

International Students Attending Canadian Universities: Their Experiences with Housing, Finances, and Other Issues

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Abstract

Universities recruit international students for a number of reasons, including enhancement of global contacts and reputation, to increase enrolment, and to generate revenue from tuition. These students face unique challenges as compared with domestic students, but no published studies or reports exist on this issue. In this article we report our findings from a survey and interviews with international graduate students, university personnel, and service providers assisting students. Students reported difficulties with finding affordable, adequate, and suitable housing; with finances, stemming from their ability to work or find employment, and from currency fluctuations; and with

integration into a new university and an unfamiliar society. Administrators described limits to the assistance they could provide. Both groups suggested changes to address international students' housing and financial issues. This study is part of a larger research project exploring housing and related issues among post-secondary students in a western Canadian city.

Résumé

Les universités recrutent des étudiants étrangers pour plusieurs raisons : amélioration de leurs relations internationales et de leur réputation, augmentation du nombre d'inscriptions et génération de revenus. Quoique ces étudiants connaissent des difficultés particulières liées à leur situation d'étrangers, aucune étude ni aucun rapport n'existent sur le sujet. Nous présentons ici les résultats d'un sondage et des entrevues avec des étudiants étrangers diplômés, des membres du personnel de l'université et des prestataires de service aux étudiants. Les étudiants ont mentionné leurs difficultés à trouver un logement convenable à prix abordable, à dégager des revenus suffisants et à s'intégrer à leur nouvelle université et à la société. Le personnel administratif a décrit les limites de l'aide qu'il pouvait fournir. Les deux groupes ont apporté diverses suggestions pour résoudre ces questions pécuniaires et résidentielle. Cette étude fait partie d'un projet de recherche plus vaste portant sur le logement et ses enjeux connexes pour les étudiants post-secondaires d'une ville de l'Ouest canadien.

International students are temporary residents with study permits or refugee status (Citizenship and Immigration Canada [CIC], 2011, section 1.7). Students desire to study in another country to obtain a high-quality education and international experience (Skinkle & Embleton, 2014). Applicants choose Canadian universities for many reasons, including specific programs, affordability, and the perception of Canada as safe (Chen, 2007). Universities recruit these students to enhance their profiles and contacts, improve the quality of students, respond to international students' needs, and, in developed countries, provide a revenue source as domestic enrolment declines (Association of Universities and Colleges of Canada [AUCC], 2007, 2011). Between 1992 and 2008, the number of international students in Canadian universities doubled. In 2010, 90,000 were full-time students, representing 8% of undergraduates, 18% of master's students, and 23% of doctoral students. A further 13,000 were studying part-time. Other countries have also seen similar increases (AUCC, 2011). In 2010, direct education services to international students contributed an estimated \$4.2 billion to the Canadian gross domestic product, about 7% of the education sector's total. These students also contribute to the local economy through personal spending and tax contributions (Roslyn Kunin & Associates, 2012).

The Advisory Panel on Canada's International Education Strategy (Advisory Panel, 2012) has recommended that Canadian post-secondary institutions double international student enrolment within the next decade. Therefore, universities have a stake in the success of these students (Pilote & Benabdeljalil, 2007), and targeted services will help position universities in a competitive global marketplace (AUCC, 2011). On the other hand, most North American institutions lack experience in serving international students and

are less experienced with those from diverse backgrounds, such as lower-income students, older students with families, or those from cultural or linguistic backgrounds other than the dominant one (Bader, 2004).

Research on international students' experience can help to inform the internationalization of post-secondary institutions, but it is lacking in many areas. Although researchers have studied issues such as conflict between international students and their advisers (Adrian-Taylor, Noels, & Tischler, 2007), little attention has been paid to integration factors (Cameron, 2006). In a meta-analysis of 47 dissertations, Banning and Kuk (2010) identified research on learning communities, multiculturalism, administration and technology, staffing, and student success, but not on student financial issues (Hellstén, 2002) or housing as an important determinant of health (World Health Organization, 2014). An unpublished western Canadian study identified housing security as an issue for post-secondary students (Gordon & Kovacs Burns, 2005), which led to a larger project exploring Canadian university students' housing security (Kovacs Burns et al., 2014) that highlighted unique factors for international students. Our purpose, therefore, is to illuminate needs and challenges of international students attending one Canadian university, and housing needs in particular. Findings might be transferable to additional studies in this and other post-secondary institutions. We first situate the study within the literature on post-secondary student issues, followed by an overview of the method, a presentation and discussion of the findings, and conclusions along with considerations for both universities and international students. We have adopted the perspective of structuration theory (Giddens, 1984) to illuminate the interactions between social structures and individuals to promote change processes when structures do not or no longer fulfill needs.

