Examining Housing Experiences among International Students at the University of Tennessee, Knoxville (UTK)

A Thesis Presented for the
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Degree
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DEDICATION

I dedicate this work to all international graduate students, those who struggle with housing issues, and those who fight against societal housing inequalities and injustices.

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I want to express my profound gratitude to my advisor, Dr LaToya Eaves, for her guidance and unending assistance. I want to also thank my committee members, Dr Nikki Luke, Dr Solange Muñoz, and Dr Derek Alderman, for their guidance during this process. Their scholarship has changed the way I perceive the world and approach the study of geography. Special thanks go to all the University of Tennessee's international graduate students for their generous support and welcoming attitude toward this project. I also want to thank the International House, the Center for Multicultural Student Life, the Graduate Students Senate and all the Graduate Coordinators from various departments and colleges for their tremendous assistance. Finally, thank you to my family and friends for their unwavering support.

ABSTRACT

As more students from across the world enroll in higher education to take advantage of the opportunities it offers, schools and universities are starting to address a problem that an increasing number of their students are experiencing, namely housing insecurity. With an increase in the number of international students due to growing interest in higher education institutions, student housing has become a significant area of concern. More overseas graduate students are pursuing their degrees without regular access to their housing needs due to a lack of inexpensive and accessible housing, high tuition prices, and insufficient financial help. To better understand the distinctive lived experiences of students, this study examines the idea of precarity. It places a particular emphasis on accessibility, affordability, and discrimination, as well as how the fact that these students are international has exacerbated their experiences of housing precarity. The study will examine the difficulties that international students encounter in finding housing and shed light on these students' experiences and how these differ based on gender, race, and class, among other factors. It will also delve further into some strategies that international students use to assist one another in their search. The study's conclusion will include recommendations that higher education institutes can employ to ensure more inclusive housing systems, especially for international graduate students.

TABLE OF CONTENTS

CHAPTER 1: INTRODUCTION 1
A General Overview of Who an International Student Is 3
Thesis Outline 7
CHAPTER 2: LITERATURE REVIEW 9
Categories of Housing 9
Challenges of Housing 10
Significance of Housing 12
Changing Dynamics of International Education in the Context of United States 13
Housing and Discrimination 15
Relationship Ties and Housing 17
UTK Graduate Students Housing 18
Kingston Pike Apartment 20
Golf Range and Sutherland Apartments 22
Theoretical Background 25
CHAPTER 3: RESEARCH METHODS AND STUDY AREA 28
Introduction 28
Focus Group Discussion 28
Survey 32
Archival Research 33
Mapping 34
Data Analysis 35
Study Area and University of Tennessee, Knoxville 36
..... 38
CHAPTER 4: THE FIRST ARTICLE 39
Abstract 39
Descriptive Statistics/Profile of Respondents 40
Literature Review 42
International Graduate Students and Housing in the U.S 42
Knoxville, UTK and Student Housing 44
Students' Housing Preferences 49
Results and Findings 50
International students' experiences of housing precarity at the University of Tennessee, Knoxville (UTK) 50
Affordability 50
Accessibility 58
Housing Quality and Amenities 62
Landlords/Property Owners and Tenants Relations 70
Survival Strategies and Relationship Ties 74
Conclusion 76
CHAPTER 5: THE SECOND ARTICLE 79
Abstract 79

Introduction 79
Literature Review 82
International students Experiences 82
Housing and discrimination 84
Racial discrimination 85
Considering Language/Accent in Housing Discrimination 90
International Students and Discrimination Related to Sex/Gender 92
"Uniquely Discriminated" 94
Conclusion 101
CHAPTER 6: CONCLUSION 103
Limitations of the Study 110
Future Research and Implications 112
REFERENCES 115
APPENDIX 126
Current location of the Graduate Student Housing, Previously Owned by UTK 126
Informed Consent for Focus Group Discussions 130
Informed Consent for Survey Participation 133
Sample Email Recruitment Script for Survey 136
Sample Email Recruitment Script for Focus Groups 137
Recruitment Flier for Focus Group Discussions 138
Recruitment Flier for Survey 139
Interview Protocol with Focus Group Participants 140
Sample Survey Questions 142
VITA 148

LIST OF TABLES

Table 1: Profile of Respondents..... 41
Table 2: Housing Costs..... 53
Table 3: Housing Quality and Amenities..... 68

LIST OF FIGURES

Figure 1: Taliwa Court Apartments. 19
Figure 2: Woodlawn Apartments. 21
Figure 3: Kingston Pike Apartments 23
Figure 4: Sutherland and Golf Range Apartments. 24
Figure 5: Map of Study Area. 38
Figure 6: Countries of Origin Respondents. 43
Figure 7: Residence Areas of Respondents. 60
Figure 8: Ownership of Housing Units 72
Figure 9: Frequency of Housing Discrimination among International Graduate Students 86
Figure 10: Severity of Housing Discrimination among International Students. 88
Figure 11: Forms of discrimination. 91
Figure 12: Sutherland and Golf Range Apartments Current Location. 126
Figure 13: The Kingston Pike Building Current Location. 127
Figure 14: The Woodlawn Apartments Current Location. 128
Figure 15: The Current Location of the Taliwa Court Apartments. 129
Figure 16: Recruitment Flier for Focus Group Discussions. 138
Figure 17: Recruitment Flier for Survey. 139

CHAPTER 1: INTRODUCTION

January 29, 2021 will be a clear memory for the rest of my life. I awoke to find a letter of admission from one of the universities I had hoped to get entry to on that fateful day. The joy that washed over me when I learned I had been accepted into the famous University of Tennessee, Knoxville, was unfathomable. Passing through all the hurdles of scheduling my visa interview and receiving my visa was the stage that I anticipated would be the most difficult. That is until I had to start looking for housing. Never in my wildest dreams did I imagine that finding a place to live would be one of the most challenging aspects of my master's degree journey in the United States. As an international student, I did not know where to begin my search because I assumed the school would provide housing for us, even if only for the first semester, until we settled on campus and in the country and could begin looking for accommodation "in place."

First, I began looking for apartment complexes. There were numerous obstacles, primarily in the form of finances, as most apartments. I desired off-campus housing because on-campus housing was restricted and costly. Apartment complexes near the University were also highly expensive. The more affordable apartments were further away from campus, which was a barrier to me as I was an international student unfamiliar with the environment. Because it was my first time here in the United States and, additionally, since I did not have access to a car, living within walking distance of campus was the best option for me.

The search for a place to stay taught me that discrimination may occur even if you are not physically present. In my housing search, I would occasionally find open apartment

complexes, contact them [via phone calls and emails] and be told they were available. Yet, when I called for additional information, they offered various reasons why the unit was unavailable. Then I realized it was because of my accent. You may wonder how I knew. I had someone with a U.S. accent call the complex, and the person was given the opportunity to consider the apartment while I was told there was no available accommodation at the same location. I enlisted the assistance of several Ghanaian students on campus to assist me in my search for housing because the online options were limited and yielded the same results.

"Oh, it is you; you did not sound black on the phone."

On the phone, how is one supposed to sound black? Moments like these prompted me to visit some of these apartments' websites to read the evaluations. Most reviews revealed that certain races were discriminated against, leading me to ask if fair housing was still in effect and if the landlords were aware of it.

As I discovered during my experiences looking for a place to reside, housing accessibility and cost are critical problems in housing. When it came to finding somewhere to stay, I knew I would not stay in the housing unit for free, but even if I had the money to pay for it, housing units were not available since most of the websites and places filled out. Most apartments were pricey and not affordable, coupled with paying a security deposit, which was an even more burden because it was high; however, shared flats with shared facilities were less expensive, depending on the package and distance from school. This made me question how many other overseas students have had to go through what I went through. Or worse.

My status as an international student and my experiences searching for housing have informed my thesis. This research is an effort to combat housing inequalities and unfair treatment of international graduate students. I used a mixed-method approach to examine the housing experiences of international graduate students at UTK. This included mapping, autoethnography, archival research, and feminist techniques. To do this, I focus on three key questions surrounding housing precarity among international graduate students at UTK:

1. What challenges do international students face in securing housing?
2. What are the different experiences of men and women, and how do these differ in nationality? (Gender, race, class)
3. What measures are implemented by international students to support each other in housing?

A General Overview of Who an International Student Is

An international student can be defined in a variety of ways. This study will use the United Nations Educational, Scientific and Cultural Organization (UNESCO) Institute for Statistics definition. According to the UNESCO Institute for Statistics' Global Education Digest (2006), international students have left their native country or birthplace to study in another country or territory. This means that anyone enrolling in a higher education institution in the United States who is not a U.S. citizen, permanent resident, or refugee is considered an international student in this study. Only F1 visa holders will be considered for this study. An F1 visa is a student visa granted to international students who wish to

study in the United States. Here, housing precarity is defined as a "state of uncertainty that increases a person's real or perceived likelihood of experiencing an adverse event, caused by their relationship with their housing provider, the physical qualities, affordability, security, and access to services," according to Clair et al. (2019), cited in Waldron (2020).

The quest to live, to find somewhere to lay one's head, and a place to come home after a hard day's work is an essential aspect of everyone's life. The surge in higher education enrollment worldwide is due to the drive for inclusivity in all genders in formal education as well as the spike in the population growth rate has caused an increase in many people seeking higher education in universities and colleges worldwide (Charbonneau & Johnson, L.C., Andrey, 2006). High poverty rates, slow economic growth, and a scarcity of opportunities for young people, particularly in developing nations, have prompted many students to seek higher education in affluent countries like the United States (Perrucci & Hu 2016). As the nature of labor has evolved, higher education has become increasingly important. Being well-educated and equipped with the necessary skills and information is required for the range of work options available.

Because of enhanced resources, technology, teaching and learning environments, and attractive graduate programs and policies for admitting international students, the United States has become a hub for many international students seeking higher degrees (Perrucci & Hu, 2016). Although specific data is complex, the Institute of International Education (2012) estimates there were over 765,000 in 2012. They also claim a 6% increase in international students studying in the United States from 2011 to 2012. A significant continuous increase will occur at the most prominent U.S. host institutions. In

the recent decade, the main migratory flows have been from Africa and Asia, where economic development has not been supported by the development of resources for higher education, causing students to migrate overseas.

According to the University of Tennessee's Institutional Research and Assessment website, Knoxville enrolled 14,016 international students between 2001 and 2020 and 31,701 students in the Fall of 2021. Tennessee residents account for 74% of undergraduates, while overseas students account for 13% of graduate and professional students and 193 undergraduate international students (The University of Tennessee n.d). According to these statistics from the University, international students make up a considerable percentage (13%) of the total enrollment at the university (The University of Tennessee n.d)

Access to housing has become a significant concern in society. Apart from the usual difficulties of replicating in a new academic context, overseas students may suddenly live in a different community, culture, and linguistic system, and housing is not spared. The distances between them and their family and friends will only add to the challenges of establishing a new home and meeting new friends. Though all students must adjust when confronted with a new environment, international students must contend with a new language, traditions, food, social life, living arrangements, and academic problems. The factors for stress are numerous and varied, particularly regarding the housing experiences of both males and females.

