

Gender

% respondents, n=3,964



The proportion of female respondents was slightly higher in regional areas (57%) than major cities (55%). A larger proportion of NUHEP respondents were male (51%) compared with all other sectors.

Table 34: Gender of survey respondents by location and sector

Gender	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Female	54.6	54.5	56.9	48.9	56.6	53.2	58.9
Male	45.3	45.3	43.1	50.9	43.3	46.8	40.9
Other	0.1	0.1	0.0	0.2	0.1	.0	0.2
n count	3,975	3,815	160	896	1,989	605	474

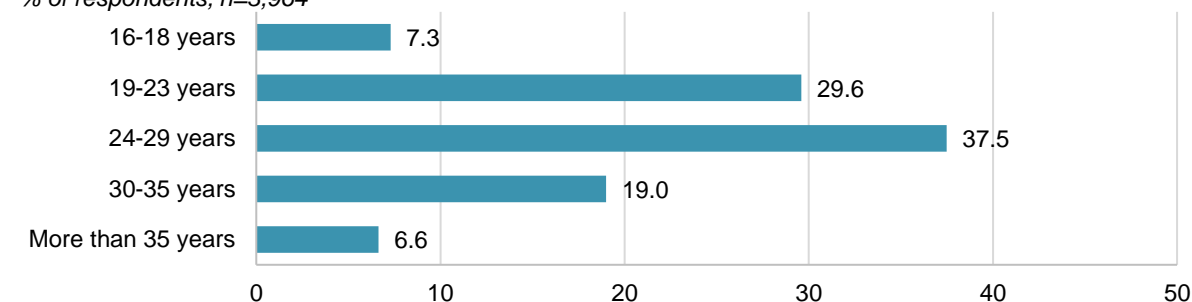
Age

Most commonly survey respondents were between 24 to 29 years old (38%) with 30% aged between 19 to 23 years. Refer to Figure 12.

Figure 12: Age distribution of survey respondents

Age

% of respondents, n=3,964



The average age of respondents was slightly higher for regional areas (81% aged 24 years or over) compared with those in major cities (62% aged 24 years or over). Refer to Table 36.

Table 41 on page 42 shows that the majority of regional respondents were studying VET courses (71%). VET respondents tended to be older than those in other sectors, with 76% of VET respondents aged over 24 years.

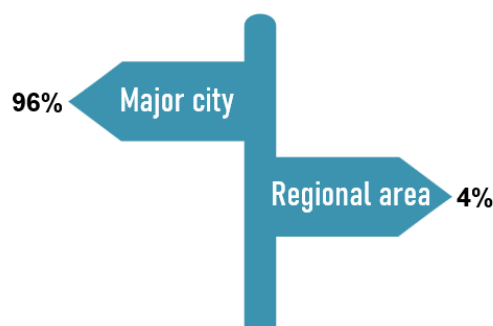
Table 35: Age group of survey respondents by location and sector

Age group	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
16-18 years	7.3	7.5	2.5	4.5	1.3	5.1	40.3
19-23 years	29.6	30.1	16.6	41.9	22.7	26.8	38.9
24-29 years	37.5	37.3	42.0	38.1	42.2	39.7	13.6
30-35 years	19.0	18.5	30.6	10.1	25.9	20.9	4.7
More than 35 years	6.6	6.6	8.3	5.5	7.9	7.5	2.5
n count	3,964	3,807	157	895	1,984	604	471

Location

Nearly all respondents (96%) lived in a major city. This result is nearly identical to the target population, with 97% residing in a major city.

Figure 13: Location



Respondents studying VET (6%) or ELICOS (4%) courses were more likely to live in a regional area compared with the respondents in other sectors, as shown in Table 37.

Table 36: Location of survey respondents by sector

Location	Total %	NUHEP %	VET %	ELICOS %	Non-award %
Major city	96.0	98.7	94.3	95.9	98.1
Regional area	4.0	1.3	5.7	4.1	1.9
n	3,979	897	1,990	607	474

Nationality

A wide range of nationalities participated in the survey as shown in Figure 14. The five most common nationalities of survey respondents were Chinese (10%), Brazilian (9%), South Korean (8%), Indian and Filipino (both 7%).

Figure 14: Survey respondents' nationality (legend shows % of respondents)

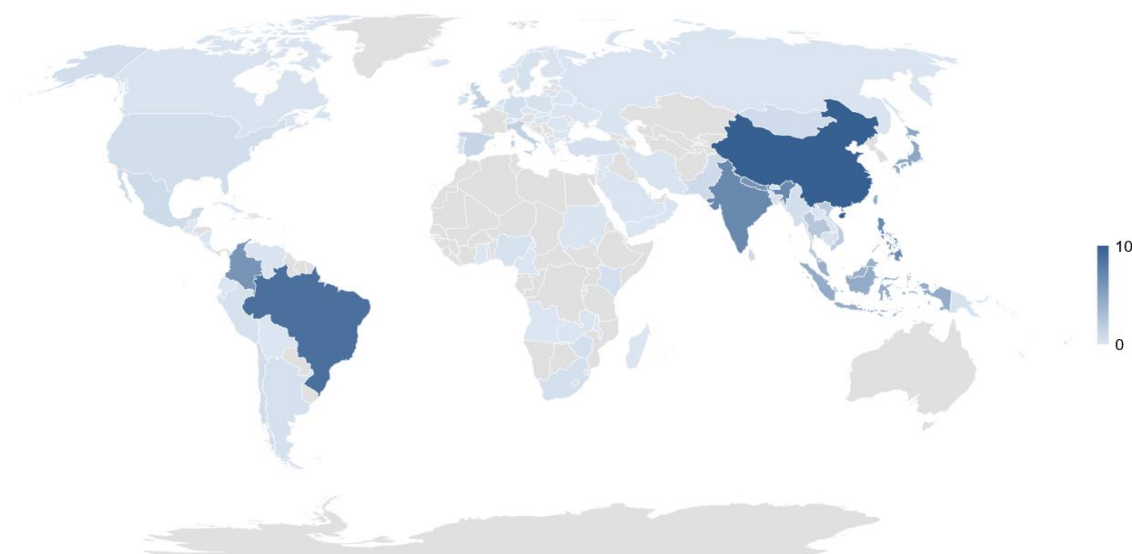


Table 38 shows the respondents' nationalities that comprised 1% or more of the survey sample.

- A larger proportion of respondents from the Republic of Korea and the Philippines were in regional areas while Chinese respondents were more likely to be in major cities.
- 22% of NUHEP respondents were from India and 20% were from Nepal
- 12% of VET respondents were from the Philippines, 11% from Korea and 10% from Brazil
- 23% of ELICOS respondents were from Brazil and 19% were from Colombia
- 37% of non-award respondents were from China and 16% were from Japan.

Table 37: Survey respondents' country by location and sector

Home country	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
China (PRC)	10.4	10.6	6.3	10.4	4.3	10.0	36.9
Brazil	9.2	9.2	8.8	1.2	10.1	22.6	3.2
Republic of Korea (South Korea)	8.0	7.8	13.8	3.5	11.0	8.2	3.8
India	7.2	7.3	5.6	21.5	3.7	1.5	2.5
Philippines	7.1	6.9	12.5	3.9	12.2	0.5	0.8
Nepal	6.4	6.4	5.6	20.1	3.5	0.2	0.4
Colombia	6.3	6.3	6.3	2.0	5.7	19.1	0.6
Japan	5.0	4.8	7.5	0.9	3.5	7.4	15.6
Taiwan	4.5	4.3	8.8	2.7	4.9	4.9	5.7

Home country	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Indonesia	4.5	4.6	1.9	5.6	4.9	0.5	6.1
Malaysia	4.3	4.4	1.3	2.6	4.7	2.5	7.6
Thailand	2.4	2.5	0.0	1.0	3.2	2.8	1.5
Vietnam	2.0	2.1	0.6	3.3	1.5	1.8	2.1
United Kingdom	1.5	1.4	3.1	0.6	2.8	0.0	0.0
Italy	1.5	1.4	3.1	0.2	2.5	1.5	0.0
Spain	1.3	1.3	0.6	0.2	1.3	4.1	0.0
Hong Kong SAR	1.2	1.2	1.3	0.7	1.6	0.5	1.3
Other nationalities [^]	17.1	17.3	13.1	19.7	18.8	11.9	11.8
n count	3,979	3,819	160	897	1,990	607	474

Note: Table only shows nationalities with total ≥1%

[^]Home countries with a total <1% were combined into other nationalities

Visa

Nearly all respondents had a student visa (98%) for their study in Australia followed by working holiday visa (2%) and visitor visa (1%).

Figure 15: Type of visa held by survey respondents

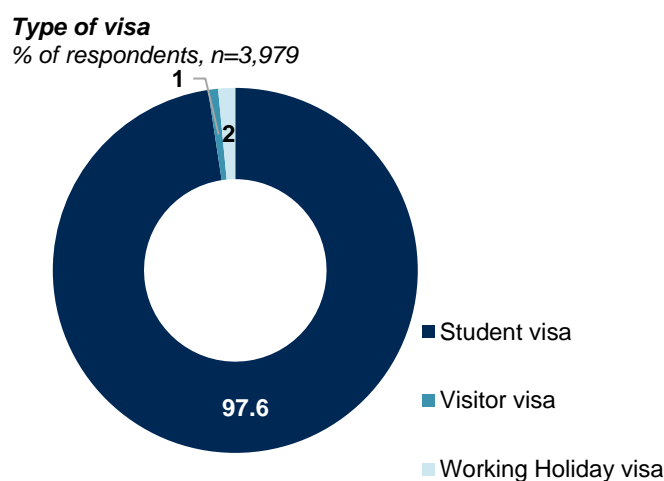


Table 39 shows the breakdowns of the survey respondents' visa types by location and sector. Sample sizes in some cells are very small (<30) so those segments should be treated as indicative only.