Background and Literature

University services for international students include counselling and nonacademic support, orientation, designated support staff or offices, academic advisers/support, and international clubs (AUCC, 2007). Many institutions offer no pedagogical support, although international students might be unfamiliar with Canadian curriculum, teaching, and evaluation methods; technology use; and different instructor-student relationships (Pilote & Benabdeljalil, 2007). Students might also suffer from professors' stereotypes about their academic background (Hellstén, 2002). Difficulties can arise in the academic or professional realm (Hellstén, 2002) but also in personal areas, such as housing and finances, where all students might face problems (Berry, 1996). Challenges include pressure to succeed, language difficulties, cultural differences, financial issues, and coping with change. Adaptation might be affected by students' expectations, which are at least partially based on information received through both formal and informal channels before or shortly after arriving in Canada. Reliable information might be difficult for an international student to assess. For example, the Step 1-2-3 tool of the Council of Ministers of Education, Canada (CMEC, 2012b), allocates \$10,400 for living expenses, less than half the 2011 low-income cut-off for Canadian urban residents (Statistics Canada, 2012). Furthermore, information received depends on professional and social networks. Many Canadian universities and faculties or departments publish handbooks, as revealed in a Google search using the expression "handbooks for international students attending universities," so even those attending the same university might receive conflicting information if they are headed for different programs.

Further complicating information transfer is the fact that policies and guidelines for international post-secondary education and students are under Global Affairs Canada (formerly Foreign Affairs, Trade and Development Canada) and the Council of Ministers of Education, Canada, but implementation is a provincial responsibility, so practices vary between provinces and between universities (Leyton-Brown, 2008), something students might not know. For example, Ontario's health plan does not cover international students, but university employees can access institutional plans (Leyton-Brown, 2008). Therefore, students' monitoring of structures, "rules and resources, or sets of transformation relations, organized as properties of social systems" (Giddens, 1984, p. 25), might provide information useful at one university but not at another. As well, on-campus housing available to arriving students varies among campuses ("First Year Housing," 2006), and they need housing that is appropriate and acceptable. In a study involving international students in Malaysia, gender and cultural background were correlated with student attitudes toward sharing of space and privacy and hence satisfaction with on-campus housing (Najib, Yusof, & Osman, 2011). Students with higher income had more choice in housing and expressed greater satisfaction. Some students prefer the privacy of living off campus but still might struggle to find a place to call home. Li (2006) described a student's unwillingness to hang a picture for fear of losing a damage deposit.

The issue of housing for international students in Canada is complicated as it involves various "structures" at different levels. For international students, structures are national, provincial, and university policies as well as resources and support provided by organizations and individuals directly to students in need. Many "agents" are also involved in international student housing issues, including nongovernment organizations working on housing issues, university administrators, faculty members, international students themselves, and student organizations. Through interactions and relationships, these agents take different roles in making changes in existing systems, which are "reproduced relations between actors or collectivities, organized as regular social practices" (p. 25). Giddens considers human beings to be actors or agents constrained by structures and systems but also using their agency—their intention and capability—to reproduce the structures. The constant restructuring process leads to social change at different levels. To understand the dynamic restructuring process within contexts, we attempted in our research to hear voices from different agents involved in this issue, and Giddens's structuration theory informed the process for this component of the study as well as the structural ones.

Method

The project, part of a larger study (Kovacs Burns et al., 2014), entailed a parallel multiple methods study (Morse & Niehaus, 2009) involving a survey, document analysis, and interviews with key informants, aimed at collecting information on student housing and supports. An online survey invitation was emailed to 2,000 randomly selected students at a western Canadian university. Questions to student participants assessed housing-related issues for them and friends, personal factors and demographic information, and awareness of and access to information and supports. As well, content analysis was conducted on university services, student housing, and student finance documents, and interviews were initiated with students, university personnel (faculty, administrators), service providers (food bank, finance office, international student office, counselling, health

