Struggling to Find a Home in a Tight Rental Market in a Medium-Sized Canadian City: International Students and Post-Pandemic Housing Realities in Peterborough

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This paper explores the post-pandemic housing experiences of international students in Peterborough, Ontario. It situates these experiences within Canada's broader housing affordability crisis and the country's expanding international education sector. While international students are increasingly valued as economic contributors and potential permanent residents, their everyday realities—particularly access to safe and affordable housing—remain insufficiently understood, especially in medium-sized Canadian cities.

Drawing on the Social Ecological Model (SEM) and using qualitative data from two focus group discussions with twelve international students, the paper demonstrates that international students face housing precarity tied to their socio-demographic characteristics, limited social supports, inadequate institutional responses, and broader structural constraints such as restrictive immigration policies and tight housing markets. The paper conclusively argues that international students occupy a paradoxical position in Canada: they are actively recruited for their economic value yet remain structurally marginalized within housing systems. Addressing their housing insecurity requires coordinated interventions across institutional, municipal, and national levels.

INTRODUCTION

International education has become central to Canada's immigration agenda over the few past decades. The expansion of international education in Canada reflects broader neoliberal transformations in higher education and immigration policy, whereby international students are viewed as economic commodities - sources of revenue and skilled labour within global competition (Del Paggio, 2025; Kang, 2020). Beyond contributing billions of dollars annually to the Canadian economy through tuition revenue, international students also address Canada's labour shortages and aging populations (Global Affairs, 2019). This dual positioning of international students—as both students and future economic migrants—has intensified recruitment efforts across Canadian institutions, leading to surge in international students' population across the country. The surge in international student enrolment has reshaped both major and mid-sized Canadian cities, with these students playing a critical role in sustaining local economies and helping post-secondary institutions remain financially viable (Canadian Bureau of International Education) [CBIE, 2025]. However, the recent increased of international student population has occurred at the time Canada is experiencing housing crisis. Rising rental costs, low vacancy rates, inflation, and low housing supply have intensified housing precarity across the country (CMHC, 2023b).

The COVID-19 pandemic significantly deepened these housing challenges for Canada's international students, who also experienced widespread job losses, social isolation, and uncertainty regarding immigration pathways (Morris et al., 2020). In medium-sized cities such as Peterborough, where rental housing supply was already constrained prior to the pandemic, international students became vulnerable to housing insecurity in the local housing market.

Although public debates surrounding Canada's housing crisis increasingly place the blame on rising temporary migrants, including international students, limited scholarly attention has focused specifically on how international students experience housing precarity in medium-sized urban contexts. Existing research often concentrates on large metropolitan cities such as Toronto and Vancouver, leaving smaller and medium-sized cities underexamined despite their growing international student populations. This paper addresses this gap by exploring the post-pandemic housing realities faced by international students in a medium-sized city of Peterborough, Ontario.

OBJECTIVES AND RESEARCH QUESTIONS

The paper has two objectives:

- **To explore the post-pandemic housing experiences of international students in Peterborough, Ontario, within the context of a constrained rental market and Canada's broader housing affordability crisis.**
- **To understand how individual, community, and structural-level factors shape housing precarity among international students in Peterborough.**

To achieve these objectives, the research questions below guide the study:

- **What are the post-pandemic housing experiences and challenges of international students in Peterborough, Ontario?**
- **factors influence international students' access to safe and affordable housing?**
- **How do individual (micro), social and institutional (meso), and structural (macro) What are the policy implications of the contradiction between international students' economic value and their limited access to safe and affordable housing**

Peterborough provides an important case study because over the last few years it has experienced rapid immigrant population growth, including international students (Statistics Canada, 2024) and persistently low rental vacancy rates (CMHC, 2023a), making access to affordable housing especially difficult. By focusing on international students housing needs in Peterborough, this paper contributes to broader discussions of Canada's post-pandemic housing precarity, and temporary migration in smaller Canadian cities.

LITERATURE REVIEW

International Students and Housing Precarity in Canada.

While studying in Canada provides opportunities for educational advancement and cultural exchange, international students also encounter numerous socio-economic challenges which impact international students' well-being and settlement experiences. Existing research has documented issues related to financial insecurity, language barriers, labour exploitation, social isolation, and mental health difficulties (Firang, 2020; Morris et.al., 2023; Wang & Liu, 2024). More recently, scholarship has also increasingly focused on housing insecurity as a critical issue affecting international students' well-being at the study destination (Berg & Farbenblum, 2019;). These challenges and vulnerabilities became particularly visible during the COVID-19 pandemic (Pottie-Sherman et al., 2023).