Table 38: Type of visa held by survey respondents by location and sector

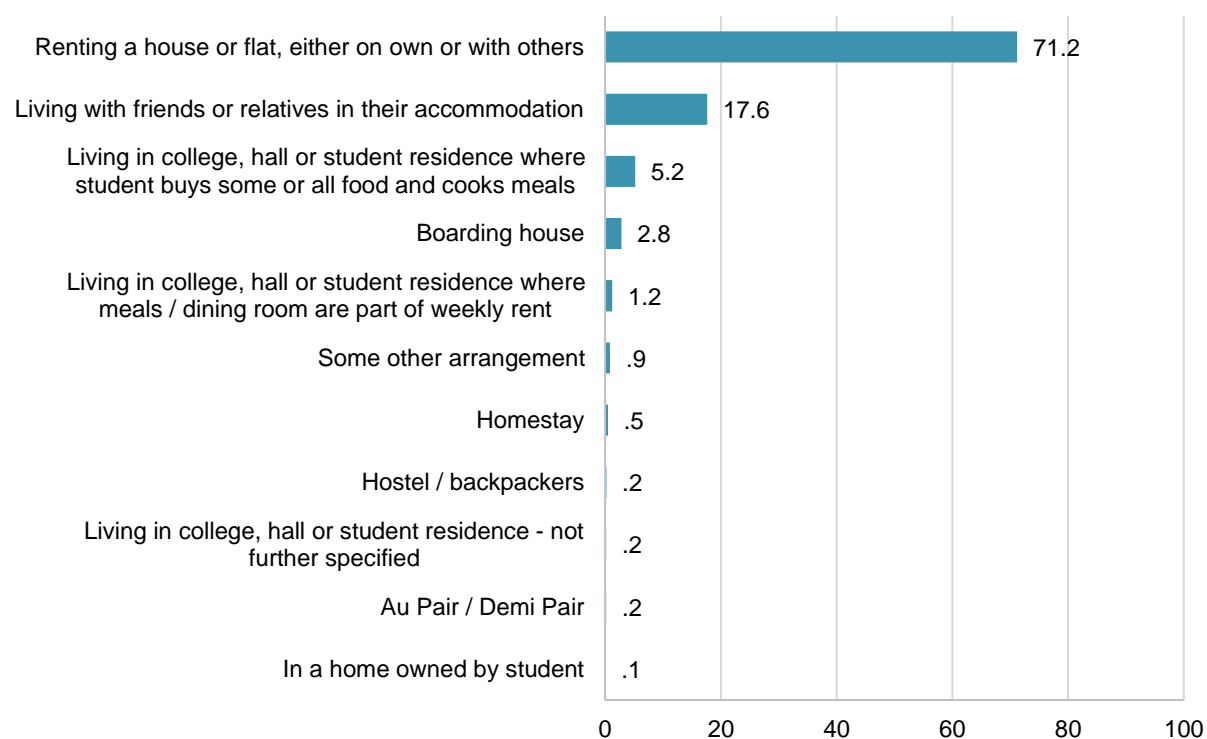
	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Student visa	97.6	97.8	93.8	99.7	99.6	91.3	93.5
Working Holiday visa	1.5	1.4	3.8	0.3	0.1	6.1	3.8
Visitor visa	.9	.8	2.5	.0	.3	2.6	2.7
Other visa	0.0	0.0	0.0	0.0	0.0	0.0	0.0
n count	3,979	3,819	160	897	1,990	607	474

Living arrangements

Most respondents were renting a house or flat (71%) with 18% of respondents living with friends or relatives as shown in Figure 16.

Figure 16: Living arrangements of survey respondents

Living arrangements
% of respondents, n=3,975



The proportion of respondents who were renting was slightly lower in regional areas than major cities but the proportion living with friends / relatives was slightly higher. Non-award respondents were much more likely to living in a college where they cooked compared with respondents of other sectors. Non-award respondents were less likely to be renting than other sectors.

Table 39: Living arrangements by location and sector

Type of living arrangement	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Renting a house or flat, either on own or with others	71.2	71.5	64.4	74.9	73.9	72.9	51.2
Living with friends or relatives in their accommodation	17.6	17.4	23.8	18.1	20.8	13.7	8.2
Living in college hall or student residence where student buys some or all food and cooks meals	5.2	5.3	3.1	3.0	1.4	4.8	26.0
Boarding house	2.8	2.8	4.4	1.2	2.6	4.1	5.3
Living in college hall or student residence where meals / dining room are part of weekly rent	1.2	1.2	2.5	1.7	0.5	2.0	2.5
Some other arrangement	.9	.9	.6	.8	.4	1.0	2.5
Homestay	.5	.5	.6	.2	.1	.7	2.5
Hostel / backpackers	.2	.2	.0	.1	.3	.3	.0
Living in college hall or student residence - not further specified	.2	.1	.6	.0	.2	.5	.0
Au Pair / Demi Pair	.2	.2	.0	.0	.0	.0	1.3
In a home owned by student	.1	.1	.0	.0	.1	.0	.4
n count	3,975	3,815	160	897	1,988	606	473

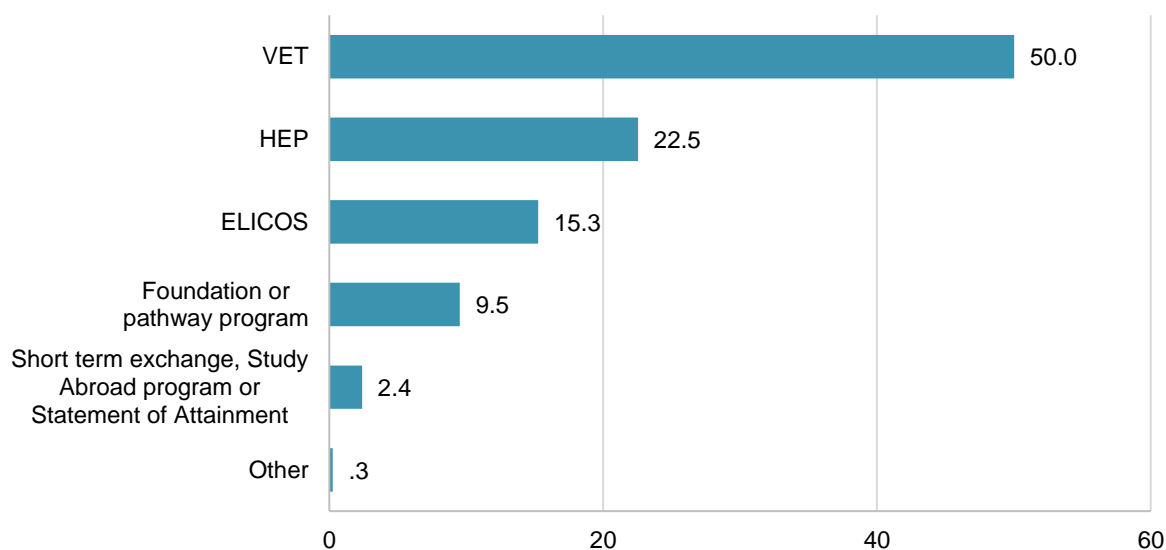
Qualification

Half of the survey respondents (50%) were studying VET courses while 23% were studying a higher education program (HEP).

Figure 17: Qualification that survey respondent was studying

Qualification

% of respondents, n=3,975



Regional respondents were more likely to be studying a VET course (71%) whereas a larger proportion of respondents in major cities were NUHEP (23%) or non-award respondents (12%).

Table 40: Qualification of survey respondents by location

Qualification	Total %	Major city %	Regional area %
VET	50.0	49.1	71.3
HEP	22.5	23.2	7.5
ELICOS	15.3	15.2	15.6
Non-award [^]	11.9	12.2	5.6
Other	.3	.3	.0
n	3,978	3,818	160

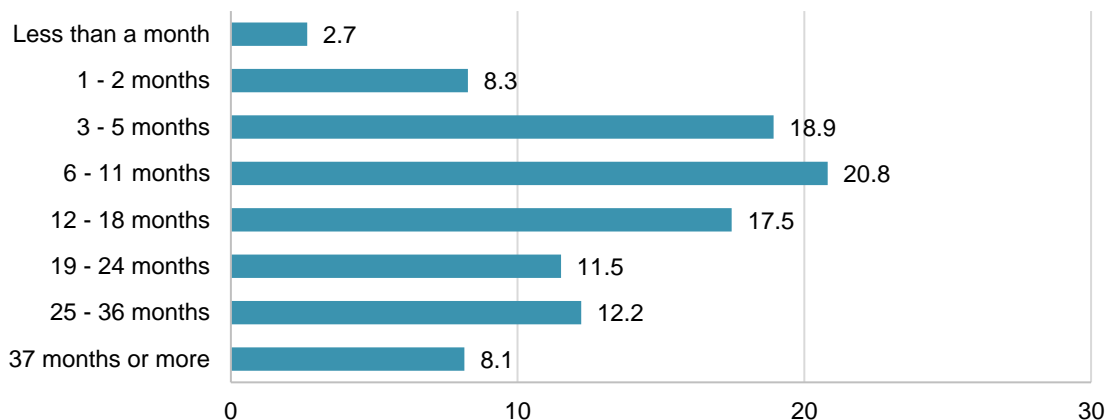
[^]Combines foundation or pathway program short term exchange, Study Abroad program or Statement of Attainment

Length of time studying in Australia

The length of time respondents had been studying in Australia varied with half studying in Australia for less than a year (51%). Refer to Figure 18.

Figure 18: Length of time studying in Australia

Length of time studying in Australia
 % of respondents, n=3,979



Scholarships

Only ten per cent of survey respondents received an Australian or an overseas scholarship.

Figure 19: Australian or overseas scholarship

Scholarship
 % of respondents, n=3,939

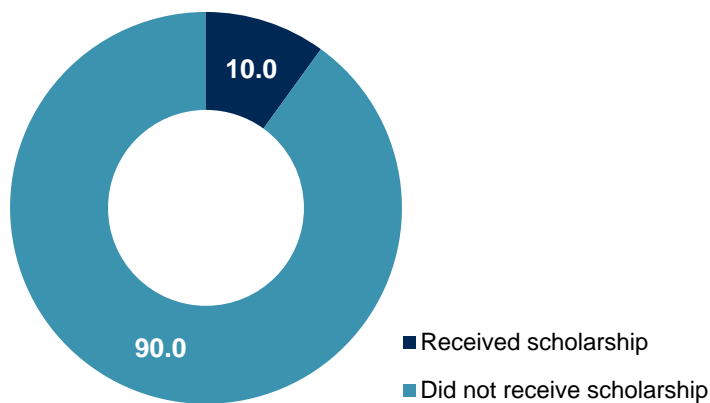


Table 42 shows the proportion of respondents who had received any scholarship to study in Australia, had received an Australian scholarship and had received an overseas scholarship. Note that a small proportion (3%) received both. There were minimal differences between locations and sectors.

Table 41: Received scholarship by location and sector

Type of scholarship	Total %	Major city %	Regional area %	NUHEP %	VET %	ELICOS %	Non-award %
Received any type of scholarship	10.0	10.1	8.2	15.5	7.7	9.3	10.0
Received Australian scholarship	6.2	6.2	5.7	8.6	5.3	7.0	4.7
Received overseas scholarship	6.9	7.0	5.0	9.5	5.5	7.0	8.1
n count	3,959	3,800	160	892	1,981	603	473

Nationalities with relatively higher proportions of respondents who received any type of scholarship were Vietnam (25%), Spain (23%), Indonesia (20%) and Thailand (20%). Refer to Table 54 in Appendix E.

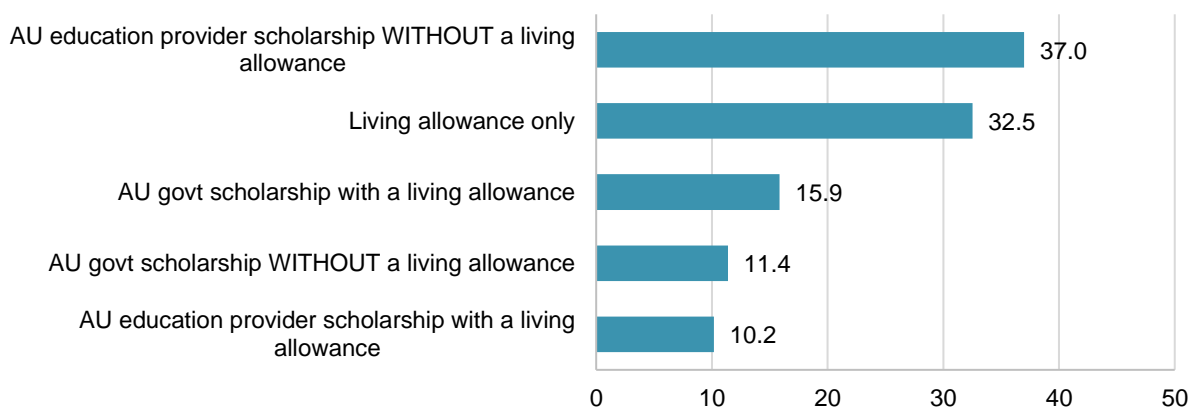
Among respondents who received an Australian scholarship (n=246), the most common scholarships were an Australian education provider scholarship without a living allowance (37%) and a living allowance only (33%).