services, chaplaincy, residence), and others with roles relevant to international students and housing (housing inspector, student association, protection/security services). Student interview questions related to housing information, access, choices, and challenges. Questions for university personnel, service providers, and others focused on their awareness of and assistance to international or other students with housing and finance issues, existing university supports for students, existing policies concerning obligation to students including housing and finances, and how the university might accommodate students who are either homeless or at risk of becoming homeless (Kovacs Burns et al., 2014). The study adhered to the university's ethical guidelines. Rigour was maintained by emphasizing confirmability, dependability, transferability, and credibility (Guba & Lincoln, 1989). Both the survey and the interview samples contained bias, as the study relied on student volunteers and self-reported data; institutional interviewees were drawn from a list of potential key participants, who were approached and asked to participate. Interviews were audio-recorded, transcribed, and analyzed using a coding framework that the research team developed and verified for interrater reliability.

Findings and Discussion

Student Survey Findings

The quantitative survey sample size was limited by a 28.6% response rate (571 of 2,000 randomly selected students), possibly due to stigma associated with financial and social problems (Faugier & Sargeant, 1997) or the time required to respond to a survey. Seventy-five international students without Canadian permanent residency or citizenship completed the survey. International student participants were between 19 and 49 years old (mean 27 years); 38 were female and 37 male. Most were single ($n = 51$, 68%), and some were married ($n = 19$, 25.3%) or in a common-law relationship ($n = 4$, 5.3%). One participant did not specify. Few participants ($n = 6$, 8%) had dependent children living with them. Length of time as a university student was between 1 month and 6 years (average 22.6 months). Of the 74 who identified their level of study, 23 were undergraduates, 21 were master's students, and 30 were in doctoral programs.

On average, international student participants had moved twice since beginning their studies. Twenty-two participants lived in a university residence, 47 rented housing off-campus, and 18 shared accommodations. Two lived in a fraternity or sorority house, and one rented a bachelor suite (one-room apartment). Nineteen lived alone. The other participants lived with family members, including parents, spouses, and/or children; with friends, classmates, or roommates they did not know previously; or with a boyfriend or girlfriend. All reported paying for accommodations. Most (48) spent \$500 to \$999 per month, 20 paid less than \$500, and 3 paid more than \$1,000; 4 did not provide details. More than half (39) of these international students reported personally experiencing some problems with accommodation during the previous academic year, and 45 knew about 5 students who experienced accommodation problems. Affordability was the most reported problem; 32 students spent more than 30% of their income on accommodation; 15 also experienced suitability issues such as overcrowding or substandard housing; 6 students experienced adequacy issues such as lack of access to water or privacy.

More than half of the international students (43) did not know where to find assistance with accommodation. On a 5-point Likert-like scale on resources for resolving ac-

accommodation issues, participants reported low levels of agreement on having a family to turn to ($M = 1.7$, $SD = 1.2$). Students agreed moderately that they had friends to turn to ($M = 3.2$, $SD = 1.3$) or knew where to find affordable accommodation ($M = 2.8$, $SD = 1.2$). Many (34) received assistance with housing issues from family or friends (33), and some used public services such as a food bank (12), a financial subsidy or emergency plan (9), or a hostel or shelter (4, 5). Factors that affected housing procurement included rent and tuition costs. Students indicated high levels of agreement that housing affected their physical health ($M = 3.8$, $SD = 1.3$), mental health ($M = 4.0$, $SD = 1.3$), and ability to study ($M = 4.1$, $SD = 1.2$) (see Table 1).

Table 1.
Factors Identified by International Students as Affecting Their Ability to Find Affordable Housing

Factor	Mean [†]	Standard deviation
Cost of rent	4.5600	.79253
High tuition fees	4.2667	1.03105
Shortage of affordable accommodation	4.2133	.96273
Cost of living (food, transport, clothes)	3.9867	1.12097
Lack of student loans (ineligible, unavailable)	3.4658	1.21429
Lack of working opportunities	3.2267	1.23653
Lack of information	3.2133	1.13057

[†]Mean calculation based on Likert scale of 1 to 5.

Interview Findings

The purpose of the semistructured interviews (Morse & Nieuhaus, 2011) was to explore in greater depth international students' experiences in Canada with housing and other stressors. The survey contained an invitation to participants to contact researchers by email. Additional participants were identified through snowball sampling. Four of the 8 student interviewees were international graduate students, and their data are considered here along with relevant survey results from the 571 respondents and information from interviews with one health inspector and 10 university personnel: campus administrators, student service providers, faculty members, and student association executive members. We refer to all interview participants as "she" regardless of the interviewee's sex or gender. International students shared concerns faced by domestic students (Kovacs Burns et al., 2014) but often compounded by factors specific to themselves. Some issues were specific to international students, and we will focus on those, particularly housing and other financial matters and access to information and support.