Existing studies demonstrate that during the pandemic many international students struggle with high rental costs, overcrowded housing conditions, exploitative landlord practices, and discrimination within rental markets (Aboagye-Gyasi, 2024; Pottie-Sherman et al., 2023). Unlike domestic students, many international students lack family support networks within Canada, face employment restrictions linked to their immigration status, and experience exclusion from various social support programs. Temporary immigration status may further limit students' bargaining power within housing markets, particularly when students lack Canadian credit histories, guarantors, or familiarity with local housing systems. Racialized international students are most likely student group who experience discrimination based on race, nationality, religion, or accent (Aboagye-Gyasi, 2024).

To navigate the housing market, some studies indicate that international students rely on informal housing arrangements and social networks to secure accommodation (Aboagye-Gyasi, 2024; Morris et al., 2023; Sotomayor et., al 2022). Shared bedrooms, overcrowded apartments, and substandard housing conditions are increasingly common among students attempting to reduce living expenses in expensive rental markets (Sotomayor et., al 2022). These housing arrangements may negatively affect students' academic performance, mental health, and overall well-being.

International students in Peterborough, Ontario, were no exception to this housing crisis. Located approximately 125 kilometres northeast of Toronto, Peterborough has experienced significant population growth and housing pressures in recent years (CMHC, 2023a). The presence of Trent University and Fleming College has contributed to a growing student population, including international students.

Notably, the literature suggests that international students' housing experiences are shaped by multiple intersecting factors rather than a single issue. International students' housing challenges emerge from the interaction between individual circumstances, community-social relationships, and broader institutional and economic systems (Aboagye-Gyasi, 2024; Morris et al., 2023; Sotomayor et., al 2022). Understanding international housing experiences requires examining how these different levels interacted.

Theoretical Framework: The Social Ecological Model

Given that international students housing needs are the interplay of personal, communal and structural factors, this study is informed by Bronfenbrenner (1994)'s Social Ecological Model (SEM), which emphasizes the interconnected relationship between micro (individual), mezzo (community/social), and macro (societal/structural) factors in shaping international students' housing experiences in Peterborough.

At the micro-level, the SEM focuses on how individual international students' characteristics such as income, race, religion, gender, employment status, and marital status influence their housing experience. These factors shape international students' ability to access affordable rental housing. During the pandemic, international students faced unique vulnerabilities connected to their immigration status, finances, health, and emotional wellbeing (Firang, 2020).

At the meso-level, the model examines how social relationships and community contexts, including social networks, neighbourhood dynamics, and institutional support systems, influence housing affordability for international students. Studies have shown that international students often depend on peer community social networks, such as cultural associations, religious organizations, or university communities for information, emotional support, and temporary housing assistance (Aboagye-Gyasi, 2024; Pottie-Sherman et al., 2023). However, access to these supports varied significantly depending on the strength of students' social connections. Students who are socially isolated are more vulnerable because they lacked informal networks to help them navigate housing systems or pandemic crises.

At the macro-level, the SEM considers broader structural and policy-related influences such as immigration regulations, housing market conditions, and economic factors beyond students' direct control. Government immigration policies, university decisions, labor market conditions shape housing market dynamics that influence students' access to housing. Also, structural inequalities related to race, immigration status, and labor market precarity also shaped which international students were most vulnerable to the housing market crisis.

Thus, using the SEM enables this study to demonstrate how international students' housing experiences are shaped by overlapping and interconnected forms of vulnerability.

Methodology

This study adopted a qualitative case study approach to explore international students' housing experiences in Peterborough. Data were collected through two focus group discussions involving twelve international students attending Trent University and residing in rental housing within Peterborough. Qualitative focus group methods were appropriate for this study because they allowed participants to share detailed personal experiences regarding housing accessibility and affordability. Participants were selected using purposive sampling to ensure diversity in gender, race, marital status, and housing experiences.

The focus groups were conducted online using Zoom and lasted approximately ninety minutes each. Ethical considerations, including informed consent, confidentiality, and voluntary participation, were carefully observed throughout the research process.

Braun & Clark (2006)'s thematic analysis was adopted to identify recurring patterns and themes across participants' experiences. Findings were organized according to the micro-, meso-, and macro-level dimensions of the Social Ecological Model.