Figure 20: Type of Australian scholarship

Australian scholarship type

% of respondents who have Australian scholarship, n=246

Multiple answers allowed so total >100%



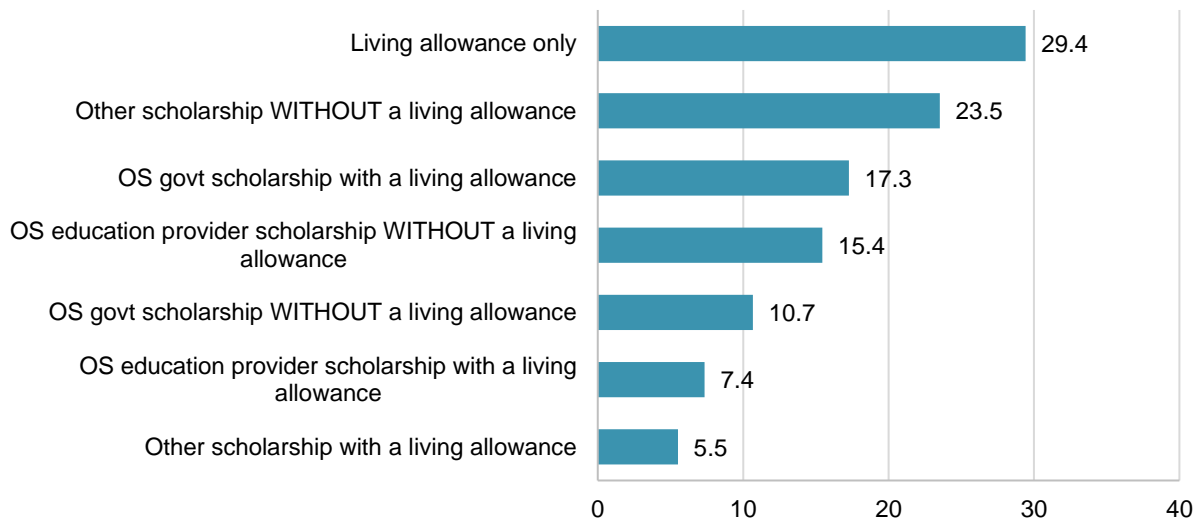
As shown in Figure 21, among respondents who had received an overseas scholarship (n=272) the two most common scholarships were a living allowance only (29%) and another type of scholarship without a living allowance (24%).

Figure 21: Overseas scholarships received

Overseas or other scholarship

% of respondents who have received overseas or other scholarship, n=272

Multiple answers allowed so total >100%



Appendix B: Technical notes

The section summarises some technical aspects to aid interpretation of the data generated in the project and particularly the online quantitative survey conducted as part of the project.

University providers and international students

International students enrolled in higher education courses at Australian public or private universities were excluded from the quantitative phase because their universities participated in the *2017 Universities Australia Student Finances Survey*². Consequently the findings presented in this report pertain only to international students enrolled with non-university higher education providers (NUHEP) vocational education and training (VET) and English Language Intensive Courses for Overseas Students (ELICOS) providers.

Where possible, comparisons between the present study and the Universities Australia study have been included in Appendix C.

Education providers in the research project

The following types of providers with in-scope international student enrolments were recruited to participate in the project:

- Non-university higher education providers (NUHEP)
- TAFEs and private VET colleges
- Stand-alone English language colleges, university-based language centres.

Some providers were dual or multisector providers delivering a combination of higher education, VET and English language courses.

Six organisations or providers, mainly in regional locations, participated in the qualitative phase of the project. Seven providers participated in the pilot phase of the project and 78 providers participated in the quantitative component of the 2019 International Student Spending and Income project.

ASR approached in-scope education providers. Over 80 of these providers volunteered to participate in the project and subsequently emailed the survey link to their international students or requested that ASR send survey invitations to eligible international students.

Focus groups participants

For the qualitative phase, seven focus groups were conducted during July and August 2018 with a total of 73 participants. International students who participated in the qualitative phase were studying a range of types and levels of courses at universities, VET and ELICOS colleges, and some participants were on study abroad / exchange programs. International students from South-east Asia, India, Japan, Africa, the United States of America, Europe and Latin America were represented in the groups.

² Universities Australia (UA), *Student Finances 2017 Survey*, August 2018

Online survey response

The quantitative phase of the 2019 International Student Spending and Income project received a total of 3979 in-scope international student responses from 78 participating institutions. Using a total population estimate of n=266,901 in-scope students that the department provided in June 2019, an overall response rate of 1.5% was achieved. However, using the student numbers of the sample of providers that participated in the survey, the response rate was 5.6%.

Individual institution response rates ranged from <1% to 93%. ASR believes individual institutional response rates were underestimated because many providers over requested the number of survey links for their individual in-scope student populations, for example requesting 400 when they had, say, 350 in-scope international students.

Definitions and treatment of quantitative data

Variables used to analyse data

The report provides estimates of international students' spending and income by:

- **Geographical location.** This variable comprised two sub-groups: international students residing in a major city or regional area with category (city / regional) and used the Australian Bureau of Statistics Australian Statistical Geography Standard Remoteness definitions based on postcode for each category of location.
- **Education sector** comprising the private higher education or NUHEP, VET, ELICOS or non-award sectors. Sector categories were based on students' answers to a course type question in the online survey.

Sample composition

ASR compared the quantitative survey sample and the population of international students by age, gender, higher education sector and place of study. The 2019 survey sample was found to be broadly representative of the international student population using age gender and place of study (major city / regional breakdown) distributions. Most sub-groups had acceptable confidence intervals at the 95% confidence level. Population and sample distributions are provided in Tables 46 to 50 below.

Table 43 below shows the age group distribution for the survey sample and estimated population and indicates similar profiles / proportions of groups between sample and population. All age groups were fairly proportionally represented. All confidence intervals were of similar size.

Table 42: Age group

Age group	Population		Sample		Confidence interval
	n	%	n	%	%
16-18 years	14,682	6%	289	7%	6%
19-23 years	99,459	37%	1,173	30%	3%
24-29 years	92,449	35%	1,486	37%	3%
30-35 years	43,445	16%	753	19%	4%
More than 35 years	16,866	6%	263	7%	6%
Total	266,901	100%	3,964	100%	2%

Table 44 indicates that females were slightly over-represented in the survey sample, compared with population estimates. In ASR's experience, this is a typical pattern for survey research on any topic with any audience.

Table 43: Gender

Gender	Population		Sample		Confidence interval
	n	%	n	%	%
Female	125,009	47%	2,172	55%	2%
Male	141,889	53%	1,799	45%	2%
Other	3	0%	4	0%	-
Total	266,901	100%	3,975	100%	2%

Table 45 compares population and sample profiles by sector. It shows that all sectors were proportionately represented in the survey sample relative to the population. All sectors had similar confidence intervals.

Table 44: Population and sample by education sector

Sector	Population		Sample		Confidence interval
	n	%	n	%	%
Higher Education	49,564	19%	897	23%	3%
VET	143,516	54%	1,990	50%	2%
ELICOS	48,844	18%	607	15%	4%
Non-award	24,977	9%	474	12%	5%
Total	266,901	100%	3,968	100%	2%

Tables 49 and 50 compare the distribution of the survey sample to the estimation of the population of international students enrolled at NUHEP, VET and ELICOS providers and in eligible course types and display the confidence intervals for the survey sample for the location and state sub-groups.

The state and location (major city / regional) population numbers were based on participating providers' campus postcodes. State and location sample numbers came from student respondents' residential postcodes as answered in the survey form.

Table 45: Geographic location

Location	Population		Sample		Confidence interval
	n	%	n	%	%
Major cities	259,453	97%	3,819	96%	2%
Regional area	7448	3%	160	4%	8%
Total	266,901	100%	3,979	100%	2%

Table 47 shows the state breakdown of the survey sample and population. Respondents residing in Queensland were over-represented in the survey sample and those residing in NSW were under-represented.

Table 46: State breakdown of international students

State / territory	Population		Sample		Confidence interval*
	n	%	n	%	%
Australian Capital Territory	2,443	1%	6	0%	-
New South Wales	114,729	43%	1,044	26%	3%
Northern Territory	742	0%	0	0%	-
Queensland	40,994	15%	1,281	32%	3%
South Australia	10,636	4%	152	4%	8%
Tasmania	3,897	1%	35	1%	17%
Victoria	78,909	30%	1,041	26%	3%
Western Australia	14,551	5%	420	11%	5%
Total	266,901	100%	3,979	100%	2%

Consequently **no weighting** was applied to the quantitative data in the research project. Where comparisons have been made with the *2017 UA Student Finances Survey*, unweighted data has been used from the UA survey.

Confidence intervals

Many estimates are provided in this report for higher education sector groups and geographic locations. When reporting estimates generated from any survey, confidence intervals (margins of error) based on a 95% confidence level are typically provided. To include the confidence interval for each estimate could double the size of each table in the report so some typical intervals are shown in Table 48.

Table 47: indicative confidence intervals

Item		Total	Regional area		NUHEP	VET	ELICOS	Non-award
			Major city					
Typical sample sizes	Count	3,979	3,819	160	897	1,990	607	474
	%	100	97	3	23	50	15	12
Population estimates	Count	266,901	259,453	7,448	49,564	143,516	48,844	24,977
	%	100	96	4	19	54	18	9
Indicative confidence interval at 95% confidence level	%	1.5	1.6	7.7	3.2	2.2	4.0	4.5

Use of median

For this report international students' income and expenditure was reported using a **median** amount. A median figure effectively removes data outliers on either side of a normal distribution so provides a

more accurate comparison of students' financial circumstances. It is also consistent with the method used for the *2017 Universities Australia (UA) Student Finances Survey*.

Variable n count

The n count (the number of responses to a particular question) varies between questions within this report. Two main factors caused this variability:

1. Some questions were presented to a particular pre-defined sub-group of survey participants because of an answer to earlier question; and/or
2. Some survey participants chose not to answer a particular question.

Rounding

Figures in the charts and tables have been presented with one decimal point. When totals or sub-totals have been discussed in commentary there may be a $\pm 1\%$ difference between the commentary and the additions in the chart or table. This is due to rounding and not an error in calculation.

In some instances questions with mutually exclusive answers (single answer only allowed) will not total 100% within charts and tables due to rounding.

Multiple response totals

Questions where multiple answers were allowed will total more than 100% because one respondent could choose more than one answer. The percentage calculations for these questions have been based on the number of times an answer was chosen divided by the number of people answering the question with a valid response. Consequently totals for these types of questions will usually be greater than 100%.

Appendix C: Comparison to Universities Australia study

This Appendix provides some comparisons to the results of the *2017 Universities Australia Student Finances Survey*.

A total of 38 of Universities Australia's (UA) member universities participated in the 2017 survey. Survey invitations were sent to a sample of undergraduate and postgraduate by coursework students. In addition all students enrolled in postgraduate degrees and undertaking higher-degree research were invited to take part.