Physical, social, and psychological elements become crucial housing components when considering the disparities between men and women, especially regarding privacy,

security, and social interactions (Keeley & Edney, 1983). These are only a few psychological factors directly impacting a student's living situation. Students require privacy to maintain their liberty, self-expression, and emotional release. The placement of physical limits in a house's architectural design will directly support or hinder the fulfilment of these criteria. As a result, a home that fosters privacy would, without a doubt, include many discrete rooms where the occupants may isolate themselves for isolation when the need arises.

Territorial boundaries are tied to security and human areas, such as dwellings. Being familiar with the geographical location, primarily if organized into spaces with precise behavior prescriptions and duties, can provide security. Security can also be incorporated into the physical architecture of an area through aspects that make it more identifiable to those who promote its defense capabilities. Once social contact is linked directly to the design of the lived environment via characteristics that make it more comfortable, it can be connected directly to creating the lived environment through features that make it more comfortable (Keeley & Edney, 1983). As with privacy and security at home, a person's environment might influence social interaction. Men and women view all these things that shape their lives differently due to their many experiences.

Organizational support is crucial to international students' successful life in the host university and community during these numerous transitions from geographical locations to hunting for housing (Cho & Yu, 2015). International students typically have fewer resources in the host country and University, including social, cultural, educational, and physical resources. As a result, host universities create and provide a variety of initiatives

to assist international students, such as housing (Cho & Yu, 2015), which the University of Tennessee does not offer. The University of Ghana, Legon, where I received my undergraduate degree, provides lodging for all students while they are studying there.

International students will have a focused mind and complete their programs of study if they can find satisfaction at their residences while also overcoming the hurdles of adjusting to a different culture. It is only fair to say that, on average, anyone moving to a new location prioritizes finding a place to sleep, with luxury following later. This study will examine the housing experiences of international students at the University of Tennessee, focusing on affordability, accessibility, and discrimination through focus group discussions and surveys.

Thesis Outline

This thesis is divided into six chapters. Each chapter is further divided into subheadings that give more information and probe deeper into the findings from the research. These four chapters combined first reflect on my experience as an international student researcher looking at housing precarity among international graduate students at the University of Tennessee, Knoxville, and the experiences of other students. Two of these chapters are research articles I wish to publish at this study's end. Chapter One details the general introductory background to this research. The chapters open with a personal autobiography about my experiences with students housing as an international graduate student. Chapter two reviews the literature that informed this research about housing precarity among international graduate students at UTK. I study literature on housing challenges, housing categories, the relevance of housing to students, housing and

discrimination and relationship ties and housing. In the third chapter, I detail the methodological approaches employed and why these methods were chosen. I also talk about the study in this chapter.

I used a collaboration of various mixed-method techniques. I employed surveys, focus group discussions, archival research, mapping and feminist theories. Chapter four is the first research paper, and it discusses issues of housing accessibility and affordability for international students. It investigates the more extensive discussion on housing affordability in general, narrows down to Knoxville, and draws a conclusion from primary and secondary data and archival data gathered on the topic from the Betsey B. Cheekmore Special Collections and University Archives here at the University of Tennessee, Knoxville. Chapter five is also another article that discusses housing discrimination among international students. The chapter introduces the term "uniquely discriminated" to discuss the different forms of discriminatory practices that students go through. Chapter six is a general conclusion and reflects on the findings from chapters one and two while looking at the future of this research and the limitations of this study.

CHAPTER 2: LITERATURE REVIEW

Categories of Housing

Many students worry about where to live once they gain admission into a university to study, especially international students unfamiliar with the location. In contemporary societies, several different housing forms exist from which people can choose. These housing systems include apartments, townhomes, condos, flats, barracks, and dorms (Litalien et al., 2011).

People's choices regarding the type of housing are unique to everyone. Living in an on-campus housing facility typically entails the institution providing this form of accommodation; the individual must strictly follow the school's specific rules. Housing facilities usually have single apartments, and families or married couples can stay. Housing becomes a significant concern for international students moving to new environments from various continents, primarily because they are unfamiliar. This reflects the broader culture of the unique setting they are immersed in. Under normal conditions, overseas students must acclimate to their new surroundings and discover their way. Sometimes, it becomes a worry when you search for housing online before entering the source country for your studies.

Living in a particular form of housing is an individual-based decision based on several factors, including the family's preferences, security, comfort, cost, transit options, and so on (Ne & Ou, 2008; Sen &Antara, 2018). However, it's impossible to discuss housing choices without discussing housing satisfaction. Housing satisfaction is a metric that compares the expected standard to the actual measure (Ogunbayo et al., 2018).

Ogunbayo et al. (2018) state that housing satisfaction "measures inhabitants' contentment with their housing units and the neighborhood environment."

Due to differences in taste, people's housing preferences vary. A study by Strzalkakth (2019) shows that many students prefer single rooms with shared bathrooms to traditional double-sharing rooms. The concerns usually lie in the housing type, rent, and size. Sen & Antara (2018) also discovered that students' living conditions play a significant role in the academic support mission relating to student concerns. The living conditions at university impact students' lives and behavior. A student is likelier to stay close to campus, cooperate with other residents' friends, easily hang out with pals, and be close to resources.

Challenges of Housing

Every human must meet the necessities to live a meaningful and dignified life. Food, clothing, and shelter, including housing, are examples of these needs. In every student's life, these things, which are often not considered essential, especially housing, must be met to enable the peace of mind to climb the academic ladder to succeed (Dominguez-Whitehead, 2017). It is no doubt that globally, economies are experiencing challenges in housing because of several factors, such as population explosion and high poverty rates. The United States of America is not left out of this struggle. Housing has been acknowledged as one factor that significantly influences various social processes and domains (Shelton, 2018). According to Broton & Goldrick-Rab (2013), stable housing systems and environments can bring many positive educational results. The US Census Bureau, the National Equity Bureau, and National Low Income Housing Coalition (2019) data also point out that the cost of housing in many American families makes up most of

the household budget and their income, at least 50%. Several reasons explain why people might want to stay in an on or off-campus housing system. Primary causes include longer transport hours and costs.

In underdeveloped nations, particularly in Africa, housing has become a key concern in higher education (Mugume & Luescher, 2015; XuluGama, 2019). Because of the economy's structure, it is only the responsibility of the government and a few private entrepreneurs to provide housing alternatives for students. In the long run, the government and a few private entrepreneurs cannot effectively meet the housing demands for all students (Bondinuba, Nimako & Karley, 2013). According to Bondinuba, Nimako, and Karley (2013), the difficulty has prompted higher education institutions in African nations to adopt policies encouraging private individuals to provide students with lodging in hostels and halls. Even private persons assisting in student accommodation remain an issue because student enrolment continues to rise (XuluGama, 2019; Bondinuba, Nimako, & Karley, 2013). Because the number of students always outnumbers the limited housing available, housing has become exceedingly expensive.

Unfortunately, most universities, including the University of Tennessee, do not have adequate housing to accommodate all admitted students. Most international students unfamiliar with Knoxville are concerned about where they will reside once they have been accepted into the University of Tennessee to study. Finding a place to stay becomes vital as most students do not have family or friends who live near the schools with whom they can live. Being unable to purchase a home owing to financial constraints can significantly impede academic performance (Sen & Antara, 2018).

In most cases, students must hunt for online lodging from their home countries before arriving in their educational surroundings. An unfamiliar obstacle that international students face is locating the appropriate neighborhood where they can access urban resources and services such as education, health care, jobs, and transportation, thus contributing to the development of their communities (Muñoz, 2017; 2018). Certain areas are zoned and do not welcome black or people of color immigrants, resulting in segregated neighborhoods (Mabin & Smit, 1997).

Significance of Housing

Because of the increased interest in higher education comprehensively throughout the years, housing has become a key source of concern for the growing student population. The population increase has sparked interest in locating and investigating the best practicable method to enable a congenial academic-driven atmosphere, ranging from inadequate infrastructure amenities to overcrowding (Sen &Antara, 2018). The significance of housing extends to many facets of human life.

Housing primarily entails physical protection against threats that would generally be considered shelter. Still, it also serves as the backdrop for many of the basic biological and social processes required to support life, allowing for the healthy growth and development of the mind. As a component of man's environment, housing significantly impacts the community's health, social behavior, satisfaction, and overall well-being (Shelton, 2018). Housing represents a society's cultural, social, and economic values as it is the best physical and historical proof of civilization in a country, according to a study

conducted (Aluko, 2011; 2009) on assessing the housing situation among students at the University of Lagos.

A decent student housing system cannot be overstated because students are expected to be mentally healthy to flourish academically. Housing offers students physical, emotional, and social space, directly impacting their academic achievement. Student housing provides physical safety but also social and behavioral stability and productivity (Aluko, 2011). According to Maslow's hierarchy of needs, a person's basic physiological needs must be satisfied before reaching safety and security, love and belonging, self-esteem, and self-actualization (Maslow, 1943). Lack of access to these fundamental needs, such as food and shelter, which Maslow lists, can have a substantial impact on a person's capacity to satisfy higher human needs, including a sense of protection, security, confidence, and love, which can then have an impact on a student's academic performance (Jyoti et al., 2005; Silva et al., 2017). Concentrating and doing well in school may be fruitless for students struggling to meet their fundamental requirements, such as finding their next meal or a place to sleep (Silva et al., 2017).

Changing Dynamics of International Education in the Context of United States

Since advanced education was established, people have migrated to other countries to study. Schools are not only designed to foster international relations, state growth, and the fostering of political, economic, and cultural relationships, but they also generate income by allowing these kids to enroll (Slaughter and Rhoades, 2004; Lee &Rice, 2007; Smith & Pinkerton, 2021). A driving force behind accepting the admission of students from other nations as a source of money occurred because of a shift in the perception of students

as "consumers" and "customers," which led to an increase in the recruitment of international students (Slaughter & Rhoades, 2004; Lee & Rice, 2007; Rhee, 2004). However, host institutions consistently overlook what international students would encounter once enrolled. The high quality of American higher education, its worth on the global labor market, and access to work possibilities in the United States after graduation have historically attracted international students, making the United States the top recipient of these students (Israel & Batalova, 2021). International student enrollment has decreased in the United States in recent years. The rising cost of higher education in the United States, the high number of student visa delays and denials, the challenging political climate for immigrants under the Trump administration, the expansion of opportunities to study abroad, and prejudice and hostility toward international students were some of the leading causes of this decline (Lee & Rice, 2007; IIE, 2020; Israel & Batalova, 2021).