FINDINGS

Micro-Level Factors

The findings reveal that individual socio-demographic characteristics of the participants (n=12) were diverse across gender, marital status, employment and income, race and religion, and significantly influenced international students' housing experiences. Majority of the participants were males (60%). A third of the study participants were married and staying with their spouses. With exception of one participant, all international students who participated in this study the rest were employed in part time work. In terms of racial identity, majority identified as Black (50%) followed by South Asians (33%) and Caucasians (17%).

Gender played a role in access to housing. Male participants reported that they found it more difficult to access affordable housing as some landlords preferred female tenants because they perceived women as cleaner and more responsible. A participant shared this by narrating that: For most of the housing that I searched, the landlords preferred females with the reason that, females clean the house, are less troublesome, and more responsible (Participant 3, FGD2). Female participants, however, expressed concerns regarding privacy and safety within shared accommodations. Many preferred private rooms despite higher costs, suggesting that gender influenced housing affordability differently for male and female students.

Marital Status

Married international students faced additional barriers because of larger household sizes. One participant reported that landlords often preferred single tenants or smaller households, making it difficult for married students with spouses or children to secure affordable accommodation. (Participant 4, FGD 2). Married students with children even struggle more in accessing housing in Peterborough. This finding mirrors earlier studies conducted in Canada and Australia, highlighting that marital status was determinant in securing rental housing for international students (Pottie-Sherman et al., 2023; Ruming and Dowling; 2017).

Employment and Income

Employment insecurity emerged as a major factor shaping housing accessibility. Due to employment restrictions, most participants worked in part-time or precarious jobs that provided not only insufficient income to cover rising rental costs, but also do not meet rental criteria in Peterborough. Providing more insights on this point, one participant shared that: some landlords were reluctant to rent to students employed part-time because they viewed such employment as unstable (Participants 5; FGD2). As a result, students often relied on financial support from family members abroad to pay rent and living expenses. Rising rental costs combined with high international tuition fees created significant financial strain. Many participants described feeling overwhelmed by the combined burden of tuition and rent

Race and Religion

Racial discrimination was frequently mentioned by participants, particularly among Black students, as limiting their access to rental housing in Peterborough. Some students believed landlords rejected their rental applications based on racial or cultural stereotypes as one participant explained that: After emailing him all required documents, the landlord asked me to come for the keys. As soon as he physically saw me as Black student, he said, sorry, the place has been taken already, and that he made mistake. I strongly believe I was denied due to my skin colour (Participant 6, FGD 1).

Similarly, Muslim participants described experiences where landlords expressed discomfort or suspicion regarding their religious practices. These experiences contributed to prolonged housing searches and increased emotional stress among these international students.

Messo-Level Factors

The findings revealed that meso-level factors of community social networks and institutional structures influence international students' access to housing in Peterborough. Most participants shared that social network of friends, relatives, and classmates helped them in locating available housing and understanding local rental practices. As one participant shared during the focus group discussion - I contacted my fried and classmate who did everything for me..... to find accommodation, through another international student here in Canada (Participant 5, FGD1).

Also, most participants also relied heavily on online platforms such as Facebook, Kijiji. Place4Students, and LinkedIn. However, many students encountered misleading advertisements or inaccurate housing information online. One participant shared how he relied on online platform for housing search this way: The landlords will show you pictures of their housing units ..... before visiting the rental units. But I realized that what I saw was totally different from what was online (Participant 2, FGD1). Although social networks helped students navigate the housing market, they did not necessarily guarantee access to affordable or suitable accommodation.

Institutional Support was widely perceived as inadequate among the participants, who felt that university housing services offered limited and repetitive assistance. One participant stated: "They were just showing me a bunch of lists that I had already seen on Kijiji... I was looking for something reliable or something more authentic" (Participant 1, FGD1). This lack of meaningful support exacerbated international students' frustration and vulnerability. This finding, however, depart from previous studies that reported that international students received housing information about rental housing from their institution even before they arrive at their study destination (Berg & Farbenblum, 2019; Pottie-Sherman et al., 2023).