Housing and the Cost of Living

Housing issues affected all international students and related to affordability, adequacy, and suitability. Students also discussed the personal impacts of inadequate housing and homelessness. Housing represents a large percentage of a student's living expenses,

so affordability touches on cost of living generally and the balance between income and expenditures. International students pay higher tuition but receive the same teaching assistant (TA) and research assistant (RA) pay as domestic students. TA/RA pay was not always available year-round, a hardship particularly for students from less affluent countries. Students described not realizing how much money would be deducted from their stipend for tuition, which disrupted budgeting. One described receiving only \$143 in the second month. Another tried unsuccessfully to negotiate instalment payments on tuition, and administrators acknowledged the limited degree to which they could bend the rules. Both the student and the administrator tried to make a difference in the system but were unable to do so due to the lack of power, as “action logically involves power in the sense of transformative capacity” (Giddens, 1984, p. 15).

A service provider described a survey of 500 international students in which 40% reported difficulties finding affordable housing or accommodations close to campus, “including 13% who said that it was a big problem.” The main issue was “understanding the relative cost.” Students often start in temporary housing such as a hotel or hostel, so they need to find housing quickly and might choose to live in residence, but the graduate students’ residence was “very expensive”; a participant described the monthly rent increasing by \$300 over three or four years. Students were surprised to learn that living off campus was less expensive, indicating a perceived need for better information-sharing structures (Giddens, 1984), particularly in view of the limited time that students have for understanding and negotiating their new environment and their need to make decisions quickly. Furthermore, those living in residences might have to leave during breaks and so still experience housing insecurity (Hallett, 2010).

Adequate housing was described in terms of security, equipment provided, and health and safety standards (Kovacs Burns et al., 2014). Participants described suitable housing in terms of privacy, proximity to campus, environmental factors, and family accommodations. Finding housing in an unfamiliar city was a challenge. Both student and institutional participants reported situations where country of origin and relations with co-tenants, for example having a partner or relative to share space, affected the acceptability of housing (Najib et al., 2011). As well, some international students return home periodically. One student described not wanting other people to use “my place” when she was away but observed that “other people don’t have a problem with that.”

Housing challenges relate to a variety of life issues. Students accustomed to good public transportation underestimated commuting time, again indicating a need for knowledge transfer (Giddens, 1984). Some students have never lived in basements. One described a basement suite as cold; another reported being “happy to get on a southwest so I get sun.” A faculty member described students “having to leave their children with their family, heartbroken because they can’t afford to have their children with them because they can’t afford the accommodation or the child care.” A student agreed, reporting moving to a bigger place with higher rent when her family arrived. International students must also adapt to local cultural norms such as children having their own bedrooms (Canada Mortgage and Housing Corporation, 1999).

The Canadian climate necessitates adequate housing: “Often [international students] are making a choice between rent and food. And it’s bloody cold here so they need to have accommodation.” This faculty administrator considered food security a major issue, not-

ing that international students often underestimate food costs. A student participant sought free food and described a Canadian roommate's lack of understanding.

One time she kind of . . . raised her voice saying that . . . “You should be getting a cellphone because I cannot get a hold of you.” . . . I can't even afford to pay for my food—you want me to get a cellphone? [*laughs*] Like, people don't understand.

Students described choosing between earning income and studying. One participant spoke about having rented a room rather than an apartment and doing cleaning in exchange for lower rent. Tuition accounted for most of another student's expenses, and saving money was impossible.

One service provider described international students' couch surfing. A student described moving frequently and staying overnight at the university and considered going without housing for a month. A faculty administrator stated that having buildings open 24 hours made homelessness more acceptable, but “it's a dangerous place. In the middle of the night, you're trying to sleep.” Lack of safe housing was also reported by a few survey respondents.

Making a Temporary Home in a New Country

A student described reasons for studying abroad and the sacrifices to do so.

There was nowhere to improve [in the home country] so okay, I come to Canada, I want to improve. I'm doing a PhD in Canada, which is like, wow, right, but then you're living in . . . a hole and it's like . . . you can barely eat, you know, food.