This issue has been made worse by the COVID-19 epidemic, which devastated the whole world. International students' travel arrangements have become more challenging due to travel restrictions, the closing of U.S. embassies and consulates in numerous countries, and personal safety concerns. During the pandemic, the Trump administration first tried to prevent students from entering or residing in the country if their institutions solely offered online courses. Still, the ban was swiftly overturned (Israel & Batalova, 2021). However, the change caused international students attending American schools and universities to be confused and frustrated. The total number of international students enrolled in American universities at the start of the fall 2020 semester, including those who are physically present in the country and those who are studying there online, fell by 16%

from the previous year (Israel & Batalova, 2021). One out of every five of these students was an international student who was studying online. Due in part to some students delaying their studies, there were 43% fewer new international students. In addition to increasing the diversity of the student body, adding fresh viewpoints to classroom discussions, and raising understanding and admiration for various nations and cultures, international students also help schools financially (Lee & Rice, 2007; Harrison, 2002).

Additionally, after graduating, many students complete their Optional Practical Training (OPT), students contribute knowledge and skills to the various sectors of the American economy, particularly in the subjects of Science, Technology, Engineering, and Mathematics (Israel & Batalova, 2021; Lee & Rice, 2007). Graduates who find firms willing to sponsor them for an H-1B work visa continue to work and contribute to the U.S.'s intellectual capital. Some even take on leadership roles, improving international relations (Lee & Rice, 2007). Undoubtedly, having international students in American educational institutions has numerous advantages. Still, it is terrible that these students frequently face discrimination while trying to establish themselves in various sectors in which getting access to accommodation is included.

Housing and Discrimination

Housing-related discrimination has been a societal problem since ancient times and has only worsened in modern communities (Massey, 2005; Massey & Lundy, 2001). Discrimination persists in various settings, including employment, school, social gatherings, and housing is no exception (Karafin & Tester, 2022). Societies are run on hierarchical stratification, and even though fair housing has been one of the issues

advocated for in the United States concerning income gaps between black and whites, segregated neighborhoods still exist due to the ongoing exhibition of discrimination in the housing markets (Karafin & Tester, 2022; Flage, 2018; Hanson et al., 2011). Numerous disparities, particularly along the lines of race, class, family status, immigrant status, and nationality, have resulted from discrimination, resulting in varying benefits of housing quality for various groups of people (Shelton, 2018).

A study by Desmond and Shollenberger (2015) showed that non-white renters were more likely to experience housing challenges such as eviction in a survey conducted in Milwaukee. Housing rights, like any other human right that a person requires for a comfortable living, are critical to people's livelihoods (Flage, 2018) because housing has a direct or indirect impact on education, family life, health, and even job chances (Langowski et al., 2020; Flage, 2018). This means any practices including refusing to sell, differential terms, conditions, or privileges related to housing units, the indication of preferences, limitations, and discrimination in any form, misrepresentation of a housing unit's availability, or refusal to allow an individual with a disability to make reasonable modifications that suit their expenses is an act of discrimination (Langowski et al., 2020; Flage, 2018). As housing is a crucial and integral component of everyday living and is required for all other elements of one's existence, housing discrimination goes beyond merely stating that it negatively affects people. This means that discrimination against a specific group of individuals negatively influences their access to resources, success, and other benefits, as well as their access to housing and high quality of life.

Relationship Ties and Housing

This section examines the significance of kinship and relational links, such as family, in foreign graduate students' spatial mobility processes and how it influences their decision-making regarding housing options. Income levels, comfortability, noise levels, and amenities such as washrooms and kitchens affect the decision-making process regarding the type of house and location. Relationship and kinship links, such as families, friends, ethnicity, and race, are also important considerations. Furthermore, the current sites of family members are significant regarding contact frequency and assistance sharing. According to Zorlu (2009), neighborhood 'value' has a minor impact on the likelihood of moving; however, family ties significantly impede all persons' out-mobility. This indicates that social connections and relationships, in general, are a vital aspect of a person's life, especially when they relocate to somewhere other than their place of birth.

Neighborhoods are fundamentally social environments that influence various human outcomes throughout life, ranging from educational attainment to socio-behavioral yields and future earnings (Roche, 2018). Wimark (2016) stresses the importance of family and related relationships in social interaction, support, and function in a caring infrastructure. People who travel to a new location hunt for a "countryman, or woman," translated as a social connection (Awumbila et al., 2017; Zaami, 2020). This word refers to persons who share similar ideals or are from the same country and can readily relate. Social networks are crucial for housing, jobs, financial aid, and emotional or psychological support. Access to information (Zaami, 2020), Geographic proximity, cultural affinity, language, and race play a role (Morse & Mudgett, 2018; Szel, 2006). Due to the prevalence

of discrimination against international students, they are compelled to build these connections to smooth their transition and find their way around new communities. Some factors may no longer be important when students feel welcomed in the community and have access to housing because housing is a basic human necessity.

UTK Graduate Students Housing

Graduate students lived in various apartments that the University of Tennessee Knoxville bought until they were all removed for different reasons. The separate residences that served the graduate students at UTK are briefly described in this section, along with the reasons they were ultimately demolished.

Taliwa Court

The Taliwa Court Apartments was in South Knoxville and served faculty members and married students in 1957. The cost to construct the apartment, an 80-unit complex with 14 structures, was $529,760 (Creekmore, 2018). According to the Creekmore article, each apartment in the complex contained two bedrooms, a kitchen, a bathroom, and a living/dining room combination. Between 2001 and 2003, the apartment building was ultimately placed up for sale because the University of Tennessee reported it had more housing than the school needed at that time. The area now serves as public housing (see Figure 1 for a picture of the Taliwa Court Apartments from UT archives).



Figure 1: Taliwa Court Apartments.

Woodlawn Apartments

In 1963, the university bought the 150-unit Country Club Apartments and renamed it Woodlawn Apartments. The units were purchased and equipped for $1.3 million (Creekmore, 2018). Tennis courts and a swimming pool were part of the 15-acre complex. The decision to sell the apartments was made in December 2001 because the university-owned significantly more apartments than were needed by students. The complex was sold in 2003 after the university reported that it had substantially more housing than was needed by students. (See Figure 2 for a picture of the Woodlawn apartment from the UT archives)

Kingston Pike Apartment

The 21-story, 204,435-square-foot Kingston Apartments, built on 2.75 acres and facing Kingston Pike, opened its doors in the fall of 1968. (Creekmore, 2018). It was the highest structure in Knoxville at the time. A total of $3,327,000 was spent on the building's construction. It contained 240 apartments when it was finished, a two-story parking garage for 309 vehicles, a swimming pool, and other recreational amenities. Bricks on the structure started to split and tumble off around 1972. Brisk Waterproofing Company of Atlanta was hired for a three-month project to address underlying expansion issues and replace bricks because a lack of expansion room in the brickwork caused the problem. The heating and air conditioning system installed was insufficient to deliver heat and air conditioning to floors 12–20 of the structure, and Rental Properties spent $91,000 attempting to fix these problems in 1975 (Creekmore, 2018). The residents were given portable heaters and fans because the work assisted but did not resolve the issues.



Figure 2: Woodlawn Apartments.

The Tennessee Department of Finance and Administration auctioned the building in 2006 when UT concluded it no longer needed the facility, the sale to Vols Equities LLC, and UT earned $6.1 million (Creekmore, 2018) (see Figure 3 for a picture of the Kingston Pike building from the UT archives).

Golf Range and Sutherland Apartments

Married students lived at the Golf Range and Sutherland apartments on Sutherland Avenue. The Golf Range and Sutherland Apartments were a pair of two-story brick structures housing 420 apartments, with a set of stairs at each end of the court (Creekmore, 2018). Each apartment had an electric stove, a refrigerator, and heating and cooling systems. The laundry, recreation area, bus waiting area, repair shop, and office of the resident manager were all located in a service building. The additional recreational amenities included a swimming pool, a wading pool, three play areas, tennis courts, and a basketball court. In October 1965, 150 units were occupied; the remaining ones were finished in 1966. According to Creekmore (2018), UTK announced in February 2009 that the Sutherland and Golf Range apartment complexes would be closed at the end of 2010 due to waning demand for university-provided housing for graduate and married students and the availability of private apartment complex options that eliminated the need for graduate and married students to live in apartment complexes that were owned and managed by the university. The complex was taken out of service in 2010, and the land was used for student recreation and intramural fields (see Figure 4 for a picture from the UT archives).