The sample for the 2017 UA Student Finances Survey included both domestic and international students. Offshore students were excluded.

International student profile

The following tables (Tables 52 to 55) show some profile comparisons of NUHEP 2019 survey respondents and university students studying in Australia from the 2017 UA survey.

It is important to note that there was only a very small number of regional respondents in the NUHEP sector (n<30). Results for this segment should be interpreted with caution.

Gender

When comparing the gender of NUHEP 2019 respondents with university respondents, the proportion of males was higher in major cities for NUHEP, compared with the universities result. Refer to Table 49.

Table 48: Gender by location 2017 UA comparison

Gender	Major city		Regional area	
	NUHEP %	Universities %	NUHEP %	Universities %
Male	50.8	45.3	50.0	51.0
Female	48.8	54.0	50.0	46.9
Other	0.2	0.1	0.0	0.7
No answer	0.1	0.6	0.0	1.4
n	885	5,884	12*	429

Age

Table 49: Age by location 2017 UA comparison

Age group for this survey	Major city NUHEP %	Regional area NUHEP %	Age group for the UA survey	Major city Universities %	Regional area Universities %
16-18 years	4.5	0	< 20 years	1	3.3
19-23 years	42	36.4	20-24 years	19.7	30.9
24-29 years	37.9	54.5	25-29 years	30.8	33.8
30-35 years	10.1	9.1	30-39 years	34.9	27.4
More than 35 years	5.5	0	More than 40 years	13.7	4.5
n	884	11*	n	416	5,618

Location

The proportion of respondents from a major city were higher for NUHEP, compared with the findings for universities. Refer to Table 51.

Table 50: Location, 2017 UA comparison

Location	NUHEP %	Universities %
Major city	98.7	93.2
Regional area	1.3	6.8
n	897	6,313

*estimated

Continent

The majority of respondents in both surveys were from Asia, though the NUHEP sector had a slightly larger proportion of Asian students, compared to the university respondents. Refer to Table 52.

Table 51: Nationality (Continent) by location, 2017 UA comparison

Continent of nationality	Major city		Regional area	
	NUHEP %	Universities %	NUHEP %	Universities %
Africa	3.3	5.1	0.0	9.2
Asia	86.8	78.2	100.0	65.8
Latin America/Caribbean	4.5	4.4	0.0	5.0
Oceania	0.1	1.3	0.0	3.3
Europe	4.3	7.7	0.0	11.1
North America	1.0	3.4	0.0	5.7
n	885	5,846	12*	424

Appendix D: Qualitative findings

This Appendix provides some details of where the qualitative research was conducted and the main findings from the international students who participated in the focus groups.

The views of focus group participants presented in this Appendix may not necessarily be representative of the international student population temporarily residing in Australia. The findings merely provide insights into some international student's experiences.

Qualitative objectives

The primary objective of the qualitative phase was to understand why international students decided to study and live where they did. The Universities Australia data did not include information about students' location decisions, so it was considered important to capture international students' views on their decision.

A secondary objective was to inform the development of the quantitative survey questionnaire regarding:

- Relevant answer options for specific questions on location decisions
- The key questions focused on income and expenditure items.

Feedback on the income and expenditure items have not been included here. Student feedback about the survey questions was reported separately and used to help refine question wording prior to pilot testing the online quantitative survey.

Qualitative participants

Seven focus groups were conducted with a total of 73 participants. The participant profile is shown in the table below.

Table 52: Focus group composition

Group #	Organisation	Location	Date	Number of participants	Number at each study level*	Countries represented
1	Campus Living Village at Sydney University	Sydney	17-Jul-18	4	UG 3, PG 1	China, India
2	Deakin University	Geelong	20-Jul-18	13	UG 10, PG 3	China, United Arab Emirates, Philippines, S Korea, Iran, Malaysia, Sri Lanka, Taiwan
3	Charles Sturt University	Wagga Wagga	23-Jul-18	13	UG 8, PG 5	Iran, Philippines, Kenya, USA, India, China, Germany
4	Chisholm Institute	Dandenong	25-Jul-18	10	UG 10	India, Philippines
5	Study Cairns	Cairns	1 Aug 18 3PM	11	ELICOS 10, UG 1	Chile, Columbia, Brazil, China, Japan

Group #	Organisation	Location	Date	Number of participants	Number at each study level*	Countries represented
6	Study Cairns	Cairns	1 Aug 18 5PM	12	ELICOS 9, Dip 2, UG 1	Chile, Columbia, Brazil, Ecuador, Czech Rep, Germany, Spain, Japan
7	University Newcastle	Newcastle	6-Aug-18	10	UG 8, PG 2	Singapore, Bhutan, Romania, Germany, Malaysia
Total					73	

*Table legend: UG = Undergraduate PG = Postgraduate Dip = Diploma

Why students decided to live and study where they did

The decision to study overseas was motivated by several factors:

- To complete a qualification that was not available in their own country, or that they did not gain entry in to, for example medicine or large animal husbandry
- Obtain a qualification from a high-ranking institution
- Learn English in an English-speaking country
- Access a higher standard of education than available in their home country
- Study with a specific provider, research centre or supervisor or academic team
- The opportunity to live abroad and experience a different lifestyle or culture
- Gain access to the migration pathway of permanent residency in Australia
- Wherever scholarships were available or offered.

Students had a hierarchy of decision making deciding on a country from a short list of several possibilities, and then selecting provider, course, and city or town. However, sometimes the choice of research program, provider, and project supervisor was more important than country and city or town, particularly among postgraduate candidates.

Course availability and geographic location were often interlinked although, in some instances, students made a conscious choice to live in a city instead of a country location or vice-versa.

Word of mouth was highly influential in international students' decision-making processes, particularly feedback from past and current students, as well as friends, family and tertiary education agents.

Deciding on a country

When deciding on a country, the following factors were influential in favour of Australia:

- **The standard of education** was a strong attraction for studying in this country. Australia is known for providing high quality education as well as excellent teaching staff and facilities.

Australia has a better standard of education than China. Cairns

- **Personal safety** – the relatively low levels of crime and terrorism were reassuring, especially to the students' parents and families.

Australia is safer than the US, less guns and crime ... my parents were happy I came here. Sydney

- **The language spoken – being able to speak English** was seen to be an advantage when seeking employment, either in Australia, their own country or other countries.

I want to learn English, to know or try Australia, for the beach, live in another place not a city. Cairns

- **Climate or weather** – the warm climate of Australia was preferred over colder countries like the United Kingdom or Canada.

I considered Ireland and New Zealand, but the weather is better here in Cairns. Cairns

- **The lifestyle, culture and natural environment** – Australians' laid-back manner and relaxing way of life appealed, as well as the attractive beaches and other natural attractions.

I knew Sydney and the city, liked the lifestyle, the whole package. Sydney

- Australia's **multicultural communities** meant a better chance of acceptance and tolerance.

I considered Canada ... I had no relatives in both places, [but] Australia is a lot more multicultural than Canada. Geelong

- **The cost of tuition** – not always the cheapest especially at G8 universities but some Australian undergraduate TAFE and postgraduate courses were less expensive than the alternatives in other countries.

Chisholm is the best and cheap ... in Dandenong we are paying half the fee of universities for an engineering degree. Dandenong

- **The cost of living** – Australia's cost of living compared favourably to some home countries (e.g. Japan), but for others (e.g. India) it was considered more expensive. However, the ability to work part-time on a student visa helped to offset the higher cost of living.

When Deakin gave me the offer in both Burwood and Geelong. I look at the costs of living and tuition and student reviews very positive ... this one [Geelong] is more reasonable for us. Geelong

- **Cost of flights and accessibility to their home country**, e.g. proximity to China or the Philippines was a positive for some students and meant that home was relatively accessible.

Cost of flights is cheaper to go home to Malaysia compared to UK ... long way to go home. Geelong

- **Permanent residency** – the opportunity to secure full time employment after graduating and the potential to apply for citizenship were a drawcard for coming to Australia.

I have a degree in tourism, so I think Cairns has more opportunities for hospitality. And also, because Cairns is a regional city, so it is easier to apply for a visa if I wanted to stay ... the weather, small city, beautiful nature. Cairns

- **Student working visa** – allowing students to work on a student visa was a differentiator compared to the United States and United Kingdom where students were not permitted to work while studying. The ability to earn offset higher living expenses for some students.

Looked at the US but was unable to work as a student, it's illegal. Australia [has a] good lifestyle and able to work. Newcastle

In summary, the key reasons why Australia was chosen over other English-speaking countries were:

- The warm and friendly Australian people
- The warm climate
- The ability to work while studying on a student visa
- Better prospects for migration than some other countries
- Higher level of personal safety and security
- The multicultural communities of large Australian cities, including large expatriate communities
- The stable political environment.

Deciding on a provider

Factors that influenced choice of provider mainly related to the reputation and / or ranking of the institution as well as the timely arrival of a study offer and availability of a scholarship.

The timely offer of a place and / or scholarship from a preferred provider and / or course meant that other offers that arrived later might be rejected.

Newcastle University's School of Architecture is one of the best in the whole of Australia. I applied to NSW and Newcastle at the same time, but I received the letter of offer from Newcastle first ... I got my offer from NSW later ... I did not change my decision. Newcastle

Some students had enrolled because of a discount on the course fees due to the provider having a relationship with their home university.

The availability of additional study and pastoral care support (e.g. fee payment plans, work placement and help to find accommodation) was also a positive for some students, although not a primary driver.

Deciding on a course

Factors that influenced choice of course mainly related to the reputation and / or ranking of the course, although course pre-requisites, cost, duration and structure were influential.

For undergraduates, the duration of the degree was a factor, with an undergraduate degree for example typically taking 3 years in Australia compared to 4 years in the US. A shorter course duration meant the qualification could be obtained for a lower cost overall compared to courses of a longer duration. Ease of getting into a course and meeting the entry prerequisites, whether prior learning, scholastic achievement, or English proficiency were also important considerations.

For postgraduates, the reputation of academic department offering the course or research program or academic supervisor they would be working with was critical to their decision. In some cases, a provider was chosen because it was the only institution offering a course specialising in the field the student was interested in, e.g. Master of Radiation Medical Sciences at Charles Sturt University.

The Master of Radiation Medical Sciences not available in my country only bachelor ones. Have to seek this opportunity overseas. I chose CSU as it was the first and only offer, I accepted ... they had a specialised computer tomography course. Wagga Wagga

Deciding on a city or specific location

The choice of city, specific location was often tied to an institution or course. The factors that influenced choice of a provider based in metropolitan versus a regional location are outlined below.

Living in a metropolitan location

The cost of living was thought to be higher in Australian major capital cities, with crowding and queues a daily part of living and travelling in these locations. These drawbacks were offset by:

- Proximity to a cross section of quality providers, including high ranking universities as well as practical, affordable alternatives like TAFE e.g. Chisholm Institute in Dandenong
- More job opportunities available, either for casual or full-time work for students, and in the case of postgraduates, their partners as well
- Greater diversity of social and cultural activities, with proximity to friends and family
- Family and friends or expatriate communities from their own culture or community living there, which can be important to help students adjust and settle in to living in Australia.

Living in a regional location

The main **reasons to live and study in a regional area** were:

- A specific qualification or teaching / research program was only available at an institution in a regional location.

Sydney only place that offers the degree I was looking for. [The] University of Sydney is the only place that offers Phd / Master in Visual Culture and Communications. Purdue and the London School of Economics covered similar content, but I choose Sydney because of its reputation and my brother [has] lived here since 2005, liked the city and lifestyle. Sydney

- Lower tuition fees.