Students like this one face unique challenges that can directly or indirectly influence their housing situation, such as migration, adaptation to a new country, and higher tuition.

Immigration experiences. One student described having to learn what the necessities were, such as winter clothing, and receiving initial help in buying food. Another described coping with cultural differences, such as student behaviour toward teachers and language issues. Also unique to this group were immigration-related issues. A lapsed visa might necessitate a return to a country of origin temporarily, meaning having to obtain housing and other necessities a second time. A student reported starting a PhD before finishing a master's in order to be eligible to apply for a visa, a process that the Advisory Panel (2012) has recommended streamlining.

Employment barriers. Some students had difficulty obtaining professional registration and could not work as TAs or even grade papers, or else were underpaid for their qualifications. Students at institutions with a federal agreement may apply for a visa to work off-campus, but they must have been in Canada for 6 to 12 months (CIC, 2012). They compete with domestic students for on-campus jobs. A faculty member described trying to convince students to take menial jobs. A student said, “I'll do it to survive but I'm not here to work in a coffee shop and do my PhD.” A student participant considered that in being unable to practise her profession, “my identity was kind of taken away from me.” She later obtained an instructor position but struggled to find year-round work. This student also said that changing faculties meant fewer TA opportunities, because the former faculty no longer considered this student a priority.

Other employment barriers also existed. One student described needing a driver's licence but not having a car to practise for the test. Others cited cultural differences to overcome; one recommended opportunities to shadow fellow professionals. All of these barriers are structural constraints that students encountered with various systems. For example, there is an overall lack of policy support or other resources that can assist international students to obtain proper employment. This lack of resources is a reflection of international students' low power status in the society and job market because "resources are media through which power is exercised, as a routine element of the instantiation of conduct in social reproduction" (Giddens, 1984, p. 16).

Currency fluctuations. International students felt the effects of currency fluctuations in their country of origin. Issues affecting all students, such as inflation or tuition increases, might be compounded for international students by factors such as currency exchanges. A service provider said that even a small change might "mean the difference of \$300 for them per month."

Information Systems

Institution-provided information. A faculty member and a service provider both observed that many international students need help because of inadequate information. These students relied on a number of sources before and after arriving, including the university but also their personal networks and the Internet. They receive a magazine and email/chat service, and on arrival they might be picked up at the airport by volunteer student groups. Many Canadian post-secondary institutions and departments have handbooks or other information resources for international students on housing and emergency services, including loans and bursaries. The international centre has held workshops on housing issues and "insider" information such as how to dress for local weather and use public transportation. The university's international student office provides an orientation program with information on housing and tenants' rights and responsibilities, and the student information centre offers a listing of students looking for roommates.

Universities oversee on-campus housing, and the institution in which this study was based also has a housing registry listing on-campus/residence and off-campus housing; but it does not evaluate the listings, making it difficult for international students to rent from their home country. A student who used such a list said the landlord did not tell renters about foster children in the home. Another said that, being unfamiliar with the city, she did not have a clear idea of distances. Faculty and student executive members described students' lack of knowledge about their rights and the resources available in case of problems, such as how rental agreements work or how university policies might address their concerns about accommodation and housing. A student reported losing a rental deposit because of inexperience. A faculty administrator described some landlords providing "basically a hole in the ground that students may be willing to take for any cost" and suggested giving students contact numbers and information on dealing with housing problems. As well, some international students might be unwilling to challenge the authorities: "One of the false . . . perceptions out there . . . is that a landlord can evict them for complaining to the health department." A student described receiving hints of potential problems but not understanding them because of inexperience. Another described difficulties using online systems from the country of origin because of intermittent Internet access. One student said, "We don't use credit cards back home."

An agency employee described a survey in which international students reported seeking information mainly from relatives and friends. The employee reported students receiving “misleading” information and falling prey to “the myth of the friend who is [already] here and has said, ‘Well, you could probably find something’ . . . and ‘I will help you’ becomes a flip side to that.” The student assumes that the friend will be willing and able to provide substantial help.

Information on living expenses. To obtain a student visa, applicants must indicate income of \$10,000, which might be assumed to relate to the cost of living in the destination country (CIC, 2012). Some international students provided inaccurate information on applications.