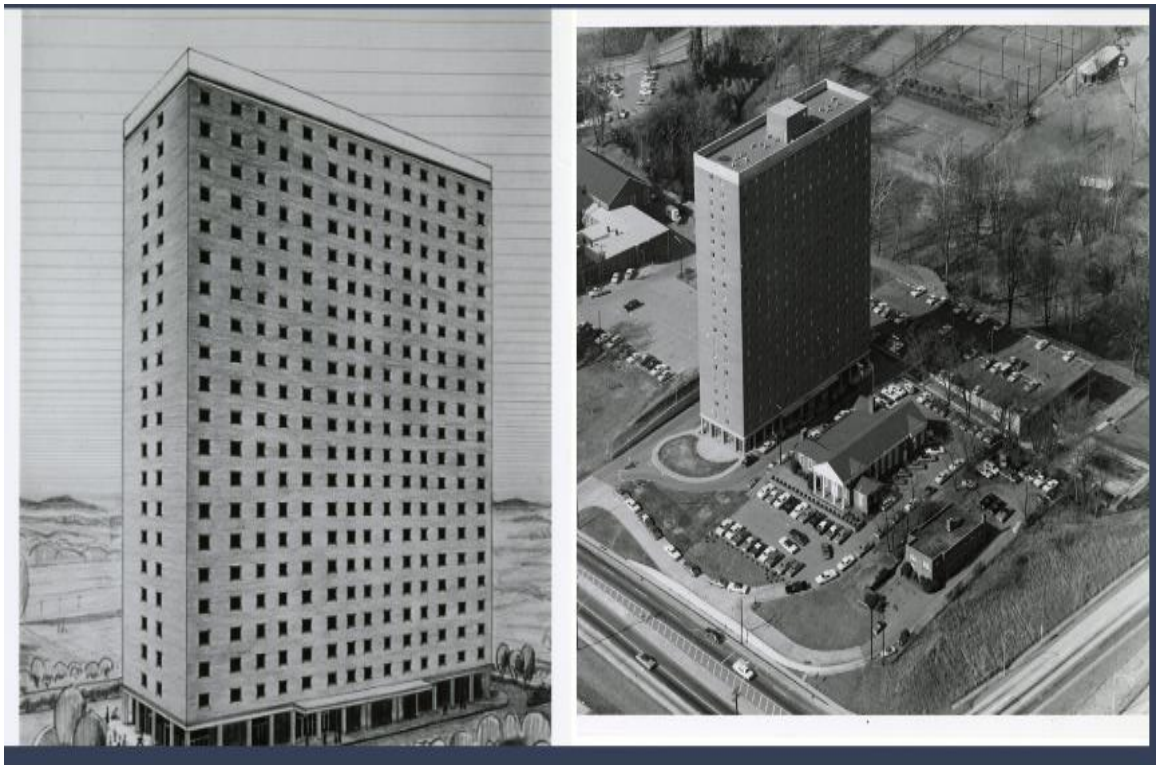


Figure 3: Kingston Pike Apartments

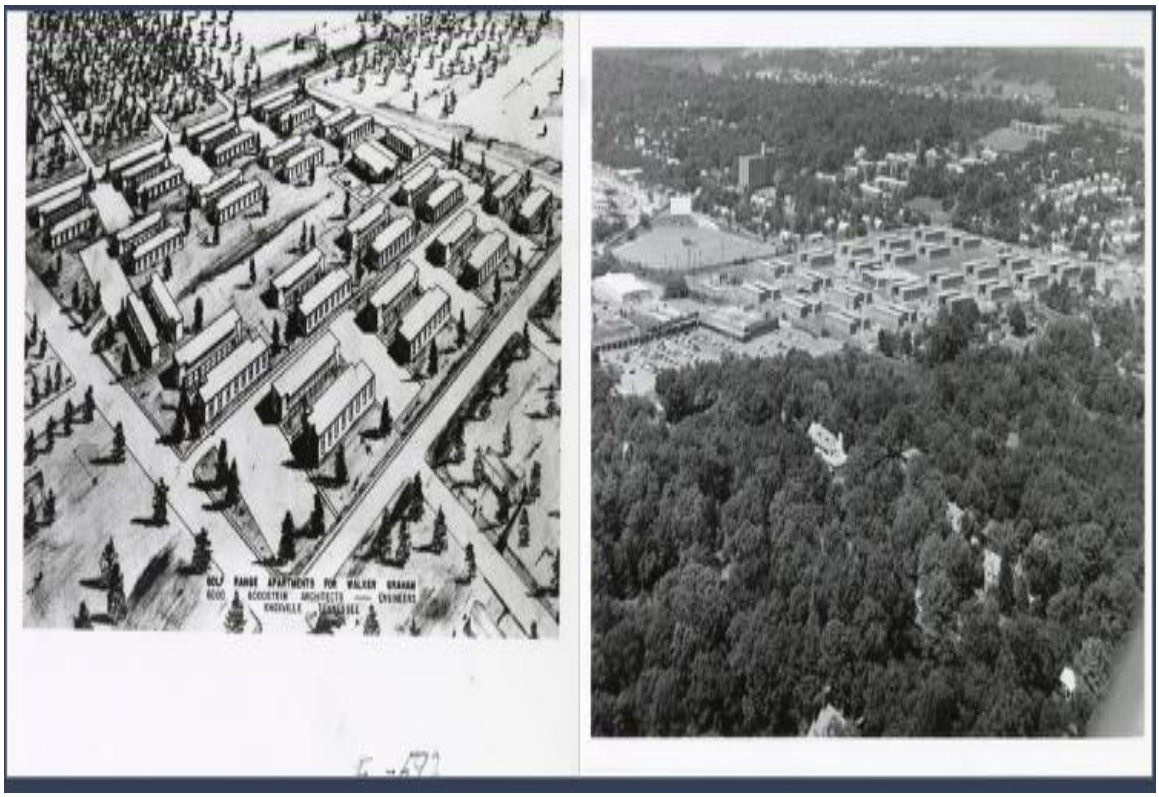


Figure 4: Sutherland and Golf Range Apartments.

The University of Tennessee was keener to go to a neoliberal system since it would allow them to spend less on student accommodation. As a result, the school decided to change its objectives, demolish the student housing, and use the space for different projects. All the justifications given for the sale and demolition of these graduate student residences were merely pretexts since the university authority had already designated some of these locations to construct other infrastructure, such as the Sutherland and Golf Range apartments' land for the construction of student outdoor recreation facilities. This is a cover story on the part of the university administration to abdicate its duty to the students.

Theoretical Background

Feminist theory and grounded approaches served as the foundation for this study. Emotions and context are frequently studied in feminist theory. Feminist theories are committed to intersectionality; it is not only about women. According to (Eaves & Al-Hindi, 2020, 2022), intersectionality can improve scholarship and policies that influence communities across space and place, as well as feminist geography and the field of geography as a whole. I approach the feminist technique of intersectionality with care, ethics, and consideration (Al-Hindi & Eaves, 2022; Mollet & Faria, 2018).

In their article "Intersectional geographies and COVID-19," LaToya Eaves and Karen Falconer Al-Hindi used an intersectional feminist method to analyze the overlapping effects of coronavirus. They demonstrate how adding intersectionality in a range of situations across place, space, gender, race, and class helps one better to comprehend the effects of the epidemic and potential remedies. Since the participants in this study come

from various countries, it is essential that I use this type of approach to be able better to understand the relations of power across space and scale because every individual has a different set of experiences. Violence and injustice of all kinds, on all scales, for both short-term and long-term durations, are borne of intersectionality and are its central concerns (Al-Hindi & Eaves, 2022, p. 76). This is closely related to the study's goal, which is to learn more about how international students are treated unfairly in relation to housing, which is a fundamental human right. Ross (2017, p. 23), cited in Al-Hindi & Eaves (2022), asserts that "human rights are the goal; intersectionality is the process." To uncover the "fatal couplings of power and difference," as described by Ruth Wilson Gilmore (2002), cited in Al-Hindi & Eaves (2022, p. 79), it is crucial that I approach this research with an intersectional sensibility.

This emphasizes the need to examine power differentials, which are ultimately signaled by naming race, gender, class, and sexuality separately in traditional geographic methods and even frequently within the same sentence (Al-Hindi &Eaves, 2022; Dietz, 2003; Ferguson, 2017). While the theory improves our academic fields, in the thesis, I utilized feminist theory to listen to participants, reach out to their emotions and experiences, and listen to new perspectives on student living experiences. The dialogues were then organized and grouped into themes and linked to more important geographical information (Ferguson, 2017).

Rather than empirical testing, grounded theory takes a step toward conceptual thinking and theory development (Cascio et al., 2019; Khan, 2014). The use of open coding focused, and selective coding is a standard procedure utilized in the grounded theory

approach. Using grounded theory methodologies, I constructed analytic codes and categories from facts rather than predefined, logically inferred hypotheses (Khan, 2014). I used the constant comparative technique, which entailed conducting comparisons at each level of the study while elaborating on categories, establishing their attributes, defining links between types, and discovering gaps (Khan, 2014).

CHAPTER 3: RESEARCH METHODS AND STUDY AREA

Introduction

I used a mixed methods approach to investigate the experiences of international graduate students housing at the University of Tennessee, Knoxville. The study utilized qualitative, quantitative, archival research, mapping, and autoethnography. Snowball and purposive sampling were used to identify participants in focus group discussions. These methods drew attention to the connections and linkages between initial samples, allowing for the recruitment of more participants through referrals, resulting in a larger sample size in the targeted community while also providing information about the specific characteristics of a population of interest countries (Cohen & Arieli, 2011; Etikan, 2016; Campbell et al., 2020; Rai & Thapa, 2015).

Focus Group Discussion

The researcher interacts with two or more participants in a focus group discussion (Atkinson, 2017). This study's focus group discussions are essential since they allow a quick way to gather a group at a location without the burden of completing an individual interview (Atkinson, 2017). Because focus group replies are open-ended, broad, and qualitative, participants freely expressed their thoughts, feelings, and reactions in a way that other approaches, such as surveys, cannot. The focus group discussion allowed me to ask additional questions and clarify the deeper reasons and meanings behind the students' behavior and enabled more data collection in a shorter time on a broader scale.

Being able to have a conversation with a participant minimizes the inconsistency problem because the respondent can explain the context of the answer if it is unclear. As such, focus group interviews were introduced to correct the deficiency. The questions for the focus group discussions focused on learning about people's experiences with housing affordability, accessibility, and prejudice. Four full focus group discussions were conducted with participants in groups of four via Zoom. These groups comprised of four females for the first group, four males for the second, and two females and two males for the third and fourth groups. Participants for the focus group interviews were recruited initially through personal contacts via emails and calls and subsequently building connections through the first batch of participants. Some participants learned of the study from fliers that were posted around campus and on social media.

Participants were given consent forms and allowed plenty of time to read them before deciding whether to participate in the focus group discussion. The consent form included the details and information about the research topic and the projected discussion date and duration. Once participants agreed, the focus group discussion was video recorded for transcription to avoid missing any important detail. The participants completed a demographic form with their age, gender, racial identity, and the name they wanted to be used in the study to not give away any of the respondent's identities before the discussion. Focus group discussions took place between September and November 2022. Because of the COVID-19 pandemic, the focus group discussion was held using various methods to

enable the participants to be calm and comfortable to express themselves freely, including the Zoom application and a kitchen table reflexivity.

The kitchen table reflexivity described by Kohl & McCutcheon (2015) is a concept where researchers engage with the fluidity of their positionalities throughout the research process. With this method, researchers can identify and recognise the approach and determine and remember their indulgent moments, which advances comprehension of the many shades of meaning present throughout the research process. A place to think about, among other things, what it means to hold positions of power, how they evolve, and how connections with research participants affect perceptions of positionality in the research process is at the kitchen table (Kohl & McCutcheon, 2015). Also, having official and casual talks with colleagues while reflecting at the kitchen table allows for in-depth engagement with positionalities. The kitchen table reflexivity used by Kohl & McCutcheon (2015) has produced excellent results since this method gives a safe space for participants while they enjoy each other's company and food. Housing costs and affordability, housing amenities, rent changes, landlords and property owners, housing discrimination, and the future of international students housing in UTK were some themes explored in the focus groups. The following questions but not limited were asked during the focus group discussions:

- Can you tell me about student housing?
- What challenges did you face most as an international student who is a male/female in your housing search?
- Do you share the housing with other renters? (Roommates etc., how many?)

