

Allianz 

Allianz  
Partners



# International Student Food Insecurity

Impact Report 2024

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# Opening Address

## A message from Allianz Partners Australia

At Allianz Partners Australia we are committed to delivering care, convenience, and confidence to our customers.

In 2023, we identified a prevalent trend: the escalating impact of the cost of living on international students in Australia. Initially perceived as a temporary challenge linked to the post-COVID economy, this issue has not only persisted but has intensified over time. The impact was further highlighted in the [2023 State of Student Healthcare report](#), where students cited financial pressures as a key barrier to accessing healthy foods, particularly fruits and vegetables.

In response, in 2024 Allianz Partners Australia embarked on a strategic partnership with Foodbank Australia. Together, we united in a vital mission: to educate, advocate, and shed light on the many faces of food insecurity within our communities.

This collaboration signals an important step in addressing the increasing trend of food insecurity amongst the international student cohort.

Through this partnership, and by deepening our connection with our customers on campus, we aim to raise awareness and support to help eliminate barriers to accessing basic food supplies.

Our partnership led to the launch of eight student food market stalls across education campuses along Australia's eastern seaboard, providing students with access to essential items like fresh produce, pantry staples, and hygiene products. The impact was profound, with over 4,500 students benefiting from more than 46,000 kilograms of essential products.

These efforts not only highlight the tangible impact we've made in supporting students in need, but also emphasise the broader growing issue of food insecurity across the country. Rising living costs continue to burden many students, and this report delves into the ongoing challenges faced by international students, shining a light on the urgent need for continued support and sustainable solutions.



Miranda Fennell  
Executive Head  
of Health



Samantha Eid  
Head of Product Management  
and Innovation, Health



## A message from Foodbank Australia

Everyone should have reliable access to healthy, culturally appropriate food, no matter where they live and no matter their circumstances. Unfortunately, this is not the case for more than 3 million households across the country, and as this very report highlights – many of those who are making compromises on what and when they are eating are international students.

The challenges of university become even greater when you don't know where your next meal is coming from, which is why are working so hard to make food one less thing for students to worry about.

This partnership with Allianz Partners has not only allowed thousands of university students up and down the eastern seaboard to have access to nutritious food, it also has enabled us to gain a valuable insight into the barriers this cohort face when it comes to accessing food relief.

The *Foodbank Hunger Report 2024* revealed social stigma was the main barrier (48%) in accessing formal food relief. Feelings of shame or embarrassment or the perception that others may be in greater need (36%) continues to be a deterrent for accessing support, whilst 33% are unsure if they are even eligible for food relief support.

These findings are echoed in this important report from Allianz Partners Australia and will help organisations such as Foodbank look at ways in which we can help make food relief more accessible for everyone in our country.



Brianna Casey AM  
Foodbank Australia CEO

# Hunger in Australia

Report findings from  
Allianz Partners and Foodbank



This report aims to highlight the impacts of food insecurity on international students across Australia. It will collate the findings from Foodbank and Allianz Partners' student survey that was executed during a series of market stalls in 2024. The report suggests some collective actions that could be considered to further support international students facing food insecurity in Australia.

Allianz Partners Australia's [State of Student Healthcare Report \(2024\)](#) and the Foodbank [Hunger Report 2024](#), collectively highlight significant cost of living and food insecurity issues facing communities, families and individuals living and working in Australia. Both reports reveal that a substantial portion of their surveyed populations (30.7% and 32%, respectively) are experiencing food insecurity, largely driven by the cost-of-living crisis.

The State of Student Healthcare Report highlights that international students in Australia regularly skip meals due to the cost of groceries, while 24.9% struggle to afford fresh produce, with 32.7% of respondents also reporting the cost-of-living as the third leading cause of stress.

The Foodbank Hunger Report 2024 reveals that 3.4 million Australian households faced food insecurity last year, particularly those on a low-income.

The report highlights the link between food insecurity and mental health, noting that constant worry about food significantly contributes to stress and anxiety.

Despite the reports focusing on different health aspects, both reports highlight a common culture of not seeking or being unable to access support during difficult times in Australia. According to the 2024 State of the Student Healthcare Report, 30.1% of students have avoided seeking treatment for their mental health due to budget constraints or fear of out-of-pocket expenses. Of the food-insecure households reported by Foodbank, only 26% accessed formal food relief in the previous 12 months, with social and cultural stigma continuing to be the main perceived barrier.