Macro-Level Factors

Immigration policies and housing market issues were identified as critical macro (societal/structural) factors impacting international students access to housing in Peterborough. Restrictive immigration policies significantly affected housing affordability. Work-hour limits prevented students from earning sufficient income, as one participant expressed: "I felt financially trapped because they were expecting me to balance high educational expenses with restricted employment opportunities" (Participant 3, FGD1). Another participant added: "We are allowed to work 20 hours a week... Now there is an imbalance somewhere" (Participant 4, FGD2). These restrictions created a structural mismatch between financial obligations and income opportunities for international students in Peterborough.

Peterborough's housing market conditions also significantly affected international students' housing experiences Participants consistently described Peterborough's rental market as highly competitive, with rising rents and limited vacancy rate. One participant summarized: "After the pandemic, there's a high demand for housing... when there's high demand and shortages in supply... it's going to cause inflated rental housing prices... you may have to sacrifice your comfortability" (Participant 3, FGD1). Many students also reported compromising on quality, privacy, and safety to secure accommodation.

DISCUSSION

The findings illustrate that housing precarity among international students is shaped by the interaction of multiple levels of influence. At the micro level, individual students' characteristics such as race, gender, and employment status affect access to housing. At the meso level, social networks and institutional support systems in the students' community of study mediate these experiences. At the macro level, structural factors such as immigration policies and housing market conditions create overarching constraints.

Prior to the pandemic, Peterborough already faced housing affordability challenges linked to low vacancy rates and limited rental supply (CMHC, 2023b). However, the post-pandemic period intensified these pressures considerably. Rising inflation, increased migration into smaller urban centres, and broader regional housing shortages contributed to rapidly increasing rental prices across many Canadian cities, including Peterborough.

For international students in Peterborough, these developments create significant barriers to securing safe and affordable housing (Aboagye-Gyasi, 2024; Mensah, 2025). Structural barriers such as credit requirements and income verification further disadvantage international students who already faced systemic barriers linked to their temporary status and unfamiliarity with Canadian housing systems (Aboagye-Gyasi, 2024; Mensah, 2025). The post-pandemic housing crisis also intersected with broader economic insecurity. During COVID-19, many international students, nationwide, lost employment in sectors such as hospitality, retail, and food services due to lockdown restrictions (Judge & Walton-Roberts, 2024). Employment disruptions reduced students' ability to maintain stable housing. Arguably, the study challenges narratives that blame international students for housing shortages. Instead, it highlights systemic issues such as inadequate housing supply and policy misalignment.

Policy Implications

The findings of this study point to significant policy implications, highlighting a clear contradiction: international students are actively recruited for their economic contributions, yet remain inadequately supported in accessing safe and affordable housing. This reflects a broader misalignment between immigration, education, and housing policies. Local housing systems are already ill-equipped to support growing student populations (Morris et al., 2023; Pottie-Sherman et al., 2023), while restrictive immigration policies further exacerbate pressures. Addressing these challenges requires integrated policy approaches that connect student recruitment with housing planning and less restrictive immigration policies that support employment opportunities for international students.

Coordinated action across institutional, municipal, provincial, and federal levels is essential. Post-secondary institutions should prioritize affordable housing as central to student success, while municipalities must include international students in housing strategies and strengthen tenant protections. At the same time, federal and provincial governments should avoid blaming students for housing shortages and instead address structural issues such as limited supply and policy gaps, aligning immigration and education strategies with long-term housing infrastructure investment.

.CONCLUSION

This paper has explored the post-pandemic housing realities faced by international students in Peterborough, Ontario, within the broader context of Canada's housing affordability crisis and international education expansion. The findings demonstrate that international students experience significant housing precarity shaped by rising rental costs, low vacancy rates, employment insecurity, and structural inequalities linked to temporary immigration status.

The COVID-19 pandemic intensified these vulnerabilities by disrupting employment, limiting social support systems, and increasing financial insecurity (Firang, 2020). In medium-sized cities such as Peterborough, constrained housing supply and growing rental competition further restricted students' access to safe and affordable accommodation. The experiences of international students reveal broader contradictions within Canada's political economy of international education. While students are actively recruited as economic contributors and future immigrants (Harden-Wolfson & Zhang, 2026), they often remain excluded from adequate housing protections and social support systems.

Addressing international student housing insecurity requires coordinated action from governments, post-secondary institutions, and local communities. Investments in affordable housing, equitable immigration policies, and student support services are essential for promoting international students' well-being and long-term inclusion. Ultimately, ensuring safe and affordable housing for international students is not only a matter of educational success but also a question of social justice, urban inclusion, and Canada's global reputation as a welcoming destination for international education.

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