My course is \$10 thousand cheaper in Wagga compared to similar courses in the city. Wagga Wagga

- More affordable accommodation, transport and generally lower cost of living.

In my case I had opportunity to choose Perth and then I considered the cost of living and chose CSU (Charles Sturt University) Wagga. Wagga Wagga

- The ability to enjoy a less hectic / stressful or more relaxed way of life in a place with fewer people (appealing to people from big cities).

Lots of good things about Newcastle. I didn't want to be in a crowded area, I like somewhere outback and calm. Newcastle

- The opportunity to live in an attractive natural environment, with a better climate, clean air, and physical features such as beaches or rainforests, e.g. Cairns and Newcastle.

I came here to Australia because I wanted to improve my English and Newcastle is close to the beach. Newcastle

- The opportunity to experience authentic Australian culture and to socialise with the locals.

Lot more opportunities to experience the Australian culture, regional areas have more local students, more opportunity to practice your English. Geelong

- A quieter, more peaceful place enabling students to focus more on their studies.

It's not chaotic, it's not polluted, you can see locals. In Melbourne, everyone is in a rush, here it's calm, it's relaxed, you can just walk and enjoy the sights. Geelong

- Better work life balance with reduced commuting.

Better for the families of overseas students in rural areas, easier for living costs, quiet area, better chance to get involved in the community. Wagga Wagga

The **barriers** to living in a regional among student living and studying in a metropolitan area were:

- Difficulty finding part time and full employment
- Lower ranking of the universities based there, so the risk that their qualification might have a lower currency in the employment market
- Lack of 24-hour access to shops, clubs and bars
- Limited opportunities for socialising
- A perceived lack of cultural support in regional communities to enable students to adhere to their religious beliefs, e.g. eating Halal food.

What would make living and studying in regional areas more attractive

The main factors that would make non-capital cities more attractive places to live and study in were:

- Higher paid employment
- The availability of part time and full-time employment
- Extra credit towards a permanent residency migration pathway.

Other motivators for studying in a non-capital city were the prospect of paying lower tuition fees, as well as cheaper public transport, accommodation and cost of living expenses.

If I get extra 5 points to complete my points I would go, there [non-capital city]. It would be very peaceful, no traffic. Dandenong

What the qualitative research told us about how well students' expectations were met

International students were asked if their expectations of studying and living in Australia had or had not been met in terms of the:

- Quality of education
- Costs and fees
- Lifestyle and social life
- The cultural, physical and natural environment.

Quality of education

Students' feedback regarding the quality of education was mixed. The quality of tuition was mainly assessed in terms of the performance of the teachers in supporting students to successfully negotiate their course, as well as the degree of course organisation, small class sizes and the available teaching facilities.

Lecturers can understand them [the English language] really good. I think they are really working hard to teach you the stuff, one of the Professors is writing us an email every week about what we did and what we had to do, they are really working hard for us. Newcastle

International students who thoroughly research the available education options beforehand are less likely to be disappointed with the quality of education delivered.

I did big research before I choose [an] institution to study in because I want to leave the country with an education. I didn't want a college where you don't learn anything. I could do James Cook University but it was too expensive and I didn't want a degree so I choose [Cairns] TAFE because most of the locals doing it have good practical learning as well and I haven't been disappointed. Cairns

Some students had high expectations based on the university ranking but in some cases the standard of tuition delivered did not meet their expectations. A high standard of tuition was mainly assessed in terms of the abilities of the teaching staff and the size of classes.

The overall management of the course and subjects, as well as continuity of teaching staff and having enough research facilities or laboratory equipment that function was important for some postgraduates to obtain a high-quality education.

Matching the level of tuition to the ability of students was important to meet their education expectations. People holding a university degree completing an ELICOS course were less likely to be impressed with the standard.

If you had passed university or have an idea of English it is pretty bad, not the best option, with that money you could pay for a master's degree in my country. Cairns

The opportunities for interactive learning were also an expectation which was not often delivered. Applying learnings within small groups was seen to be important for getting the most out of your education. For students learning English, the opportunity to speak the language in class was a high priority.

Costs and fees

Expectations relating to costs relate to whether the fees and charges were in line with what students anticipated beforehand.

Any unexpected increases in tuition fees and accommodation or unanticipated costs like medical, childcare and recreation expenses, were a major source of dissatisfaction.

When researching the costs involved, students focused on the big-ticket items like tuition fees, accommodation and living expenses, but tended to budget insufficient amounts for medical expenses, health insurance and childcare (if required).

I have two kids, so the cost of day care fees was a very big challenge for me, even I paid my own stipend it was still not enough ... a very big nightmare for me, never suggest coming to Australia unless covered for childcare. Wagga Wagga

Some international students had experienced increases in their tuition fees during their stay and others had miscalculated the impact of currency rates on the actual cost of tuition fees, also a source of dissatisfaction.

Lifestyle and social life

Feedback on the Australian lifestyle and social life were positive among the international students who took part in the focus groups. The Australian people, culture and lifestyle had delivered on expectations.

Like the Australian jokes, everyone seems to be open and nice. The Australian lifestyle / culture, it's been great all round. Sydney

Being able to engage meaningfully with Australian citizens and be invited to / attend social events and activities helped international students to feel more positive about Australia overall.

My neighbours are the best. They are quite warm and friendly ... my neighbour, really welcoming, love to talk and share their experience, show concern. Geelong

However, international students that had experienced racist attitudes and behaviours from Australian citizens were less likely to indicate their expectations had been met.

Some Australians are very racist towards Indians, these teenagers told me to get out of my country. Dandenong

Some international students had felt more isolated living in a regional location, particularly when they were few and mainly lived with other international students. However, international students living in a regional area that lived in shared accommodation in town or in a local home stay felt well accepted.

Cultural, physical and natural environment

Australia had generally met expectations in terms of the physical and natural environment, with the landscape, wildlife and beaches a highlight for students who participated in the focus groups.

The landscape is as good as I thought it would be. Sydney

Australia's standard of living as well as the amenities available to most of its citizens had also exceeded expectations for some students.

Expectations had been met for the most part in terms of Australia providing a high degree of personal safety.

Making the same decision again

International students were happy with their choice of Australia because it had delivered on personal safety, a relaxed, comfortable lifestyle and picturesque scenery. Australia was also seen to be a more supportive, egalitarian society compared to some Latin American and Asian countries.

While some international students were positive about the relaxed, easy going lifestyle of Australians, other international students were highly critical of the 'slow' pace of life.

Social life going backwards. Not enough social [activities] or community life. In China, lots of other activities, so many opportunities, not the same here ... not enough focus on goals and opportunities. Geelong

Some international students (or their partner) had had trouble finding employment, experienced poor-quality teaching and had been subject to crime or bullying while living and studying in Australia, which lead them to question whether they would want to make the same decision again.

I would choose Australia again but not Wagga because it was a small town. Hard for my husband to find a job took him 8 months it was a nightmare. Wagga Wagga

Not sure if would come to Dandenong Chisholm again ... not happy with the lectures, poor organisation of lecturers. Dandenong

Really don't like Melbourne had some bad experiences. A small gang, they were teenagers, all of them bigger than me, they were drunk and stalked me. Asked me to give my bike to them. It was late, they pushed me. I was scared. Geelong

Appendix E: Nationalities analysis

The below table shows key findings from the survey for the most common nationalities of survey respondents. This table has been provided to support commentary in the main body of the report.

Table 53: Breakdown by nationalities

Home country	Max Base n	Paid employment %	Total annual income after tax median \$	Take home income from paid employment median \$	Received any type of scholarship %	Total expenses median \$	Total study expenses median \$	Total living expenses median \$	Support others %	Sent income overseas %	Shortfall %	Main reason for choosing Australia %
China (PRC)	415	25.1	\$34,800	\$15,000	7.7	\$39,131	\$2,930	\$32,996	3.9	9.2	58.9	Provider has a very good reputation / ranking – 55%
Brazil	366	75.4	\$27,140	\$20,800	3.6	\$27,825	\$3,110	\$23,569	14.1	14.0	52.4	Safe place to live – 61%
Republic of Korea (South Korea)	319	61.1	\$24,525	\$18,720	4.1	\$27,655	\$1,820	\$24,015	10.4	19.4	56.6	Weather / climate is better than other places – 40%
India	288	62.5	\$22,050	\$18,200	11.6	\$26,736	\$3,020	\$20,540	16	21.1	56.1	Provider has a very good reputation / ranking – 63%
Philippines	284	67.3	\$22,725	\$19,000	12.9	\$20,472	\$1,600	\$17,750	13.9	45.7	44.8	Provider has a very good reputation / ranking – 55%
Nepal	253	78.3	\$25,670	\$19,500	8	\$25,978	\$3,075	\$20,525	15.8	27.7	54.4	Provider has a very good reputation / ranking – 60%
Colombia	251	76.5	\$26,000	\$20,800	6.9	\$28,520	\$5,200	\$22,685	9.2	39.0	57.3	Safe place to live – 48%
Japan	197	40.1	\$18,200	\$15,600	9.7	\$22,863	\$1,940	\$19,110	2.6	11.8	62.1	Safe place to live – 58%
Taiwan	180	70	\$23,437	\$19,250	5.6	\$27,700	\$2,150	\$22,230	6.7	17.2	51.5	Weather / climate is better than other places – 41%
Indonesia	179	59.8	\$29,900	\$18,928	20.3	\$30,193	\$2,120	\$24,302	11.3	24.7	50	Provider has a very good reputation / ranking – 45%

Home country	Max Base n	Paid employment %	Total annual income after tax median \$	Take home income from paid employment median \$	Received any type of scholarship %	Total expenses median \$	Total study expenses median \$	Total living expenses median \$	Support others %	Sent income overseas %	Shortfall %	Main reason for choosing Australia %
Malaysia	170	50.6	\$23,300	\$18,200	10.1	\$27,240	\$2,000	\$22,905	5.3	18.5	51.2	Provider has a very good reputation / ranking – 48%
Thailand	96	62.5	\$28,600	\$19,760	20.2	\$25,905	\$3,030	\$20,414	13.8	26.0	44	Safe place to live – 53%
Vietnam	81	43.2	\$23,600	\$18,000	25.3	\$24,934	\$2,805	\$17,604	22.5	16.3	51.9	Provider has a very good reputation / ranking – 48%
United Kingdom	60	83.3	\$28,800	\$24,668	5.1	\$27,684	\$1,000	\$26,294	6.7	11.7	43.1	Already had friends or family living there – 52%
Italy	60	91.7	\$26,650	\$22,100	15	\$33,365	\$6,900	\$27,380	10	15.0	57.9	Already had friends or family living there, safe place to live – both 30%
Spain	52	75	\$26,700	\$20,800	23.1	\$30,695	\$4,380	\$24,497	11.5	9.8	54.3	Weather / climate is better than other places – 33%
Hong Kong SAR	47	63.8	\$24,250	\$15,600	4.3	\$36,960	\$1,800	\$33,354	8.5	14.9	60.9	Provider has a very good reputation / ranking, weather / climate is better than other places – both 40%

Appendix F: Participating providers

The following tables outline the organisations and providers that were involved with the project through its various stages.