Enhanced knowledge of, and stigma-free access to essential services, could better address not only food security, but the overall health and wellbeing outcomes of international students in Australia.

## Partnership at a Glance

### Inspiring Change

In 2024, Allianz Partners Australia partnered with Foodbank Australia with the aim to address the unique challenges international students face in Australia.

This partnership aims to highlight and address the food relief needs of international students through local, market-style events that underscores the pressing issue of food insecurity within this community. It also included a

staff education series on food insecurity, employee engagement opportunities and a broader focus on overall wellbeing.

The partnership aimed to provide meaningful relief to international students, supporting 3,300 students across eight market stalls, with a focus on supporting their wellbeing during their studies.



*“As an international student, food is very expensive both in terms of eating out and groceries compared to what we are used to. Money conscious students who in the attempt to save money might settle for the cheapest possible options which are less nutritious if not unhealthy. This may not be good for student wellbeing.”*

## Student Market Stalls

### Providing food relief to students across Australia

In 2024, Allianz Partners Australia and Foodbank, in collaboration with select educational institutions across Queensland, New South Wales, Australian Capital Territory and Victoria, exceeded the projected impact by providing 46,184kgs in food relief to over 4,500 students through eight bespoke market stalls.

Foodbanks in New South Wales/ Australian Capital Territory, Victoria, and Queensland worked with Allianz Partners Australia to deliver eight vibrant market stall events. While the market stalls were intended to support international students, they were universally accessible, minimising the stigma often associated with accessing food relief. Each student market stall was unique, influenced by the student cohort size,

available event space, food supply options, and student preferences identified during the project’s consultation phase. All student market stalls included fresh produce, and key pantry staples. However, the food relief varied between markets. The types of fresh produce ranged from sweet potatoes and zucchinis to apples and bananas. Pantry staple options included bread, rice, tuna, and sauces. Hygiene products, such as shampoo and sanitary items, were also provided at select markets. Food variety and choice gave students an accessible, dignified shopping experience without having to leave campus. Leftover products were donated to the host institution’s existing food pantries or food relief programs.





Promotion of the events varied between hosting institutions, including direct promotion of events through on-campus student unions, student e-newsletters and e-noticeboards. Allianz Care Australia OSHC policyholders who consented to marketing and attended the hosting institution were notified of the event. Push notifications were also distributed via Sonder to registered Allianz Care OSHC policyholders.

Support at each event included Allianz Partners Australia, Foodbank, and education institution employees, or volunteers, and representatives from Allianz Partners Safety, Health and Wellbeing partner, Sonder.

Participating international students were encouraged by event support staff to complete an optional, incentivised 15-question survey when entering the market to help support data collection efforts. This report will explore the data collected during the market stall series.

## NSW/ACT



### University of New South Wales

Food distributed: 7,097kg  
Students supported: 400



### Australian National University

Food distributed: 8,900kg  
Students supported: 1,100

## QLD



### The University of QLD (St Lucia)

Food distributed: 8,869kg  
Students supported: 1,035



### Griffith University (Nathan)

Food distributed: 6,403.80kg  
Students supported: 350



### James Cook University (Townsville)

Food distributed: 6,266kg  
Students supported: 250

## VIC



### Holmesglen Institute

Food distributed: 3,079kg  
Students supported: 352



### Monash University (Clayton)

Food distributed: 2,419kg  
Students supported: 627



### Monash University (Clayton)

Food distributed: 3,151kg  
Students supported: 419



**4,533**  
Students supported



**46,184kg**  
Food provided

# Survey Findings

## Survey methodology

Over the eight market stalls, a total of 2,750 survey responses were received. Before analysing the survey responses, the data was cleansed to remove irrelevant entries, resulting in 2523 valid responses. A variance of ~n=20 in response rates was noted but did not affect statistical significance.

The 'Countries of origin' question was interpreted variably, with some students listing regions or territories. Responses like Taiwan and Hong Kong were left unchanged. Korea and South Korea were kept separate, while England, Ireland, Scotland, and Wales were grouped as the 'United Kingdom'. Multiple countries of origin were categorised by the first country listed.

## Impacts of student hunger

International students disclosed the impact of food insecurity on their overall wellbeing through the market series survey.