The international students . . . fill out all these forms saying that they have all of these things, and I know that at least some of them are lying . . . 'cause they get here with no supports. (Faculty administrator)

When they give you the visa they ask you do you have this much money, whatever it is, ten thousand dollars. . . . Who in [participant's home country] has ten thousand dollars? . . . What do we do is . . . put money into an account from different people, provide the paper that says you have it, and then everybody takes it away so when you come here, you actually don't have the money. (Student)

The visa requirement, similar to the CMEC (2012b) recommended living allowance, is inadequate to live on. In one survey, described by a student service provider, one in six international students described obtaining money for living expenses as a “big problem.” Students arrive without an accurate idea of the cost of living, and a student described difficulties in anticipating needs. Another described not knowing what her earnings and take-home pay would be. Students also sometimes assume that the faculty will pay enough to cover all expenses.

International students are advised to bring extra money for temporary housing and other emergent expenses, such as clothing or household items, that domestic students might be able to purchase over a longer period. However, students reported not accessing the information. One described information provided by the federal government as outdated. A student suggested the university give students a “news flash every month,” advertise non-university services, and put up posters in graduate lounges, elevators, and other areas of high student traffic. Another suggested a brochure or pamphlet describing student services. Not all students maintained a mobile phone in Canada because of the cost, and not all accessed social media. Some described choosing free services such as Google. A student noted that even with information available, younger students might take risks: “I basically took two suitcases, got a visa, went, right? . . . You either swim or you drown.”

Identifying students' issues. Participants voiced a need for international students to provide information so that university personnel can better understand their circumstances. One described faculty sessions aimed at identifying international students' problems, noting that some supervisors “understand . . . and some are, like, ‘Well . . . it's your choice; why did you come then?’”

I would say they have no idea what we are going through to get here and to manage . . . because everybody's like, "Well, your parents are not paying." Like, how can they pay when they live out of \$300 a month there?

Raising the awareness of international students' unique challenges seems to be an important step to initiate support from university faculty and staff members, who have a longer connection with the university and, by extension, provincial and federal structures than do international students and so might be better positioned to make changes that influence policies and practices. As well, differences between institutions and provinces and differences in faculty members' responses mean that some students' ability to negotiate one structure might not help them with the next, and might not be useful to another student they might try to advise (Giddens, 1984).

Our interviewees' elaborated responses on information accessibility, adequacy, and accuracy addressed Giddens's (1979) notion of discursive consciousness (things actors can say about conditions of their action) and practical consciousness (things actors know but cannot describe). Those two types of consciousness and knowledgeability are important for actors who navigate the structure. Giddens deemed that "every member of a society must know . . . a great deal about the workings of that society by virtue of his or her participation in it" (p. 250). This knowledge cannot guarantee changes but is important for actors who take rationalized actions toward their desired structural change. The interviewees expressed their desire for more information support and also indicated that other actors such as faculty members, administrators, and policy makers should have greater knowledge of the current situation to inform their decision making. This confirms Giddens's (1984) arguments that "actors not only monitor continuously the flow of their activities and expect others to do the same for their own; they also routinely monitor aspects, social and physical, of the contexts in which they move" (p. 5). Therefore, our interviewees also elaborated on international students' needs for support systems.

Support Systems

International students need resources as well as information. Institutions provide some, but students are often unaware of them and turn for information and support to their personal networks, including family, friends, faculty colleagues, and, through the larger university, organizations such as student associations. One participant stayed with distant relatives on arrival while looking for a place to live. They also create new relationships, for example with professors. Institutional employees operate within existing university guidelines and policies but can also to some degree adapt existing structures to emergent needs (Giddens, 1984).

Social support. International students often had to separate from families. Bringing the family meant increased living costs and higher rent or a move farther from campus, but it also meant having someone familiar to share accommodations. Married graduate students might need financial and emotional support because of a lack of money and the stress of separation, but even student couples might have financial problems. Students supported each other, although a student participant suggested a differentiation between students who were struggling and those who were not. Another considered that compared with undergraduates, graduate students are isolated by working for a specific professor and need opportunities to interact with each other.

Faculty support. Faculties provide emergency funding for domestic and international students. An agency worker described inconsistencies between faculties in emergency funding criteria and suggested a bursary program funded by graduate students. Sometimes individual professors helped students by locating emergency funding or assistantships. One student described living for two semesters with a professor who also gave her cash and groceries. However, she also reported that a professor did not offer more hours of work, “probably to protect me,” although the same professor increased support to a student who married. Another student indicated that some professors do not want to be involved in students’ personal lives, and this unpredictability might hamper students’ ability to effect change. The professors’ and administrators’ varied discourse on lower-income international students’ needs might hamper advocacy for change and create an unpredictable situation for students. A few rejections might result for the student in routinized behaviour of avoidance and of seeking help elsewhere.