Table 54: Organisations involved in the focus group phase

Organisation name
Campus Living Villages – Sydney University Village
Charles Sturt University
Chisholm Institute
Deakin University
Study Cairns
University of Newcastle

Table 55: Providers involved in the pilot test of the online survey

Provider name
Asia Pacific International College
Australian Language Schools Pty Ltd
Melbourne Institute of Technology Pty Ltd
Navitas Bundoora Pty Ltd
Stanley International College Pty Ltd
TAFE Queensland
Trinity College

Table 56: Providers that participated in the online survey

Provider name
Academia Australia Academia International
Academique Pty Ltd
Academy of Entrepreneurs
AGB Training
American College
ASHT Pty Ltd
Astute Training Pty Ltd
Australian College of Theology Limited
Australian Institute of Music
Australian Professionals Skills Institute Pty Ltd

Provider name
Australian Wings Academy Pty Ltd
Aviation Australia
Avondale College of Higher Education
Byron Yoga Centre
Canterbury Technical Institute
Carnegie Mellon University
CCEB (Cairns College of English and Business)
Central Australian College
Chisholm Institute
Choice Business College Pty Ltd
Christian Heritage College
COLLARTS
Community for Global Communication Inc
CQUniversity Australia
EIM International Training Pty Ltd
Einstein College of Australia
Excelsia College
Future Academy
Greenwich English College
Griffith English Language Institute
IH Brisbane - ALS (Australian Language Schools Pty Ltd)
ILSC Brisbane, ILSC Sydney, ILSC Melbourne, ILSC Greystone, ILSC Business College
Imagine Education Australia Pty Ltd
Impact English College
International College of Queensland
JMC Academy
JP International College
Kaplan International English
Kent Institute Australia
Kenvale College
King's Own Institute
La Trobe College Australia
Langports English Language College
LCI Melbourne
Le Cordon Bleu Australia
Macleay College Pty Limited

Provider name
Melbourne Institute of Technology Pty Ltd
Mindroom Innovation
Nan Tien Institute Limited
NIET Group Pty Ltd
OHS Media Services Pty Ltd
Orange International College
Pacific College of Technology
Perth Bible College (Inc)
PLC Pathways
Polytechnic Institute Australia
Protea College
Queensland International Institute
RGIT Australia
Royal Brisbane Institute of Technology
Scots English College
Sheffield College of Technology Pty Ltd.
Sheridan College
Site Institute Pty Ltd
SPC Brisbane
Sterling Business College
Sydney City College of Management Pty Ltd
Sydney College of Divinity Ltd
Sydney Institute of Interpreting and Translating
Sydney School of Business and Technology
TAFE International Western Australia
TAFE Queensland
Torrens University Australia Limited
Trinity College
University of Divinity
VIA Education
Victory Life International Bible Training Centre Incorporated
Wentworth Institute of Higher Education Pty Ltd

Appendix G: Survey form

Hi there international student

Please answer the following questions about your spending and income while studying in Australia. This is a survey about how most international students spend and earn money. No-one will know what particular answers you gave as an individual.

The survey will take about 20 minutes to complete. You may need to answer over multiple sessions because you may need to find some figures about what you spent in the past year, so make sure you keep the password you were given at the start of the session.

Please answer by **14 June 2019**.

The survey is approved by the Victoria University Human Research Ethics Committee. If you have any queries or complaints about the way you have been treated, contact the Ethics Secretary, Victoria University Human Research Ethics Committee, Office for Researcher Training, Quality and Integrity, Victoria University, PO Box 14428, Melbourne, VIC, 8001, email researchethics@vu.edu.au or phone (03) 9919 4781 or 4461.

For more information about the project, please [click here](#). If you have technical problems, please contact Australian Survey Research at studentsurvey@aussurveys.com or call 1800 068 489 between 9 am – 5.30 pm Monday to Friday, AEST.

Tips for answering the survey

- Questions with a * are mandatory and require an answer before you can move to the next page.
- Use *Next* at the bottom of your screen to **save** your answers and move to the next page in the survey.
- Use *Previous* at the bottom of the page or < at the top of your phone screen to go backwards.
- Please do not use your browser or phone back button.
- Your browser will time out after about 60 minutes of inactivity, so please **save** your answers regularly.

* I agree to answer this survey on these conditions:

I will NOT be required to provide my name in the survey. The Australian Government Department of Education and Training will use all my answers, but will not identify me.

- I agree
- I do not agree

About you

Your answers to these questions will not be used to identify you.

Are you?

- Male
- Female
- Other

What is your age range?

- 16-18 years
- 19-23 years
- 24-29 years
- 30-35 years
- More than 35 years

* Select your nationality.

Click in the box. Type in the first few letters of your country's name, then use the scroll bar to find your answer.

Drop down list of countries from Afghanistan to Zimbabwe was presented to respondents.

* What type of visa do currently have for your study in Australia?

If you have more than one, please select the one you are using for your study.

- Student visa
- Visitor visa
- Working Holiday visa
- Other visa :Please specify_____

Which one best describes how you currently live?

- Renting in a house or flat, either on your own or with others
- Living with friends or relatives in their accommodation
- Boarding house
- Living in a college, hall or student residence where meals / dining room are part of your weekly rent
- Living in a college, hall or student residence where you buy some or all of your food and cook your meals
- Some other arrangement :Please specify_____

* Where do you currently live?

- State / territory _____
- City / area _____

* What is the postcode where you live?

About your education

* Which best describes the type of qualification you are studying?

- Higher education program – e.g. Bachelor degree or higher
- Vocational Education and Training (VET) program, including Certificate I to IV, Diploma, Advanced Diploma, Associate Degree, Vocational Graduate Certificate/Diploma, etc.

- English program, including IELTS/Cambridge/TOEFL/TOIEC preparation, English for teachers (TESOL), Group Study Tour, etc.
- A foundation or pathway program
- Short term exchange, Study Abroad program or Statement of Attainment
- Other :Please specify_____

* How long have you been studying in Australia?

- Less than a month
- 1 month
- 2 months
- 3 months
- 4 months
- 5 months
- 6 months
- 7 months
- 8 months
- 9 months
- 10 months
- 11 months
- 12 months
- 12-18 months
- 19-24 months
- 25-36 months
- 37 months or more

Which of the following **Australian Government** scholarships have you received in 2019?

Select all that apply

Living allowance is a set amount of money to pay for rent, food and other living expenses. It is sometimes called a stipend.

- Australian Government** scholarship with a living allowance
- Australian Government scholarship **WITHOUT** a living allowance
- Australian education provider** scholarship with a living allowance
- Australian education provider scholarship **WITHOUT** a living allowance
- Living allowance only
- None of these

Which of the following **overseas or other** scholarships have you received in 2019?

Select all that apply

Living allowance is set amount of money to pay for rent, food and other living expenses. It is sometimes called a stipend.

- Overseas government** scholarship with a living allowance
- Overseas government scholarship **WITHOUT** a living allowance
- An overseas education provider** scholarship with a living allowance
- An overseas education provider scholarship **WITHOUT** a living allowance
- Other scholarship with a living allowance
- Other scholarship **WITHOUT** a living allowance

- Living allowance only
- None of these

Studying in Australia

Why did you decide to study in Australia?

Select all that apply

- Australia is cheaper than other locations
- The Australian provider has a very good reputation / ranking
- This is where my family wanted me to study
- Studying in Australia was recommended by an agent, advisor or friend
- I already had friends or family living in Australia
- Australia is a safe place to live
- There are more migration opportunities in Australia than other countries I was interested in
- The weather / climate is better than other places
- I was offered an Australian Government or education provider scholarship and / or living allowance
- Other :Please specify _____

Why did you decide to study in an Australian capital city?

Select all that apply

- My course / qualification was only offered in a city
- My course / qualification was cheaper in a city
- The reputation / online ranking for my course / qualification was better in a city
- My home country education provider had an arrangement with a city education provider
- I wanted to live in a city, not a smaller town
- Accommodation is easy to find in a city
- Accommodation is cheaper in a city than a regional area
- I already had friends or family living in a city
- I wanted to be around lots of people
- The cost of living is cheaper in a city (eg groceries, entertainment, etc)
- I wanted the atmosphere of a big city (eg buildings, busy streets, noise etc)
- A city is better for my children / family
- A city is safer than a regional area
- Public transport is better in a city
- There is more to do in a city
- It is easier to find work in a city
- I was offered an Australian Government or education provider scholarship and / or living allowance
- Other :Please specify _____

Did you consider studying in regional Australia - somewhere other than a capital city?

- Yes
- No

Why did you decide to study in an Australian regional area?

- My course / qualification was only offered in a regional area
- My course / qualification was cheaper in a regional area

- The reputation / online ranking for my course / qualification was better in a regional area
- My home country education provider had an arrangement with a regional education provider
- I wanted to live in a smaller place, not a city
- Accommodation is easy to find in a regional area
- Accommodation is cheaper in a regional area than a city
- I already had friends or family living in a regional area
- I wanted to live in a small community
- The cost of living is cheaper in a regional area (eg groceries, entertainment, etc)
- I wanted to be near nature (beaches, trees, mountains etc).
- A regional area is better for my children / family
- A regional area is safer than a big city
- I wanted to be near local Australians
- I wanted less stress than living in a city
- A regional area would allow me to focus on my studies
- A regional area is friendlier than a big city
- I was offered an Australian Government or education provider scholarship and / or living allowance
- Other :Please specify_____

Did you consider studying in an Australian capital city?

- Yes
- No

Employment

* Have you been in paid employment or self-employed at any time **during the last 12 months?**

- Yes
- No

* How long have you been in paid employment in the last 12 months?

Your best guess will do.

- Less than one month
- 1 Month
- 2 Months
- 3 Months
- 4 Months
- 5 Months
- 6 Months
- 7 Months
- 8 Months
- 9 Months
- 10 Months
- 11 Months
- 12 Months

Paid employment

* In a typical week, how many hours of paid work do you do?

If you don't work the same number of hours every week, please think about the average hours you worked overall. Your best guess is fine. For example, if you worked full time for one whole week in the last month, divide the total number of hours you worked by 4 weeks.

If you have not worked in the times asked about below, enter 0 (zero).

Hours worked in a typical week during study times
(including week days and week ends)

Hours worked in a typical week during non-study times
(like during session / semester breaks)

Does your paid work relate to your field of study?

- No
- Yes a lot
- Yes a bit

* Have you been in **unpaid** employment at any time **during the last 12 months**?

This could be volunteer work or practical work as part of your study and does not include ongoing lab work.

Select all that apply

- Yes as volunteer work
- Yes as practical / practical activities as part of my study
- Yes as some other type of unpaid activity
- No

Does your **unpaid** work relate to your field of study?

- No
- Yes a lot
- Yes a bit

Income

In this section please estimate your total income from all sources for the last 12 months.

If you have only lived in Australia for part of this time, answer for the last 1 or 4 weeks.

Income refers to personal income NOT household income.

* What was your personal **take home income** from all forms of paid employment – after tax.

This includes bonuses, and tips. This is your take home income and should NOT include income from your partner / family. If you still have a job overseas and are being paid to study in Australia, enter your employment income here.

If you are calculating based on trimester, please divide the total figure by the number of weeks in the trimester.

Please enter the amount after tax in whole Australian dollars – NO \$ sign, commas or decimal points.