- What factors did you consider before choosing your current housing? (Cost, nearness to campus etc.)
- How did you find your current housing?
- How many places did you look at before choosing your current housing? Why?
- How did you get around looking at places?
- When did you begin looking for housing when you were admitted into U.T.?
- How much time did you spend looking for a place?
- How satisfied are you living in your current housing?
- What tactics do international students employ to live in a safe environment?
- Do international students need a social network to survive in new environments?
- If so, what are some of those networks? (Friends, country person, classmate)

Initially, I wanted to adopt the kitchen table reflexivity used by Kohl & McCutcheon (2015), as already described. Still, as the requests for participants were sent out, they all chose the online Zoom option for several reasons, including the COVID-19 pandemic and convenience. The research adopted online semi-structured focus group discussions and the survey, which helped to gather the data smoothly and kept the COVID-19 guidelines such as social distancing in check. The Interviews were completed between September 2022 and November 2022, with the duration for each interview session ranging from the shortest of 45 minutes and the most extended 1 hour 10 minutes. The purpose of setting up focus groups on exact and mixed gender was to examine the variations in how the questions were

posed and their intersections. Due to some respondents' hesitancy about being in the same focus group as someone of a different gender, I observed that all gender focus groups expressed themselves freely. All the females shared things they would not have shared if they had been placed in a mixed-gender group, such as their relationships with their roommates or apartment neighbors. One benefit of the mixed-gender discussion was that it allowed for the discussion of shared information between the genders. Both genders asked follow-up questions to validate the existence of what had been discussed. Some males were taken aback by the topics the women brought up since they constantly enquired with curiosity. For instance, one of the women in one of the focus groups mentioned how their roommates always left the kitchen and bathroom messy after using them. Given that they shared an apartment, they said this turned them off. In disbelief, one male respondent said, "Oh wow, I thought only guys were considered messy; I didn't know that females were also this messy."

Survey

The survey was created in Qualtrics, a web-based research software program. Students were surveyed between summer 2022 and fall 2022. Survey distribution took various forms, such as email and a scannable Q.R. code, to adhere to the COVID-19 pandemic's constraints, allowing individuals to participate from the comfort of their homes. In addition, the survey was disseminated by the International House of U.T., the Center for Multicultural Students Life, Graduate Student Coordinators of the various departments and colleges here at U.T., and graduate student organizations. The survey began by asking basic demographic questions about the research participants' gender,

country of origin, and age. The survey design allowed for anonymous participation. The survey utilized closed and open-ended questions to assess students' comprehension and experiences with housing. The survey concluded with questions intended to understand how students would like to see housing change in the future and along with potential solutions. In total, 334 responses were recorded from the anonymous survey.

Archival Research

Original primary sources of information, such as letters, unpublished documents, published documents, newspaper clippings, speeches, and radio and television broadcasts, are preserved in archives and made accessible to the public (Kikon, 2021). The archival research approach is a way of gathering information or documents already housed in the archives. Studying historical sources—those produced at a certain point—involves giving readers access to the available resources. Various techniques are used in archival research to make it easier to examine papers and other written materials created by and about organizations (Ventresca, 2001; Kikon, 2021). Moreover, archives serve as the primary historical nodes and paths of dependencies (Kikon, 2021). According to Kikon (2021), historical studies simplify analysing of how organizations change while capturing crucial institutional processes. I exploited archive research to complement focus groups, surveys, and data analysis through mapping. The University of Tennessee Library's Special Collections provided archival data for this study. I conducted archival research to locate electronic copies of old photographs of graduate student housing at UTK.

Mapping

Using Geographic Information Systems, I also used mapping to examine the data gathered from the survey (GIS). A Geographic Information System (GIS) is a collection of computer programs, hardware components, data, and human resources that enables users to enter, manipulate, analyze, and present data related to specific locations on the Earth's surface (Ali, 2020). The mapping process aimed to develop tools that would represent housing precarity through a physical and digital representation of the data that was collected through the survey. By using mapping, I engaged the digital geographies and GIS as subdisciplines that demand the same level of positionality as other disciplines that interact with more qualitative approaches. The maps I produced are not an accurate depiction of reality but tools for developing dynamic initiatives. They only show fragments of housing precarity in Knoxville's terrain.

I created a database by gathering the graduate student's home countries. I mapped every country in the database to make a map that shows where the participants were from. This map visualised the survey's participant base and provided data on the distribution of respondents across the world's countries and regions. I again used the database to map the participant's residential areas using their zip codes. Participants were not asked for their home addresses due to confidentiality concerns. The map made it easier to see how many people live in each zip code area. It once more assisted me in locating the higher concentrations and making the connection to accessibility and affordable housing, particularly in the UTK area. I always tried to protect participants' privacy because I knew some of the information they provided would be delicate.

Data Analysis

After receiving the needed responses from the focus group discussions, the data were analyzed using various methods, including feminist practices and theories. The recording from the focus group discussions was transcribed using Microsoft Word. To ascertain that the audio matched the script, recordings were carefully listened to and compared with the transcribed conversations. The transcribed data was used to create various themes by looking for the relationships among the ideas presented (Abdul-Gader & Kozar 1990).

The first stage of the analysis was open coding, allowing for the identification of meaningful information that fits the research's course (Barney G. Glaser, 2016; Khandkar, 2009). The focused coding stage followed, in which words were organized based on important information to the study. Selective coding, in which the links between the selected categories were identified. The final step of the coding process followed a feminist approach since it relied on the emotions and feelings of the participants' experience with housing in the analysis (Ferguson, 2017). Using this process, I generated themes while prioritizing validity (Cascio et al., 2019).

The quantitative data were analyzed using Qualtrics and Microsoft Excel, focusing on simple descriptive analysis while applying a similar coding style used for the focus group discussions to reflect international students' housing experiences.

Study Area and University of Tennessee, Knoxville

Knoxville was founded in 1791 and became one of the largest cities in the South (Sohn, 2016). According to Sharma (2014), Knoxville is the 73rd most populous metropolitan area in the United States and the third most populous in Tennessee, with a total metro population of 764,077 (ACS estimates 2005–09). It comprises six counties: Anderson to the northwest, Loudon to the southwest, Sevier and Blount to the South and southeast, and Union to the north, with Knox County serving as the urban center and hosting the city of Knoxville (Sharma, 2012; 2014). Other incorporated towns/urban areas in Knoxville's Metropolitan Statistical Area (MSA) include Alcoa, Clinton, Farragut, Lenoir City, Loudon, Maryville, Maynardville, and Oak Ridge Sevierville, Seymour, and Pigeon Forge (Sharma, 2013). I-75, I-40, I-640, 11, 441, 411, 129, 321, 66, and 25W are all key freeways/state highways that pass through the MSA's six counties, according to Sharma (2013). Because of the availability of flatter ground, construction problems, and the north-south orientation of the Appalachian Mountains, most new residential and commercial development in Knoxville follows the East-West corridor along Interstate 40. Knoxville's broad economy includes manufacturing, industries, high-tech jobs, educational institutions, research and development, service sectors, and a regional retail hub (Sharma, 2014). According to Sharma (2012), Knoxville comprises various ethnic groups: White, Black, American Indian, Asian, and Hispanic.

Since 1794, the University of Tennessee, initially known as Blount College, has been based in Knoxville, making it one of the oldest universities in the United States (Uziel, 2021). The University of Tennessee System includes Knoxville, Chattanooga, Pulaski, and

Martin campuses, the Health Science Center in Memphis, the Space Institute in Tullahoma, and the statewide Institutes of Agriculture and Public Service. Faculty and students from across the University of Tennessee participate in research, contributing to the body of knowledge in academic areas and finding solutions to everyday problems. (See Figure 5 for the study area map).

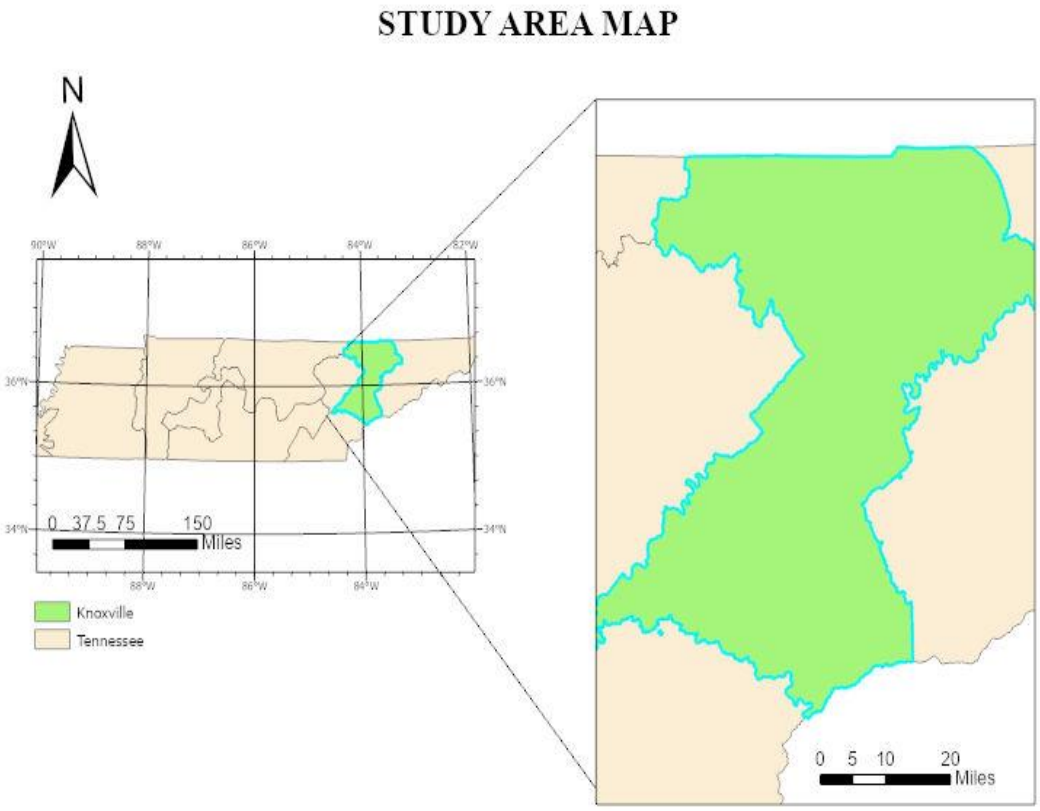


Figure 5: Map of Study Area.

Map made by Rosemary Ayelazuno, 2023

CHAPTER 4: THE FIRST ARTICLE

Seen and Unseen: An assessment of housing precarity among international graduate students at University of Tennessee, Knoxville.

Abstract

The "international students" concept has highlighted the critical need for affordable, accessible, and secure quality housing. Additionally, it has highlighted the problematic housing situations many international students face and the existing noticeable inequities in the renting market. The piece uses broad themes like race, nationality, and gender to depict the varied experiences of international students concerning these phrases in situations where these challenges arise. The concept of precarity captures the economic and non-economic significance of housing for all facets of security and well-being. The article examines various issues that international students face in the housing sector and is based on four focus group talks with four participants in each focus group and a survey of 334 international graduate students at the University of Tennessee, Knoxville (UTK). The article seeks to capture the many experiences around these concepts and the situations in which the challenges arise by using broad topics like race, nationality, and gender. The study discovered that being an "international student" exacerbated the sense of housing precarity. More significant difficulties are caused by a lack of institutional support and the shortcomings of the host community and/or school.