The survey responses highlighted the diverse student cohort and revealed the impact of cost-of-living on food insecurity and in turn, mental health and wellbeing.

All survey questions were programmed as optional responses.



# Student Demographics

## Profile of students surveyed

How do you identify? (n=2523)

Female

67.5% (1704)

Non-binary/ non-conforming

0.6% (16)

Male

30.1% (759)

Prefer not to disclose

0.8% (19)

Transgender

0.2% (6)

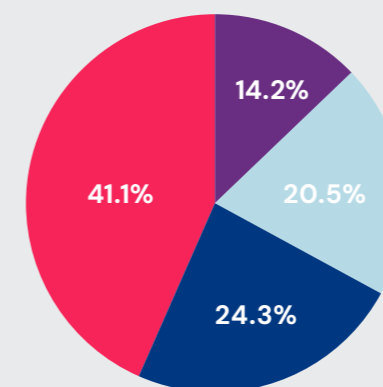
Other

0.8% (19)

## Duration in Australia

How long have you studied in Australia? (n=2523)

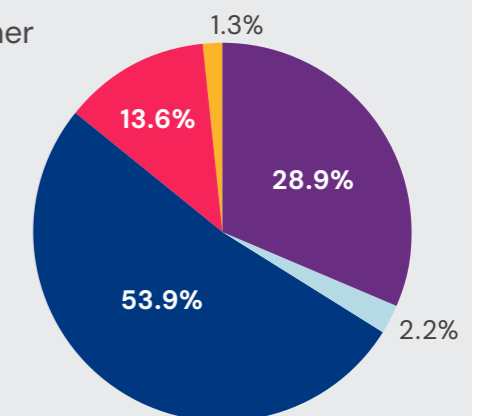
- Less than 6 months
- 6-12 months
- 1-2 years
- More than 2 years



## Study level

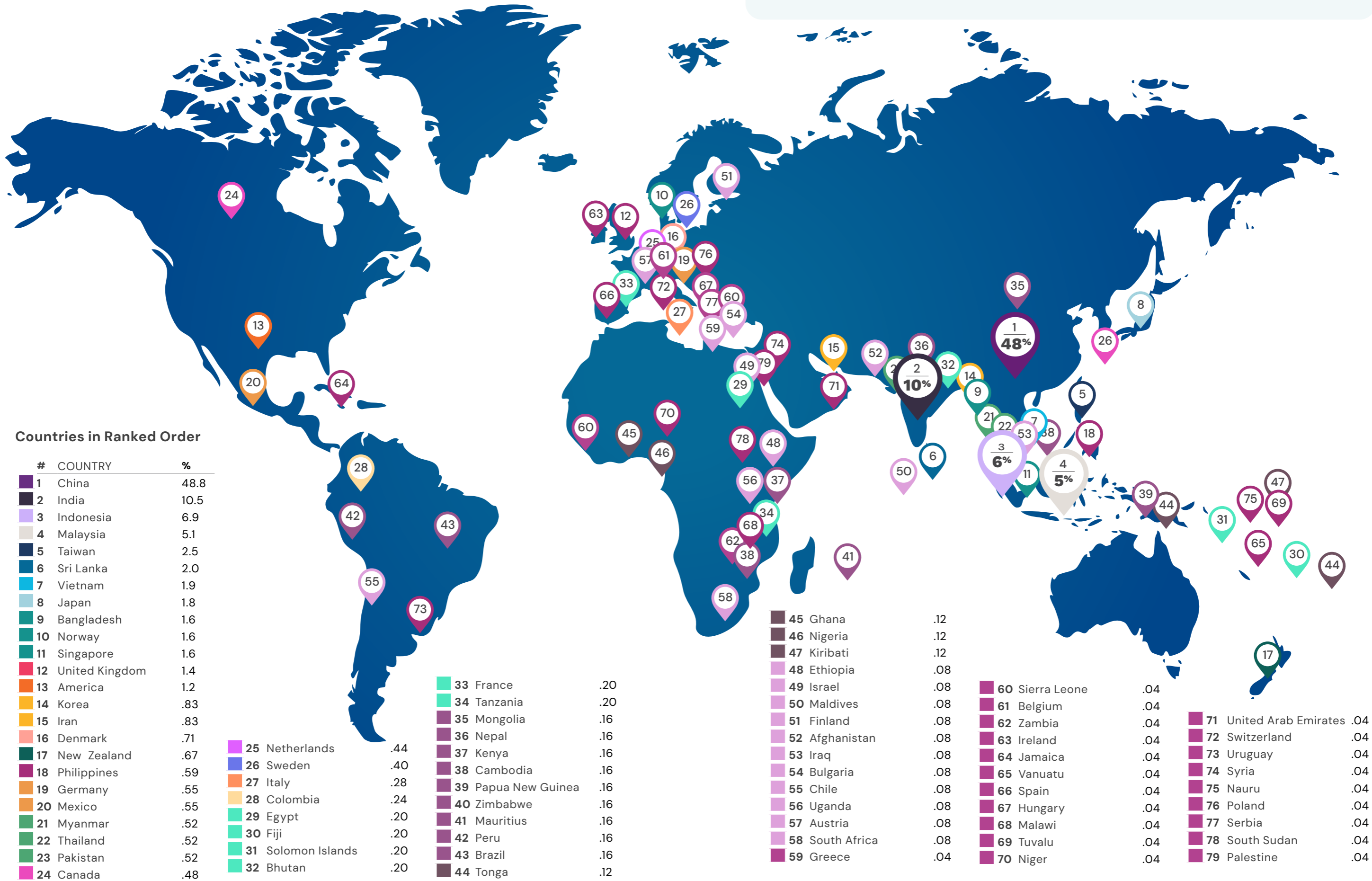
What level of qualification are you currently studying in Australia? (n=2523)