	Amount (\$)
Personal take home income	

	Amount represents				
	1 week	2 weeks	4 weeks (monthly)	12 months (yearly)	Does not apply
Personal take home income					

Income

* In the last 12 months while living in Australia, did you receive any of the following **payments**?
 Please enter the amount in whole Australian dollars – NO \$ sign, commas or decimal points.
 If you received one amount of money, estimate what that means to you in one month or one year.
 If you didn't receive one or more of the payments, enter 0 (zero) and choose does not apply in the drop-down.

	Amount (\$)
Your take home income for scholarships, living allowances , stipends or bursaries from any source	
Regular or repeating payments received from family or family sponsor <i>This might be a monthly allowance, or a single payment made at the beginning of your study or at the beginning of a year.</i>	
Occasional amounts received from family, family sponsor <i>This might be in the form of gifts or presents. If you received a one-off amount, type the amount and select 12 months in the drop-down.</i>	
Other income <i>This might be from your own savings, sale of your own possessions or investments.</i>	
Other cash payments or other forms of take home pay	

	Amount represents					
	1 week	2 weeks	4 weeks (monthly)	12 months (yearly)	One-off payment	Does not apply
Your take home income for scholarships, living allowances , stipends or bursaries from any source						
Regular or repeating payments received from family or family sponsor <i>This might be a monthly allowance, or a single payment made at the beginning of your study or at the beginning of a year.</i>						

<p>Occasional amounts received from family, family sponsor <i>This might be in the form of gifts or presents. If you received a one-off amount, type the amount and select 12 months in the drop-down.</i></p>							
<p>Other income <i>This might be from your own savings, sale of your own possessions or investments.</i></p>							
<p>Other cash payments or other forms of take home pay</p>							

How many people (other than you) do you support in Australia with the income you have entered? Support means **paying** for some or all of other people's living expenses. It does not mean just looking after someone. The people you support in Australia may be of any age or relationship to you. They may depend a bit or completely on your income. If you don't support anyone else please enter 0 (zero).

In the last 12 months, how much of your income in Australia did you send overseas? This might be in cash and/or as gifts or presents. Estimate the Australian dollar amount of gifts or presents.
 Your income includes any amount received from scholarships, living allowances, bursaries or stipends.

- None sent overseas
- Less than a quarter of my Australian income sent overseas
- About half of my Australian income sent overseas
- About three quarters or more of my Australian income sent overseas

Study expenses

The following questions are about expenses paid in AUSTRALIA only. Please only include amounts that were for you personally and your dependents in Australia - the people you support.

It may be difficult to separate out some expenses, so your **best guess is OK**. It may help you to read all the expense items first to see what is included in each category. In these questions we ask you to estimate your expenses **during the last 12 months**. If you have only lived in Australia for part of this time, choose a shorter time period for each of your answers.

Expenses are for items purchased only in Australia. Do not include amounts for items purchased overseas including online from overseas suppliers.

* In the last 12 months while studying in Australia, what were your **study related expenses (excluding tuition fees)**?
 If you are calculating based on trimester, please divide the total figure by the number of weeks in the trimester.
 Please enter the amount in whole Australian dollars – NO \$ sign, commas or decimal points.

If you didn't have one or more of the expenses, enter 0 (zero) and choose does not apply in the drop-down.

	Amount (\$)
Textbook expenses <i>This includes recommended readings, journal purchases, eReadings and other data sources.</i>	
Stationery and study equipment expenses <i>This includes tools, required clothing like lab coats or uniforms, field trips, conferences, note paper, photocopying, binding and printing.</i>	
Personal computer / device expenses <i>This includes desk top computers, laptops, tablets, mobile phone devices purchase or hire. If this equipment was purchased more than 12 months ago or purchased overseas do NOT include.</i>	
Credit or loan payments (excluding tuition fees) <i>These payments are for study in Australia only. Do not include any loans/credit to pay for study)</i>	
Other education provider costs <i>This includes costs like late enrolment fees, cancellation fees or library fines.</i>	
Student and sports union / guild / council or student club fees	
Other study-related costs <i>This includes costs like conference fees, proof reading, research costs, etc.</i>	

	Amount represents					
	1 week	2 weeks	4 weeks (monthly)	12 months (yearly)	One off payment	Does not apply
Textbook expenses <i>This includes recommended readings, journal purchases, eReadings and other data sources.</i>						
Stationery and study equipment expenses <i>This includes tools, required clothing like lab coats or uniforms, field trips, conferences, note paper, photocopying, binding and printing.</i>						
Personal computer / device expenses <i>This includes desk top computers, laptops, tablets, mobile phone</i>						

<i>devices purchase or hire. If this equipment was purchased more than 12 months ago or purchased overseas do NOT include.</i>						
Credit or loan payments (excluding tuition fees) <i>These payments are for study in Australia only. Do not include any loans/credit to pay for study)</i>						
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Student and sports union / guild / council or student club fees						
Other study-related costs <i>This includes costs like conference fees, proof reading, research costs, etc.</i>						

Living expenses

The following questions are about expenses paid in AUSTRALIA only.

Please only include amounts that were for you personally and your dependants in Australia - the people you support.

It may be difficult to separate out some expenses, so your **best guess is OK**. It may help you to read all the expense items first to see what is included in each category.

In these questions we ask you to estimate your expenses **during the last 12 months**. If you have only lived in Australia for part of this time, choose a shorter time period for each of your answers.

Do not include amounts for items purchased overseas including online from overseas suppliers.

* In the last 12 months while studying in Australia, what were your **living expenses**?

If you are calculating based on trimester, please divide the total figure by the number of weeks in the trimester.

Please enter the amount in whole Australian dollars – NO \$ sign, commas or decimal points.

If you did not pay for one or more of these things, enter 0 (zero) and choose does not apply in the drop-down.

	Amount (\$)
Rent <i>This may include utility expenses like power and water, wi-fi, etc. Only include the portion you pay for yourself and any dependants. If you live in a place where meals are provided as part of your regular payment, please include everything.</i>	
Your home loan in Australia (this is also called a mortgage in Australia) <i>Include loan payments, loan insurance, house insurance, home contents insurance, repairs and rates. Do not include home loan and related costs for parents or other family members.</i>	

<p>Utilities <i>This covers water, electricity and gas. If utility costs are already included in rent, enter 0 (zero)</i></p>	
<p>Food and household supplies <i>This includes groceries, pet food, shampoo, cleaning materials. If meals are already included in rent, enter 0 (zero)</i></p>	
<p>Eat out, take away, delivered cooked food <i>This includes spending at coffee shops, bars, cafes, restaurants, bakeries and similar outlets, including alcohol and tobacco.</i></p>	
<p>Medical insurance</p>	
<p>Other medical and health costs <i>This includes medicine, optical, dental, physio costs and medical insurance.</i></p>	
<p>Vehicle purchase <i>This includes buying or leasing a car, motorbike or bicycle</i></p>	
<p>Vehicle running costs <i>This includes fuel and repairs, insurance, registration, road tolls and parking.</i></p>	
<p>Public transport or paid car rides <i>This includes taxis, Uber, Taxify, trains and bus fares etc. but does NOT include air flights</i></p>	

	Amount represents					
	1 week	2 weeks	4 weeks (monthly)	12 months (yearly)	One off payment	Does not apply
<p>Rent <i>This may include utility expenses like power and water, wi-fi, etc. Only include the portion you pay for yourself and any dependants. If you live in a place where meals are provided as part of your regular payment, please include everything.</i></p>						
<p>Your home loan in Australia (this is also called a mortgage in Australia) <i>Include loan payments, loan insurance, house insurance, home contents insurance, repairs and rates. Do not include home loan and related costs for parents or other family members.</i></p>						
<p>Utilities <i>This covers water, electricity and gas.</i></p>						

<i>If utility costs are already included in rent, enter 0 (zero)</i>						
Food and household supplies <i>This includes groceries, pet food, shampoo, cleaning materials. If meals are already included in rent, enter 0 (zero)</i>						
Eat out, take away, delivered cooked food <i>This includes spending at coffee shops, bars, cafes, restaurants, bakeries and similar outlets, including alcohol and tobacco.</i>						
Medical insurance						
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* In the last 12 months while studying in Australia, what were your **living expenses**?
 If you are calculating based on trimester, please divide the total figure by the number of weeks in the trimester.
 Please enter the amount in whole Australian dollars – NO \$ sign, commas or decimal points.
 If you did not pay for one or more of these things, enter 0 and choose does not apply in the drop-down.

	Amount (\$)
Personal costs, travel and entertainment <i>This includes clothes, cosmetics, hair dressing, gym, holidays and flights purchased in Australia, hobbies, life insurance, entertainment, clubbing, movies.</i>	
Credit card interest and personal loan repayments in Australia <i>EXCLUDE tuition fees. Do not include all your credit card payments, just the amount you have paid in interest.</i>	

<p>Your phone plan <i>This includes data, texts, downloads, and similar services, and if not already covered in rent.</i></p>	
<p>Your internet service and wi-fi access <i>EXCLUDE amounts already covered in phone plan above. If internet service is provided as part of your regular rent / board payment, enter 0 (zero)</i></p>	
<p>Laundry <i>This includes washing, ironing and dry cleaning. If laundry is provided as part of your regular rent / board payment, enter 0 (zero).</i></p>	
<p>Other costs not covered above <i>This includes legal fees, visa fees, migration related expenses, security / police checking, language testing, required vaccinations, childcare fees and pet costs (not food), donations to charities and foundations. DO NOT include any expenses or payments paid to overseas based organisations.</i></p>	

	Amount represents					
	1 week	2 weeks	4 weeks (monthly)	12 months (yearly)	One off payment	Does not apply
<p>Personal costs, travel and entertainment <i>This includes clothes, cosmetics, hair dressing, gym, holidays and flights purchased in Australia, hobbies, life insurance, entertainment, clubbing, movies.</i></p>						
<p>Credit card interest and personal loan repayments in Australia <i>EXCLUDE tuition fees. Do not include all your credit card payments, just the amount you have paid in interest.</i></p>						
<p>Your phone plan <i>This includes data, texts, downloads, and similar services, and if not already covered in rent.</i></p>						
<p>Your internet service and wi-fi access <i>EXCLUDE amounts already covered in phone plan above. If internet service is provided as part of your regular rent / board payment, enter 0 (zero)</i></p>						
<p>Laundry <i>This includes washing, ironing and dry cleaning.</i></p>						

<p><i>If laundry is provided as part of your regular rent / board payment, enter 0 (zero).</i></p>							
<p>Other costs not covered above <i>This includes legal fees, visa fees, migration related expenses, security / police checking, language testing, required vaccinations, childcare fees and pet costs (not food), donations to charities and foundations. DO NOT include any expenses or payments paid to overseas based organisations.</i></p>							

If you have any comments or further details about your income or expenses please tell us here.

As a reward for completing this survey, we offer you the opportunity to win a new **iPhone 8** (64GB) or **one of five \$100 grocery store gift cards**.

To participate, you will need to answer the short question below. You will also need to give us your email address or phone number.

Your answers will not be linked to the information you give, and will be deleted as soon as the draw is completed. Your email address and phone number remain private to Australian Survey Research and will NOT be used for any other purpose apart from contacting you about this draw. It will not be given to any other organisation.

Winners will be chosen based on the best answer and will be advised by Australian Survey Research on 30 July 2019.

In 50 words or less, what is the best thing about studying in Australia?

Please provide an email address or phone number that will get you anywhere in the world in order to be able to participate in the prize draw. Please do **not** use your education provider email-related address.