Descriptive Statistics/Profile of Respondents

Table 1 gives a general description of the profile of the respondents for the focus groups and survey. The table demonstrates that the sample for the research was balanced mainly in terms of gender, age, class standing in school, marital status, and country where respondents were from. Regarding gender distribution, more males represented 55.5%, compared to the sample recorded for females, which represented 44.1% of the total responses and 0.31% of non-binary respondents in the survey conducted. Similarly, the gender was fairly distributed for the focus group discussions with a mixture of male and female participants. The majority of the respondents were between the ages of 22 and 25 years, accounting for about 89%, with the remaining percentage of students between the ages of 18-21 and 36 and above. Regarding academic standing, the survey received many responses from graduate and doctoral students, which made up 79.55% and masters students, representing 20.45%.

Most graduate students were single, as more than half of the sample representing 69.28%, chose the never-married option. 28.76% of survey participants were married, while the remaining percentage of students were divorced and separated. In addition, the sample size for the survey and focus group interviews was balanced mainly for the country of origin. Regarding representation worldwide, the study had a fair picture from different places, including Africa, South America, Asia, Canada, and Europe, with most respondents who were international students coming from Southeast Asia and Africa. The density of respondents' countries with graduated colors where darker areas signify more significant distribution and lighter colored areas represent fewer students (Southeast Asia and

Table 1: Profile of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	179	55.59
	Female	142	44.1
	Non-binary	1	0.31
Age	18-21	5	1.53
	22-25	74	22.7
	26-30	157	48.16
	31-35	60	18.4
	36 and above	30	9.2
Class standing	Graduate student (PhD)	245	79.55
	Graduate student (Masters)	63	20.45
Marital status	Married	88	28.76
	Divorced	2	0.65
	Separated	4	1.31
	Never married	212	69.28
	Widowed	0	0
Country	Refer to the map (figure 1)		
1st focus group	All males	4	Nigeria, France & Greece
2nd focus group	All females	4	India, Ghana & Nepal
3rd focus group	Mixed gender	4	Ghana, Russia & Trinidad and Tobago
4th focus group	Mixed gender	4	Brazil, Zimbabwe & India

Nigeria in Africa is dark red, and places with fewer responses have light yellow colors (see Figure 6).

Literature Review

International Graduate Students and Housing in the U.S

How do I begin looking for housing? What would the price be? I don't have a car, so can I quickly go to the courses if the accommodation is close to the campus?

These are a few, but by no means exhaustive, of the questions, every international student asks themselves after being accepted to the University of Tennessee, Knoxville. A significant aspect of studying in the USA for international students is housing. Living in a welcoming community helps you adjust to your new surroundings and provides a cozy place to call home. There are numerous elements to consider while choosing your future residence in the U.S., which takes careful planning. The accommodations for international students are a significant aspect of the study abroad experience because students having a stable mind to study is made possible when they do not have to worry about where to stay, leading to academic success. One's physical, emotional, and psychological well-being, academic achievement, and social life are all influenced by how friendly, safe, and comfortable your home is (Taher, 2023). Because higher education has been growing steadily, so has the U.S. market for student housing. Due to increased student enrollment, many schools and universities cannot provide enough accommodation. Interestingly, just 29% of investors are ready to invest in student housing, despite the rising need for accommodations (Bouchrika, 2022). According to Reppond (2019), 36% of college

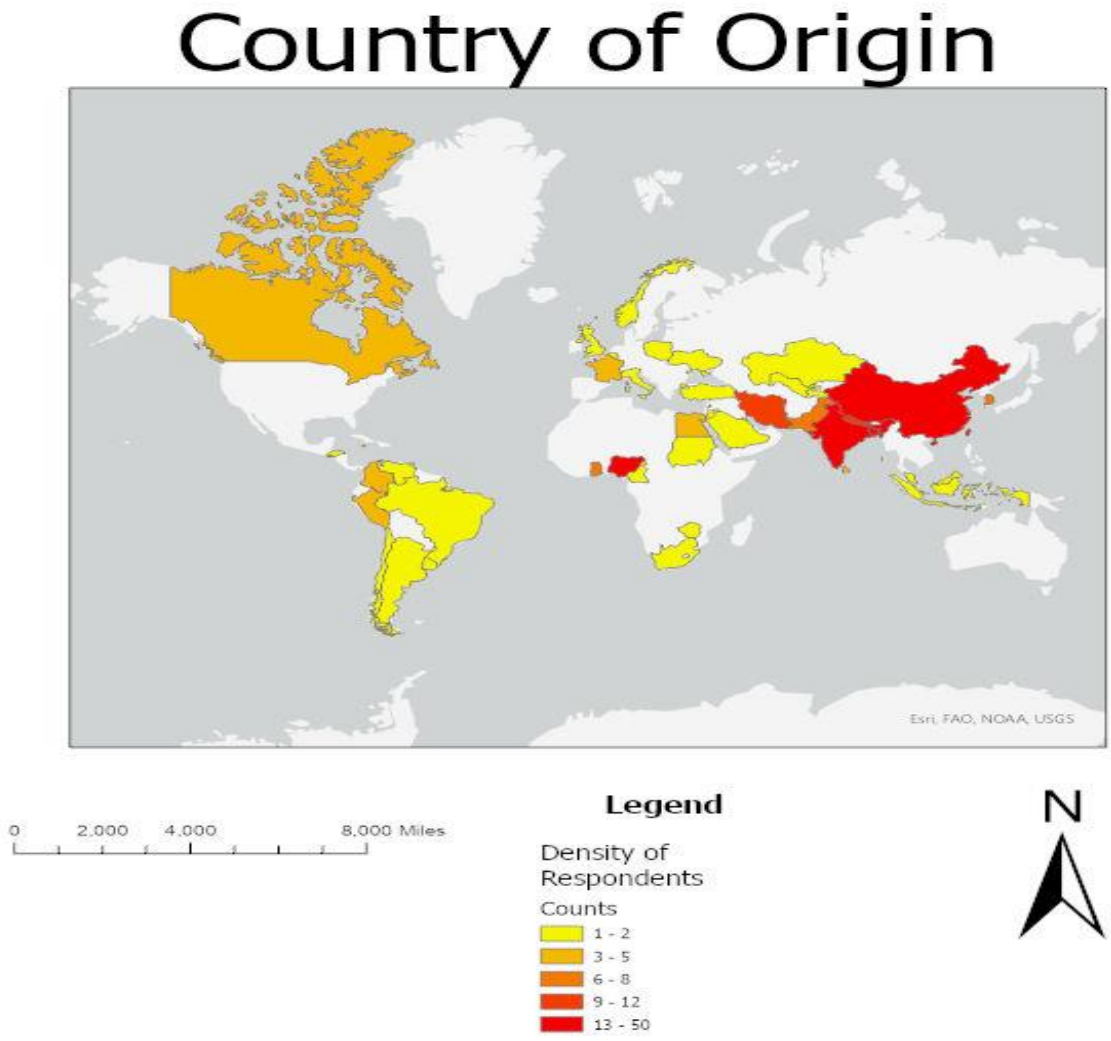


Figure 6: Countries of Origin Respondents.

March 2022-December 2022. Map made by Rosemary Ayelazuno, 2023

students in the U.S. live in unstable housing arrangements. Research at 35 four-year universities and 31 community colleges across 20 states and Washington, D.C., found that this number is higher (Rappond, 2019). The number of international students enrolled in American colleges and institutions doubled during the Great Recession (Ruiz & Radford, 2017). Yet, housing needs have decreased because of the increased demand relative to the constrained supply. According to the Department of Homeland Security, there are approximately 1,084,302 active international students in the United States of America. Ten thousand one hundred forty-one of these students are from outside the United States, making about 55.8% of those enrolled in graduate degree programs in Tennessee (SEVIS data mapping tool, n.d).

Since international students typically pay more significant tuition than in-state students, which goes to the host institution to support developmental programs, these numbers favor the U.S. economy and universities (Smith & Pinkerton, 2021). Along with the additional funds that international students bring in for their host universities, they also boost the local economy of the areas where they live by spending money on goods, living expenses, and transportation (Smith & Pinkerton, 2021). However, it is disappointing that despite the advantages of having international students, housing has emerged as the main challenge, particularly at the University of Tennessee, Knoxville, where there is no specific housing program for international students.

Knoxville, UTK and Student Housing

The University of Tennessee, Knoxville (UTK) is located right at the heart of Knoxville and along the winding Tennessee River near the World Fair Park and the

downtown area. UTK is noted for several things, and football cannot be left out. The school has the sixth largest sports stadium, the Neyland Stadium, which has a total of 101,915 people in capacity (Chiusano, 2022). On game day, if you are not a fun but a traveller, no one needs to advise you to take a different route since much of Knoxville will be adorned in the favorite orange color of U.T., cheering on the volunteers voluntarily and happily. The UTK football team's good performance was noticed and acknowledged as Tennessee was ranked in the top ten sports illustrated best college football town list (Uziel, 2021). The University of Tennessee, formally known as Blount College since 1794, is one of the oldest universities in the United States.

The origin of graduate student programs at UTK was first mentioned on October 11, 1821 (The University of Tennessee, n.d). Before the graduate program's official founding in 1879, 64 individuals received post-baccalaureate degrees. Stamos S. Trikaliotes, a senior from Athens, Greece, is listed as the university's first-ever international student to attend in the 1841 catalogue. He earned his A.B. in the same year. He was the first international student to graduate from the institution with a master's degree in 1844, making him the first international graduate student. The school got its primary students enrollment in the year 1945. This significant enrollment has since been increasing yearly. Between 1945 and 1949, the school had problems with accommodation issues and, as a result, had to place trailers both on and off campus to accommodate the growing student population (Uziel, 2021). These trailer villages spread across what is known as the Hill on campus, Kingston Pike, which is now replaced by the Agricultural campus, and as far off-campus as Sutherland Avenue. By 1969 dormitories were built along Clinch

Avenue, expanding the campus and its housing into the Fort Sanders neighborhood and the whole of Knoxville. Over the years, the University of Tennessee has built many apartments for undergraduate students. Dorms such as Laurel Hall, Dogwood Hall, Geier Hall, Massey Hall, Magnolia Hall, Brown Hall, Hess Hall, and Volunteer Hall serve undergraduate students. This is because first-year undergraduate students are required by university policies to reside in university accommodation and subsequently secure their accommodation after the first year of their studies.

Similarly, some graduate students' hostels served both local and international students. These include the Woodlawn apartment, Taliwa Court/Taliwa Court Addition, Kingston Pike Apartments and the Sutherland and Golf Range graduate student's apartment complexes (see figures 1, 2, 3 & 4). Between 2003 and 2010, all the graduate students and family apartments were demolished.–The University reported that "the demand for university-provided graduate and family housing has declined over the years. As we looked at our options for renovating this property, the current advantage of rental rates would be lost, putting us in direct competition with the private market," said Ken Stoner, executive director of university housing for UT Knoxville (Collins, 2009).