- Bachelor
- Masters
- Honours
- PhD
- Other



# Student Profiles

The leading countries of origin for international students surveyed were China (48.8%), India (10.5%), Indonesia (6.8%) and Malaysia (5.1%).

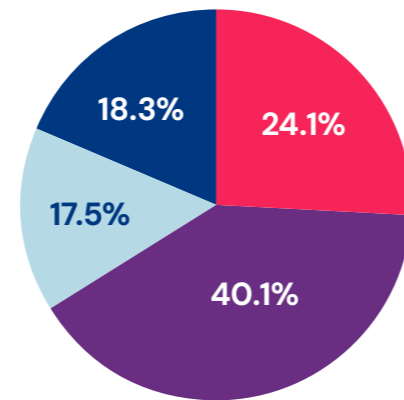


# The International Student Experience

The survey found that over 80% of international students worry about having enough food, with 79% skipping meals due to cost. Despite this, nearly 60% have never used food assistance programs in Australia.

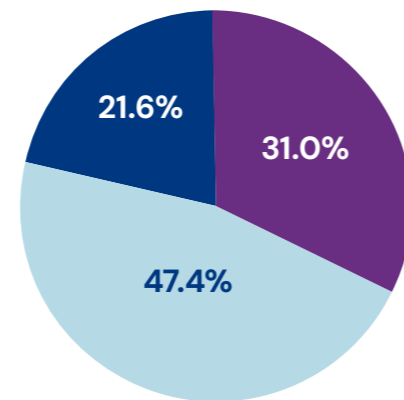
How often do you worry about having enough food to eat? (n=2523)

- Daily (604)
- Weekly (1004)
- Monthly (438)
- Never (458)



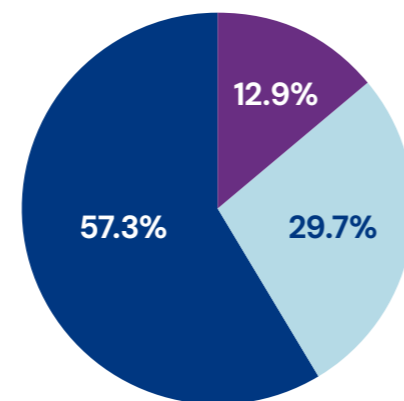
Have you skipped meals or eaten less due to cost? (n=2500)

- Yes, occasionally (1184)
- Yes, often (776)
- No (540)



Have you accessed food assistance programs while in Australia? (n=2496)

- Yes, regularly (323)
- Yes, occasionally (742)
- No, never (1431)



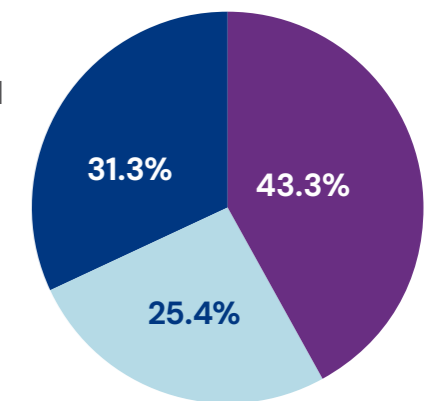
# Mental Health and Wellbeing Impacts

## One in four worry daily about food

Food insecurity impacts international students' mental health and self-worth. Nearly 70% report lower self-esteem, and over 55% experience depression or anxiety due to food struggles. Around 70% avoid social events involving food, potentially contributing to loneliness and isolation.