Email address

Phone number

Appendix H: Report from the University of
Melbourne: Melbourne Centre for the
Study of Higher Education

Regional International Students Initial Report

2017 Survey of Student Finances



Regional International Students Initial Report

2017 Survey of Student Finances

13 November 2018



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1. Overview

This initial report provides an overview of Regional international students' financial situation, including their income, expenses, savings, and financial support. It compares the responses from Regional international students (RIS) with responses from Major Cities international students (MCIS), as collected from the 2017 Universities Australia Survey of Student Finances.

Regional international students were identified based on the postcode they reported living in during study periods. Postcodes considered 'regional' were those classified by the ABS Remoteness Area index to be in any remoteness level outside of 'Major Cities', including: inner regional, outer regional, and remote. All other international students for whom a postcode was given were classified as Major Cities students.

When considering the data, financial responses were rounded to the nearest \$100 in order to be consistent with methods from the national report. Likewise, medians were used instead of means in order to account for the wide variation in responses.

While this report provides only an overview of Regional international students' financial situation, it appears that there is a group of students for whom living in regional areas is particularly favourable. For students who are older and for those who are supporting dependants, their financial situation appears to be more comfortable than for their counterparts in Major Cities areas. However, more research is needed in order to understand the exact nature of their experiences in regional areas.

2. Results

The two groups of international students were similar in demographic makeup, with the most notable exception being differences in age. Regional international students were more likely to be slightly older than those from Major Cities students, with the median age of Regional international students in the sample being 29 and that of Major Cities international students being 27 (Table 1). There were higher percentages of students aged 30 and above in the Regional sample as compared with the Major Cities sample. Likewise, there was a higher percentage of Research Higher Degree (RHD) students in the RIS group (58.3%) than in the MCIS group (41.7%) (Table 2). These differences might have contributed to some of the findings.

The largest percentage of RIS students were from University of Tasmania (35.7%), followed by James Cook (20.8%) and The University of New England (12.1%) (Table 3). Major Cities international students predominantly came from The University of Melbourne (15.6%) and Monash University (11.8%).

The gender ratio was inverse for the two groups, with slightly more males in the RIS sample (51.0%) and slightly more females in the MCIS sample (54.0%) (Table 4).

Students' regions of birth were comparable between the two groups, however the RIS group had a higher percentage of students born in Africa (9.2%), Europe (11.1%), and North America (3.4%) than the MCIS group (5.1%, 7.7%, 3.4%) (Table 6). On the other hand, the MCIS sample had a higher percentage of students from Asia (78.2%) than the RIS sample (65.8%). When looking at students' more specific subregions of birth, there was a notable difference in the percentage of students born in Eastern Asia, with almost twice the percentage in the MCIS group (30.1%) as the RIS group (16.3%) (Table 7). Common countries of birth in Eastern Asia included China, South Korea, and Japan.

It is clear from the demographic data that there were differences in students' age, background, gender, and degree level between the RIS sample and the MCIS sample. These differences may affect students' financial situation.

Income and Expenses

There was no major difference in Regional and Major Cities students' median total annual income, with both Regional international students reporting a median income of \$27,100 (Table 8). However, it appeared that Regional international students' median annual expenditure was lower than that of Major Cities international students (\$21,500 compared with \$24,000). This difference was larger for living-related expenses than for study-related expenses, though the difference was not considerable (\$19,000 for Regional international students compared with \$21,500 for Major Cities international students).

Savings and Loans

While there was little difference in the percentage of students who had savings in case of financial difficulty, Regional international students were more likely to have had to use some of that savings in 2017 (45.5% compared with 38.9%) (Table 9). On the other hand, their median loan amount obtained in 2017 was less than that of Major Cities international students (\$19,000 compared with \$24,000).

Financial support

Regional international students were more likely to be supporting others financially (Table 10). Over one third of Regional international students (34.1%) said they were supporting others financially, compared with 22.2% of Major Cities international students. At the same time, Regional international students were less likely to say they had someone who could help them financially in times of need. Of the students in the RIS sample, 69.9% said they had someone who could help financially, compared with 77.9% of students in the MCIS sample.

Employment

Roughly half of the students in each sample said they received income from employment; however, there were differences in the amount of income received from employment as well as the number of hours worked per week during study periods (Table 11). While Regional international students seemed to work slightly fewer hours per week (7 hours compared with 8 hours), their median annual income from employment was slightly higher than that of Major Cities international students (\$500 compared with \$480).

Financial distress

There were no major differences in students' responses on indicators of financial distress (Table 12). Regional international students were just as likely as those in Major Cities to say their financial situation is a source of worry (48.9% compared with 48.8%). Likewise, they were about as likely to say they feel in control of their financial situation (45.6% compared with 44.9%). However, Regional international students were slightly more likely to say they regularly go without food or other necessities because they cannot afford them (12.1% compared with 9.4%).

These findings seem to contradict other results regarding Regional international students' financial situation. As a result, they highlight the need to explore the situation further and to better understand these students' financial circumstances.

Table 1: Percentage of students in each age group, by location

Age Group	Regional international students	Major Cities international students
Median age	29	27
Under 20	1.0%	3.3%
20-24	19.7%	30.9%
25-29	30.8%	33.8%
30-39	34.9%	27.4%
40 and above	13.7%	4.5%
n	416	5618

Table 2: Degree levels of international students

	Regional international students	Major Cities international students
Undergraduate	19.6%	21.4%
Postgraduate Coursework	22.1%	37.0%
Research Higher Degree	58.3%	41.7%
n	429	5884

Table 3: International students by university

		International Students by Location		Total
		Regional International Students	Major Cities International Students	
Adelaide	n	0	242	242
	% by location	0.0%	4.1%	3.8%
ACU	n	0	30	30
	% by location	0.0%	0.5%	0.5%
ANU	n	0	220	220
	% by location	0.0%	3.7%	3.5%
Canberra	n	0	32	32
	% by location	0.0%	0.5%	0.5%

CDU	n	15	4	19
	% by location	3.5%	0.1%	0.3%
CSU	n	16	70	86
	% by location	3.7%	1.2%	1.4%
CQU	n	4	47	51
	% by location	0.9%	0.8%	0.8%
Curtin	n	7	171	178
	% by location	1.6%	2.9%	2.8%
Deakin	n	0	126	126
	% by location	0.0%	2.1%	2.0%
ECU	n	0	69	69
	% by location	0.0%	1.2%	1.1%
Federation	n	9	10	19
	% by location	2.1%	0.2%	0.3%
Flinders	n	0	37	37
	% by location	0.0%	0.6%	0.6%
Griffith	n	1	123	124
	% by location	0.2%	2.1%	2.0%
James Cook	n	89	11	100
	% by location	20.8%	0.2%	1.6%
La Trobe	n	7	72	79
	% by location	1.6%	1.2%	1.3%
Macquarie	n	1	210	211
	% by location	0.2%	3.6%	3.3%
Melbourne	n	6	917	923
	% by location	1.4%	15.6%	14.6%
Monash	n	3	696	699
	% by location	0.7%	11.8%	11.1%
Murdoch	n	0	25	25
	% by location	0.0%	0.4%	0.4%
UNE	n	52	1	53
	% by location	12.1%	0.0%	0.8%
UNSW	n	2	345	347

	% by location	0.5%	5.9%	5.5%
Newcastle	n	0	113	113
	% by location	0.0%	1.9%	1.8%
Notre Dame	n	0	7	7
	% by location	0.0%	0.1%	0.1%
UQ	n	27	488	515
	% by location	6.3%	8.3%	8.2%
QUT	n	1	196	197
	% by location	0.2%	3.3%	3.1%
RMIT	n	0	259	259
	% by location	0.0%	4.4%	4.1%
UniSA	n	0	90	90
	% by location	0.0%	1.5%	1.4%
Southern Cross	n	3	7	10
	% by location	0.7%	0.1%	0.2%
USQ	n	26	19	45
	% by location	6.1%	0.3%	0.7%
Sunshine Coast	n	2	59	61
	% by location	0.5%	1.0%	1.0%
Swinburne	n	0	58	58
	% by location	0.0%	1.0%	0.9%
Sydney	n	3	469	472
	% by location	0.7%	8.0%	7.5%
Tasmania	n	153	2	155
	% by location	35.7%	0.0%	2.5%
UTS	n	1	147	148
	% by location	0.2%	2.5%	2.3%
VU	n	0	66	66
	% by location	0.0%	1.1%	1.0%
UWA	n	0	193	193
	% by location	0.0%	3.3%	3.1%
Western Sydney	n	0	120	120
	% by location	0.0%	2.0%	1.9%

Wollongong	n	0	131	131
	% by location	0.0%	2.2%	2.1%
TOTAL	n	428	5882	6310
	% by location	100.0%	100.0%	100.0%

Table 4: International students by gender

	Regional international students	Major Cities international students
Female	46.9%	54.0%
Male	51.0%	45.3%
Non-binary/Third gender	0.7%	0.1%
Prefer not to answer	1.4%	0.6%
n	429	5884

Table 5: Birth country of international students, Australia or overseas

	Regional international students	Major Cities international students
Australia	0.7%	0.3%
Overseas	99.3%	99.7%
n	429	5883

Table 6: Region of birth for international students born overseas

	Regional international students	Major Cities international students
Africa	9.2%	5.1%
Asia	65.8%	78.2%
Latin America/Caribbean	5.0%	4.4%
Oceania	3.3%	1.3%
Europe	11.1%	7.7%

North America	5.7%	3.4%
n	424	5846

Table 7: Key subregions of birth for international students born overseas

	Regional international students	Major Cities international students
Eastern Asia	16.3%	30.1%
South-Eastern Asia	20.4%	23.2%
Southern Asia	24.9%	22.2%
Western Europe	9.8%	6.1%
n	417	5812

*Key subregions were defined as any subregion representing 5% or more of either group

Table 8: International students annual income and expenditure

	Regional international students	Major Cities international students
Median total annual income	\$27,100	\$27,100
n	201	2426
Median total annual expenses	\$21,500	\$24,000
n	201	2426
Median total study-related expenses	\$1,300	\$1,500
n	229	2850
Median total living-related expenses	\$19,000	\$21,500
	229	2850
% in budget deficit	39.3%	38.3%
n	201	2426

Table 9: International students' savings and debt

	Regional international students	Major Cities international students
% with savings in case of financial difficulty	56.2%	58.2%
n	345	4511
% that used savings	45.5%	38.9%
n	345	4513
Median value of total debt	\$38,500	\$40,000
n		
Median value of loans obtained in 2017	\$19,000	\$24,000
n		

Table 10: Financial support and financial dependants

	Regional international students	Major Cities international students
Have someone who can help financially	69.9%	77.9%
n	346	4507
% supporting dependants	34.1%	22.2%
n	334	4605

Table 11: Employment figures

	Regional international students	Major Cities international students
Have income from paid employment	51.6%	52.9%
n	273	3453
Median income amount from employment	\$500	\$480
n	157	1947
Median hours of paid work per week	7.0	8.0

n	187	2449
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Table 12: Financial wellbeing

Percentage that agrees or strongly agrees with the following statements on financial wellbeing...	Regional international students	Major Cities international students
My financial situation is often a source of worry for me	48.9%	48.8%
n	389	5288
I regularly go without food/necessities because I cannot afford them	12.1%	9.4%
n	387	5279
I feel in control of my financial situation	45.6%	44.9%
n	388	5278