Another reason the school gave for the closure of the graduate student apartment was that there was a low demand for housing, and the renovation cost was high. The University of Tennessee claimed that there was no demand for student housing as a justification and a means of abdicating responsibility for several areas of student life. In any case, UT has never had a year with zero student admittance since UTK began accepting students. Focus groups and survey were conducted, and the study indicates that

there is always a need for accommodation for students. Additionally, the institution that stated it would be expensive to renovate the student accommodation had funds to devote to other projects, including building a recreation facility for students in the same area where student housing was located.

Lastly, the University of Tennessee asserted that there were more housing units to accommodate the student population. Some housing units, such as the 150 Woodlawn apartments, were sold. In contrast, the school decided to use the land where the student dorms were located to build a recreational field for students, as the housing director reported. In the speech given by Ken Stoner, he said,

> "The University will be exploring the feasibility of using the 40 acres to accommodate student recreation fields. University officials have spent several years evaluating more than 20 sites for intramural and club sports and general student recreation. Officials noted that several characteristics of the 40-acre plot make it a favorable option for student recreation, including its connection to the Third Creek Greenway, availability of utilities and proximity to campus. U.T. currently ranks last among its peer institutions in the availability of outdoor space for student recreation."

This statement demonstrates that the main reason for the closer of the graduate student housing was not lack of demand nor the cost of renovating. From the beginning, money that could have been used to meet the students' housing needs was spent on the process of demolishing these structures and establishing these fields. Comparatively, the university mentioned that Sutherland Avenue, one of the locations for student

accommodation, has been a site that the school administration has been contemplating for the construction of a recreation facility for several years. This has only led me to believe that the university administration could have taken better care of the housing facility to prevent it from deteriorating, but the fact that they prioritized outdoor recreational fields that could have been located in a different area since that was not the university's only land and for the reason that it was among the institutions that lacked outdoor space for recreation only shows that the university administration did not prioritize the housing facility when making their decision.

Several years later, UTK still faces housing challenges as the school enrolls a large student population yearly. In 2022, they had the most significant number of students admitted, which worsened the already difficult housing situation for students. Students' enrollment has not stopped growing as the University of Tennessee has gotten a 40.3% increase in students' applications in the 2023 academic year compared to the 2022 academic year (WBIR Staff, 2023). Demand outstripping supply has allowed established businesses focusing on profit to seize property, notably around universities and along the Cumberland strip, which is close to the University of Tennessee Knoxville (Wilusz, 2022). During this record-breaking enrollment year, the University of Tennessee had to spend more than $1.3 million renting a hotel called the Holiday Inn Express & Suites on Papermill Drive for student housing (Wilusz, 2022). Although the start of the academic year is ten months away, most of the student housing on Cumberland Avenue, the central commercial district running parallel to campus, was rented out for the 2023–2024 school year by October 2022 (Keenehan, 2022; Ogbe, 2022). Students had to wait for approximately

seventeen hours to sign a lease for the following academic year due to the competition for housing at the TENN apartment complex along the Cumberland strip due to increasing enrollment and the unavailable housing units for all these students (Keenehan, 2022). Even though these undergraduate students are physically present to look for accommodation, they encounter these difficulties. Even those physically present to sign leases are not getting talkless about those who have not yet arrived. International students looking for accommodation but are often still in their home country are not approved. Once more, when international students arrive at their study destination, most housing units, especially those near the campus, are already occupied. The few left are pricey due to the housing market's intense competition.

Students' Housing Preferences

One conspicuous area of research that remains understudied is where students will stay after receiving an admission letter from a school. The choices vary depending on whether the place is on-campus or off-campus accommodation, and they differ from individual to individual. This choice relies upon numerous variables like family choice, security, comfort, cost, transportation facilities, etc. Research has shown that students' living conditions and well-being are essential to their academic success (Sen & Antara, 2018; Schapiro et al., 2022; Wetzstein, 2022; Muslim et al., 2012). Living in apartments, whether on or off-campus, has pros and cons. Many students are satisfied with staying off-campus when they can stay near the campus, collaborate with other residents' friends, hang out with friends easily, and stay near many facilities.

On the other hand, students become dissatisfied when they must remain in limited spaces, have limited financial support, have little room furniture, and limited public transport and parking spaces (Muslim et al., 2012). Other factors that affect the students who live in off-campus housing include noisy places, bad smells, immoral behavior of neighbors, fear of theft, unfair treatment from property owners and landlords and others. Common factors influence students' decision of inhabitance in the choice and location of the accommodation. These include the living arrangement, level of security; proximity to the University; accessibility of public transport routes; internet access; security; recreation center; room furniture, and the number of inhabitants in a unit (Sen & Antara, 2018). A study by Olufemi (2014) in Nigeria found that students always faced problems with the distance to shopping places, health centers, and recreational facilities. This caused them to be dissatisfied with their choice of accommodation.

Results and Findings

International students' experiences of housing precarity at the University of Tennessee, Knoxville (UTK)

To assess students' experiences with housing precarity at the University of Tennessee, Knoxville (UTK), the research considered these themes, accessibility, affordability, residence types, mode of housing ownership, quality of accommodation, and housing security.

Affordability

Affordable housing has been an excruciating issue, and with the recent changes in the world economies, people have continued to experience worsening unaffordable housing. This can

be attributed to geographic locational choices, people's income levels, family sizes, government policies, etc. A household that spends 30% more of its income on rent has an affordability problem (Waldron, 2020; Schapiro et al., 2022), and international students especially are at a greater risk of not getting affordable housing since there are fewer resources at their disposal that they can pull to support themselves. Housing affordability was measured regarding students' income levels and rental costs. The survey revealed that more than half of the students (74.12%) worked on campus to earn income to afford their monthly rent. Only 1.47% of the respondents have student loans as an extra income, 10.29% get support from family, 2.65% have off-campus jobs, and the remaining 11.4% have other sources of income. Table 2 shows rent affordability for international students at UTK while comparing the percentage of their income spent on rent. With a very small percentage of students having student loans and family support, it is evident that most students rely on the income they get as a stipend at the end of every month as graduate students at UTK. The three main types of on-campus employment are research assistants, graduate teaching assistants, and graduate associates. The few students who had access to student loans are likely international students who have been studying in the US for some time and therefore have the required documents to take a loan as opposed to students who moved here for graduate school in a few years or months and have F1 visa status and cannot take loans. This small number highlights that international students have fewer options for obtaining extra funding to lessen their financial load. Few respondents reported receiving family support, which may help explain international students' academic and financial situation. Most students are from developing nations, and their parents are also

not very wealthy. Most parents, except for a few wealthy parents, find it extremely challenging to cover the costs of their children's education in the US due to the exchange rate with the US dollar. That explains why most international students persistently seek admission at institutions that offer to fund and regularly reject admission offers from those that do not.

Participant responses were examined on their monthly income, and the study revealed that some earned as low as less than $500, representing 2.37% monthly. The highest income received by students was between $1600 and $1699, representing 53.56%. 36.61% of students earned between $1100 and $1500, while the remaining percentage (7.46%) made between $600 and $1000. The study also reflected the rising prices of housing as most students paid rent between $500 and $999. This reflects the disproportionate relationship between students' income and their rental costs, as most of these students spend 30% or more on rent, burdening them.

Some respondents indicated they paid as much as $1200 and more for rent monthly, which is very high as most graduate students on a 50% scholarship earn between $11,520 and $14 400 annually (The University of Tennessee, 2021). More than 50% of participants asserted that their rent was not affordable, which further showed that rent, especially the housing around campus, is costly. Because housing affordability is traditionally determined

Table 2: Housing Costs

Variable	Category	Frequency	Percentage
How do you pay for rent?	I work on campus	252	74.12%
	I work off-campus	9	2.65%
	I have student loans	5	1.47%
	My parents or family help support me	35	10.29%
	Other	39	11.47%
What is your monthly income?	Less than $500	7	2.37%
	$600-$1000	22	7.46%
	$1100-$1500	108	36.61%
	$1600-$1699	158	53.56%
	$1700+	0	0.00%
How much do you pay for rent monthly?	None at all	5	1.71%
	Less than $300	0	0.00%
	$300-$499	29	9.93%
	$500-$699	100	34.25%
	$700-$999	116	39.73%
	$1,000-$1,199	23	7.88%
	$1,200+	19	6.51%
Is your rent affordable?	Strongly disagree	86	29.45%
	Somewhat disagree	101	34.59%
	Neither agree nor disagree	29	9.93%
	Somewhat agree	65	22.26%
	Strongly agree	11	3.77%

by a ratio of housing costs to income, with those who spend more than 30% of their income on housing being considered to be cost-burdened (see McConnell, 2013), it is clear that housing is the biggest expense for students. When comparing their monthly income and the cost of rent, more than 50% of students spend more than 30% of their monthly income on rent (see Table 2 on the monthly rental cost analysis compared to students' monthly income). As a result, they are rent-burdened.

International students are prohibited from working extra hours if they are on the 50% or 20 hours per week of employment hours. In most cases, international students are admitted, and the policy of not allowing them to work extra hours outside the school employment not explained clearly to them. International students, however, admitted that sometimes if they find a job that they can do “under the table” or a job that would be paid in cash, they take it to earn extra money to help with their expenses. They sometimes referred to these jobs as “action”. This was also the case for other international students in most U.S. institutions. A study by Waldron (2020) confirms that similar topics happened in the study they showed among some international students in the U.S. South.

The findings revealed a clear connection between students’ income levels and the cost of rent as they expressed frustration over the situation. Students expressed their concerns about the unavailability of apartments from the school, and the few available ones from investors/private landlords had a lot of bureaucratic procedures that they had to go through. Respondents reported that coupled with the high rent cost, they had to spend so much time scouting through various websites to find accommodation, making countless contacts to landlords and queueing for hours at property viewings, and paying high

application fees, which they found mentally exhausting and time-consuming. Respondents also reported that landlords and property owners do not fully make available the information for them as most of the information that is usually available on their websites, such as Social Security Numbers, Credit scores, applies to local students and not international students (Taher, 2023). International students only find out about this information after they have extorted the exhibiting non-refundable application fees from them. One of the participants described their experience and had this comment:

> "Oh, throughout the process of searching for housing, I felt like landlords use international students to just extort money from us through the application fees and then give the rooms to the local students, probably because they know we do not know anybody and cannot do anything about it." (Focus group interviews, Oct 2022)

Respondents also ascribed the long search for accommodations due to the unavailability of affordable rent options. Students lamented woefully how expensive rent was, especially spaces about 10 to 15 minutes walking distance to campus. One of the respondents shared her experience in searching for accommodation while she was still in India:

> "…um for me, obviously the rent, because in Knoxville, I don't know what other places, but the rent was pretty crazy when I searched, and when I was applying, I mean, I was searching for housing. I could see no rent that was below eight hundred on nine hundred a month… and my stipend is less than $1200 a month, so if my rent alone is $900, that is more than 30% of how much I earn, this is minus the

> money I would pay for utilities and money for food and other basic needs." (Focus group interviews, Nov 2022)

Another respondent said.