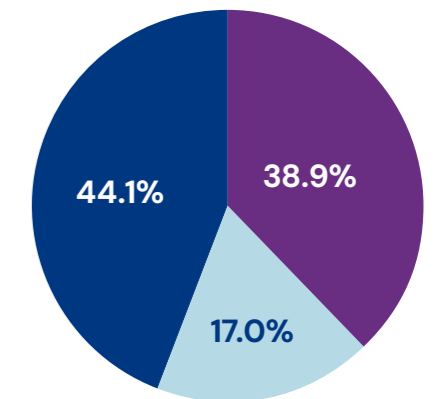
Do you feel that food insecurity has negatively impacted your self-esteem or sense of self-worth? (n=2494)

- Yes occasionally (1081)
- Yes, often (633)
- No (780)



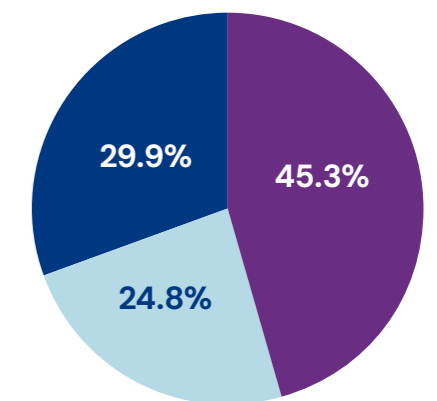
Have you experienced symptoms of depression or anxiety as a result of struggling to afford food? (n=2493)

- Yes occasionally (970)
- Yes, often (423)
- No (1100)



Have you ever avoided social gatherings or events where food is involved because you couldn't afford to participate? (n=2490)

- Yes occasionally (1129)
- Yes, often (617)
- No (744)





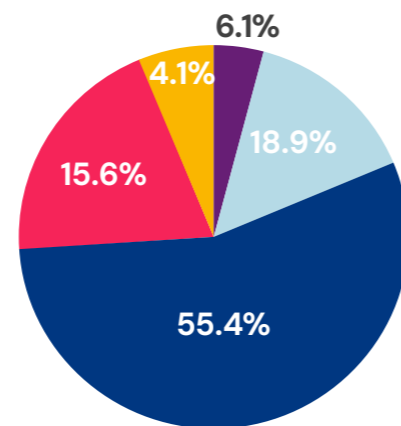
# International Student Financial Impact

## Financial struggles facing students

Although less than 20% of international students viewed their financial situation as poor, over 80% felt overwhelmed by financial responsibilities, impacting their mental wellbeing. Limited work opportunities were the biggest financial challenge, reported by 46% of respondents. Over half had trouble participating in social activities, and nearly 1 in 3 faced challenges seeking medical treatment.

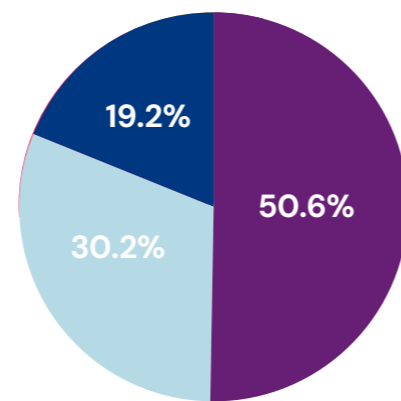
### How would you rate your overall financial situation? (n=2493)

- Very good (151)
- Good (470)
- Fair (1382)
- Poor (389)
- Very poor (101)