Institutional support. In addition to teaching and research assistantships, institutional support for all students takes the form of bursaries, loans, scholarships, and emergency services such as emergency funds and the food bank. A student services provider noted that her organization could give a maximum of one month’s cost of living for rent and food, about \$800, as either a repayable loan or a bursary. She observed that emergency funding is not meant for students who arrive without enough money to live on and described discussions with students on the affordability of studying in Canada, noting that some borrow from friends or family, “and to me that’s a personal choice.” She described an international undergraduate student bursary aimed at students “who are not what we call chronically underfunded” and who have almost finished their program. This characterization expresses an ideology (Giddens, 1984; Heracleous, 2013) in contrast with the policy recommended by the Advisory Panel (2012), who describe international students and education as a “key driver of Canada’s future prosperity” (p. viii) in whose success stakeholders have an interest. Scholarships might also be available to students with high grades, and the Advisory Panel (2012) recommends increasing these. However, international students do not qualify for many domestic scholarships or for provincial student loans, and without a credit history they often cannot obtain bank loans or lines of credit.

In addition to financial assistance, administrators provided emotional support to students. One participant’s agency provided referrals to counselling, although “the university’s not giving money to the counselling service.” Other participants described difficulties in identifying distressed students. One wanted to form long-term connections with students but noted limitations on “what I can do without getting into trouble.”

Student associations. Students helped other students by donating to the food bank and welcoming arriving international students. Student groups provided orientations and hosted students, but a participant noted, “We have to make sure that you know there is not another agenda involved, so we do some pre-screening of the leadership within the group.”

Taking Responsibility, Taking Action

International students’ interaction with the Canadian university begins with communication, which might be unidirectional or multidirectional. An analysis of documents (Kovacs Burns et al., 2014) that included brochures and online information on student services, news articles, and student-specific documents published between 2010 and

2012 by the university in this study revealed diverse support services and information on health and wellness, counselling, recreation, safety and security, spirituality, academic and career development, student sustainability, and financial supports. Students also received a handbook describing on-campus resources such as a peer support program and residences, and links to government information. They were invited to ask questions through online chat or email, which might not be easily accessible to students with limited Internet access. Students could also seek information and advice from their personal networks. Some participants considered information provision to be the only responsibility of the university, which recruits and benefits from the presence of these students in the short term, and indicated that it was up to the student to adhere to existing norms and plan realistically for their studies. Some student participants reported problems accessing information—possibly because it was provided all at once and out of context, before the student had arrived in Canada, as noted by a faculty member participant—and also interpreting conflicting and out-of-date sources.

On arrival in Canada, students must understand and negotiate both authoritative resources (such as professional accreditation bodies) and allocative resources (such as university or faculty service providers, professors who provide employment) (Jones & Karsten, 2008). A faculty member described funding for international students as “pretty minimal” and considered international graduate students to be underfunded “because we do not take into account the realities of what it actually costs to live here.” One student participant suggested making it easier for international students to earn money, a recommendation the Advisory Panel (2012) supports. Some international students struggle to meet their basic needs, and participants differed in where responsibility for action lay. Because students’ needs are unique, some participants considered local-level assistance most effective. Faculties, where the students are known, can provide ground-level financial and personal support for cultural and professional adaptation, something the on-campus associations and community at large might participate in as well. Professors had more flexibility in what they could offer and also more individual choice in how they responded than did administrators, whose job it is to implement rules and policies. Participants described non-university-based supports such as churches and community food banks. The community at large donated to agencies such as food banks, but this assistance might not increase community awareness of the students’ needs and what they have to offer. An agency employee suggested that community members take in or mentor international students. A student suggested a buddy system. No participants cited their own cultural community beyond the university or their countries’ embassies or diplomatic bodies as sources of either information or support. The Advisory Panel (2012), on the other hand, considers that these students benefit Canadian society in creating global networks and enhancing the skills of the workforce. Adoption of that discourse at the institutional level might help foster policies focusing on helping international students succeed rather than on the short-term benefits they provide. Both institutional and student participants observed that if the university is recruiting a diverse student population, it should provide services for these people, including jobs and lower-cost or subsidized housing, or it should relax the rules on sharing university housing.

For structural changes at personal, group, organizational, community, and societal levels (Giddens, 1984), student-oriented actions are easier to facilitate than organizational or higher-level changes, although the latter are equally important (Pilote & Bena-

bdeljalil, 2007). An agency worker stressed that students must make their needs known. However, one described a student wanting to share her story with a supervisor but not wanting pity. An agency worker described trying to reduce the stigma of asking for help: "Pride is such a big thing with these folks. . . . Nobody wants to say, as an adult, . . . I can't feed my family." On the other hand, a student reported, "Maybe I'm grown up enough I don't really care what people think about me." Another described doing "wrong things" to get by. Many participants described inconsistency and unpredictability in responses students could expect to requests for help, complicating the task of creating and modifying existing structures based on experience (Giddens, 1984).

Some participants considered responsibility to be shared. A faculty member stated, "Once we take them on, then they're part of the family," and a student executive member considered that economics should not be a barrier to education. On the other hand, a service provider differentiated between students who "made the choice to come here and be chronically underfunded" and "retention of the fourth-year student . . . because they've had an extenuating circumstance." An agency worker suggested increasing bursaries for students with "extenuating circumstances" such as currency fluctuations or a disaster in their home country and suggested individual assistance and coordination between services rather than a general program. This approach would not, however, address the situation of a student described by a participant as "chronically underfunded." The above suggestions on shared responsibilities and collective effort to help international students with their housing issues are system integration strategies, defined by Giddens (1984) as "reciprocity between actors or collectivities across extended time-space" (p. 28).

Conclusion

International student enrolment in Canadian post-secondary institutions is expected to increase over the next decade (CMEC, 2012a), and international education will be an economic driver in both the near and the long-term future (Advisory Panel, 2012). Higher numbers of students will result in pressure to expand financial and personal services for these students, something institutions have not traditionally provided (Skinkle & Ender-son, 2014). Similarly, more students will seek information and resources. For successful outcomes in meeting student needs and expectations, as well as addressing institutional challenges as voiced by various participants, change processes will need to involve students but also faculty members and university administrators, who have a longer connection to power structures than students do but are informed through interactions with many students (Giddens, 1984). These include, for institutions, maintaining and developing accurate information that is accessible to students on study and living needs and costs; enhancement of financial resources available to international students, particularly those facing extenuating circumstances such as currency fluctuations; mechanisms to promote awareness of international students' unique challenges but also their contributions to Canada; and mechanisms for ongoing relationships between international students and institutional staff and/or members of the larger community. To solve international students' housing challenges effectively, both social integration and system integration are required. Social integration is achieved when there is "reciprocity between actors in contexts of co-presence," and system integration happens through "reciprocity between actors or collectivities across extended time-space" (Giddens, 1984, p. 28).

All participants noted a need for information on rental housing, including evaluation criteria, tenant rights, and specific contact information. They also suggested that information provision should be ongoing and easily accessible. Students are able to access information and create budgets; obtain and develop financial, social, or professional support; and make their needs known. Given that assistance from professors and staff is variable and graduate students tend to work in isolation, students must identify existing support structures or develop new ones and make their needs known to existing organizations such as university student offices or professional regulatory boards. One important characteristic of structure is duality, which is “that the rules and resources drawn upon in the production and reproduction of social action are at the same time the means of system reproduction” (Giddens, 1984, p. 19). It is important for different agents to take actions to negotiate with and improve the current structure; however, the positive change also requires a long and complicated process due to the dual nature of structures. Some students were “chronically underfunded,” either because they did not understand or ignored the information provided, or because they received inaccurate information. Participants expressed differing views on institutional and community responsibility for these students.

Although the participant samples were small, so results cannot be generalized, the findings provide insight into international students at one institution, as a case in point, and their reasons for financial struggles, difficulties in accessing information, and adaptive strategies in settling into studies in a new country, including finding suitable housing. This information is useful to professors and others who interact with international students, institutional administrative and campus services that develop or offer programs for these students, government departments for education and student immigration policy development, and professional regulatory bodies with whom students interact. Faculty members, administrators, student service providers, and student government members, on the other hand, offered insight into what they consider their relationship and role with international students, which lends insight into how existing structures might be adapted (Giddens, 1984). Further research on students' information-seeking behaviour and institutions' program provision and information dissemination would help institutions better prepare students for international study. 🍁

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