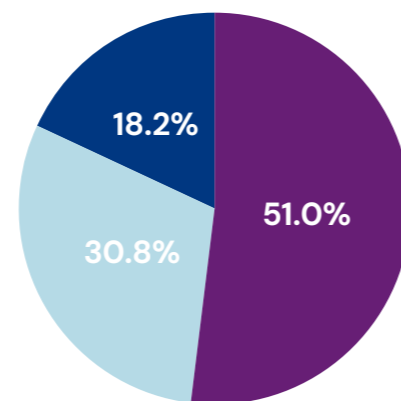
### Do you feel that your financial situation affects your overall mental wellbeing? (n=2481)

- Yes occasionally (1255)
- Yes, often (749)
- No (477)



### Have you ever felt overwhelmed by financial responsibilities or obligations? (n=2479)

- Yes occasionally (1265)
- Yes, often (763)
- No (451)



## International students find their current finances impact:



Participation in social gatherings or events i.e. attending social clubs, going on a date  
**(59.3%)**



Paying utility bills such as electricity, phone bill or internet  
**(33.3%)**



Purchasing clothing, other personal grooming items or sanitary products  
**(47.2%)**



Accessing public or personal transport i.e. needing to walk extended distances to campus to avoid paying for a bus  
**(32.3%)**



Purchasing items to assist with your studies i.e. textbooks or technical equipment  
**(37.2%)**



Seeking medical treatment  
**(32.3%)**

## International students' biggest challenges in managing their finances:

### Limited work opportunities

**45.8% (1133)**

### Time restraints to seek assistance

**8.6% (214)**

### Lack of financial support

**20.6% (510)**

### Lack of government support

**5.9% (146)**

### Language barriers

**16.0% (396)**

### Other (e.g. rental costs, cost of food, lack of time to work)

**3.1% (77)**

# Takeaways

## The Growing Challenges for International Students



### Barriers to accessing food relief

Although over 80% of surveyed students spend time worrying about having enough to eat, nearly 60% had never accessed food assistance during their time in Australia — until this market stall event.



### Mental health

Over 68% of students surveyed felt that food insecurity had negatively impacted their self-esteem or sense of self-worth to some degree, with over 55% reporting symptoms of depression or anxiety as a direct result.



### Financial stress

While only 20% of the cohort identified their financial situation as inadequate (poor/very poor), 80% felt their finances affected their mental wellbeing, with over 70% of students reported avoiding social gatherings or events involving food due to affordability issues.



### Barriers to financial freedom

Nearly half of the students (45.8%) reported limited work opportunities as the number one financial challenge.



## Conclusions of Report

The survey results highlight the significant impact of the cost-of-living crisis on international students in Australia. Meeting their food needs is crucial for academic success and wellbeing, as long-term food insecurity can lead to chronic health issues, serious mental health challenges, and hinder cognitive performance, ultimately affecting their overall experience in Australia.

International students contribute significantly to the Australian economy and are willing to work, highlighting the need for supportive measures that enable them to thrive physically, mentally, socially and financially.

Targeted interventions, policy, and resource changes to increase food equity and reduce food insecurity can enhance the student experience and sustain their contributions to the community.

# Support Opportunities for Consideration

Significant progress has been made in supporting international students in Australia through initiatives such as on-campus food pantries and enhanced employment pathways. However, there are

still opportunities for further collaboration among key stakeholders. Allianz Partners, in collaboration with Foodbank, present this list of initiatives to consider, to strengthen support where not already established:

## International education sector



### Increase access to food resources

Establish culturally sensitive food programs, including food pantries, community kitchens, and surplus food redistribution, to improve food availability.



### Provide financial and mutual aid support

Create emergency financial aid systems and foster a culture of mutual aid, encouraging donations from students, staff, and the broader community.



### Enhance educational and employment opportunities

Offer food literacy workshops, increase scholarships, and create flexible job opportunities that support students' basic needs while accommodating academic schedules.



### Reduce stigma and improve awareness

Launch campaigns to raise awareness about food insecurity, reduce stigma, and promote greater accessibility to food relief programs for students in need.



## Food relief sector



### Increase awareness and accessibility

Launch campaigns to raise awareness about food insecurity among international and domestic students, and reduce the stigma and barriers associated with seeking and gaining help.



### Advocate and educate

Be an evidence-informed voice for not only food insecurity but also anti-poverty-related campaigns such as affordable housing, access to education and training, and decent work opportunities. Affect food policy change to increase food equity and reduce food insecurity.



### Collaborate within the sector

Work with values-aligned organisations to create comprehensive food relief and wrap-around support networks for international and domestic students in Australia.



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