> "So, it was very stressful. It wasn't a smooth process. We drove to multiple apartments, called multiple places, and applied to multiple places. So, it was very stressful, very costly, um ten out of ten, do not recommend, and all the apartments that we found were not less than $500 a month even in a shared space, so imagine a single person apartment how costly that is." (Focus group interviews, Oct 2022)

The situation is a rent burden, as the study conducted by (Schapiro et al., 2020; Waldron, 2020) confirms in their findings. The affordability dimension of housing precarity among international graduate students at UTK stems from intense negative experiences of students that impact their quality of life in terms of financial stress, reduced saving capacity and limiting their ability to participate fully in social life (Schapiro et al., 2020; Waldron, 2020; Shelton, 2018). Students expressed their experiences of precarity in terms of housing affordability due to several things, such as the employment type and their status as international students who could not afford the opportunity to work extra hours off-campus. Reflecting (Hulse & Yate, 2017) research, one can conclude that there is a spatial component to rent affordability with tremendous pressure depending on the proximity to campus. Respondents noted that areas around campus were costly, and most respondents who lived near campus were burdened as they spent more than 30% of their income on rent. As one moves further away from campus, the cost reduces, but at the expense of a short distance to campus and sometimes inadequate access to amenities such

as bus routes, shopping malls, entertainment centres and laundry services. One of the respondents shared their experiences:

> "Initially, when I was first moving to Knoxville, I considered the distance to campus because, at the time, I didn't have a vehicle; I also thought about the cost. So, the distance and cost were the biggest ones for me. I had to rent very far away from campus, and I won't wish that upon anybody because before I could get to any bus route to pick up the bus to campus, I had to walk about 30 minutes, but that was what I could afford since all the housing around campus were very high." (Focus group interviews, Sep 2022)

Participants also expressed frustration towards the University of Tennessee, Knoxville's response to the affordability crises. Students criticized the institution for not providing graduate students housing which forced students to be at the mercy of greedy landlords. Students said they are sometimes forced to sign or renew leases because they do not want to start finding new accommodation (if they are fortunate to find one).

> "…I must pay this high cost for rent, which is not even near campus, and still worry about how to get there. I would have been happy even to pay the same or higher amount if the school had graduate housing; at least I know I could easily walk to campus without worry." (Focus group interviews, Nov 2022)

> "It is unfortunate, but whenever I think about what I went through to find housing, I feel like, as an international student, the school has not supported me, especially

> when it comes to accommodation; we are not even given a choice to choose if the university provided graduate housing…" (Focus group interviews, Sep 2022)
>
> "I didn't know that the school was not providing any housing for graduate students, but I did feel that they would have a website which said that university housing, and I thought it would be easy, you go there, and you choose your housing according to your price, and you apply, and it's done. But then I discovered it is just the link of those apartments they provided after I contacted the school via email, and they didn't care because obviously every apartment was booked out." (Focus group interviews, Nov 2022)

Examining the legal and welcoming status of international students in the United States can be helpful in the issue of housing affordability. Since students typically make lower incomes and may not have many housing options, access to affordable housing is crucial regardless of income. Students who make little money are restricted because they have no choice but to find a place to stay to survive, unlike other people, especially high-income earners who may spend more than 30% of their income on housing as a deliberate choice based on preferences. This analysis reflects the fundamental housing requirements of students, which limit their ability to meet other needs and pursue their studies.

Accessibility

Data also revealed that student renters had trouble finding suitable and affordable accommodation and experienced precarity when accessing these housing systems. This was because international students had to put up with various treatments from landlords

that came in the form of selective criteria, further worsening the already critical issues of unaffordable housing. Research showed that in recent times in many economies, demand for rent had outstripped supply in the rental market. Still, despite the rising demand levels, supply continues to decline in new and existing homes and rental apartments (Waldron, 2020). In this study, I use the phrase “nearness to campus paradox” to explain this as a situation where there is an imbalance between supply and demand for housing near academic institutions, making it difficult to find accommodation to explain the demand and supply paradigm (see Figure 2). Graduate students’ housing, such as Woodlawn Apartments, Taliwa Court and Kingston Apartments, were all demolished in 2003, 2004 and 2006, respectively. The history of UTK housing for graduate students ended in 2010 when the Sutherland and Golf Range graduate and family student apartment complexes were closed on May 31, 2010 (Collins, 2009; also see figures 1, 2, 3 & 4).

Many participants expressed wanting to live near campus, where they easily commute to class. So, in the absence of the institution not providing housing for graduate students, international students have to battle the few available accommodations near and around the campus environs with both local graduate and undergraduate students since the undergraduate students also face the housing problem. The residential areas of participants and the location of UTK are shown on the choropleth map graphically in Figure 7 of the survey. Darker areas on the map represent greater densities of people, whereas lighter areas inside a given zip code show smaller densities. The map provides a more detailed picture of the "nearness to campus paradox," which has already been discussed. Since those locations recorded darker colors; it can be observed that many students live close to UTK

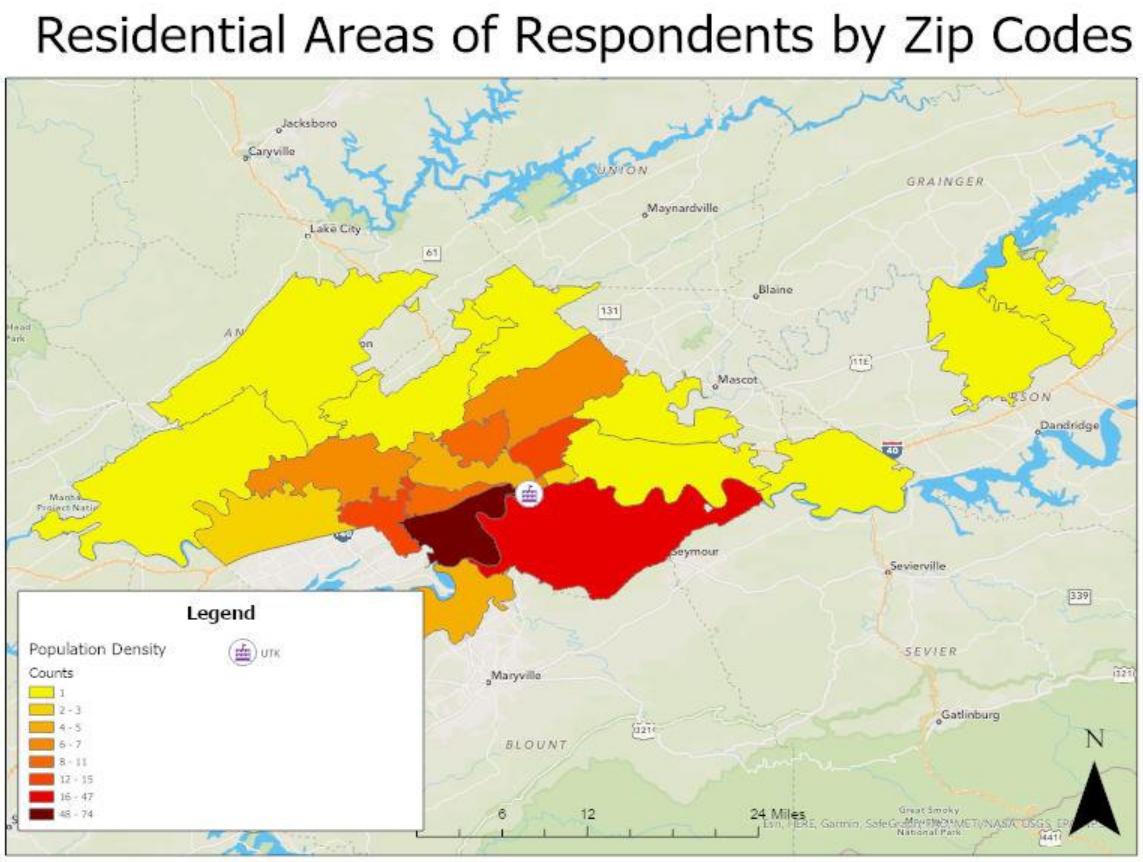


Figure 7: Residence Areas of Respondents.

March 2022-December 2022. Map made by Rosemary Ayelazuno, 2023

neighborhoods since as one moves farther away, the population decreases.

Different forms of accessibility dimensions such as landlord selective criteria with tenants, monetary as well, as distance were recorded from the study, including the type of gender and people with family (parents and kids). During the focus group discussions, some participants shared their experiences of housing accessibility when they first started searching for accommodation. Single males and females were more likely to have access to housing than a family with kids by landlords (Power & Gillon, 2022; Evans et al., 2019) described as "good" and "risky" and "best" tenants. Landlords and property owners not only make judgements on prospective renters' ability to pay for and maintain a property but also by proxy markers of tenant risk, including households with children, social welfare recipients and young people (Hulse et al., 2011; Hulse & Yates, 2017; Waldron 2020). The focus groups revealed that some students shared their experiences with housing accessibility. International students were especially deemed less desirable, owing to perceived anti-social behavior or irresponsibility in maintaining properties and maintaining legal status in the country and convincing landlords of guaranteed payments of their monthly rents. Some of the students share their experience with accessing housing during the focus group interviews:

> "In my country, if you have your money, you just pay rent, but when I got here, even though I had enough money even to pay two months in advance as some of the landlords wanted, I still could not find housing because once the landlords got to know you were an international student, they did not get back to me again." (Focus group interviews, Nov 2022)

A father from Nigeria shared his experience with housing when he came to Knoxville,

> "When I came with my wife and two kids to UTK, I was so happy, but when I started to search for housing for my family, it was hell. I wish I did not come with them for some time then I could even manage with a friend till I found one. We had to stay in an Airbnb for four months before I finally found housing. Anytime the landlords realized I had a family, they won't call you again." (Focus group interviews, Nov 2022)

Respondents expressed their views on the emotionally draining process of accessing housing by providing various documents such as security or employment and income levels and being able to pay rent on time. Students' experiences of the accessibility dimension of housing precarity are shaped by their lack of agency relative to landlords and the biases and discriminatory practices of landlords, which exacerbate tenants' insecurity and fears of accessing accommodation (McKee et al., 2020).

Housing Quality and Amenities

Focus group participants voiced concerns about housing quality regarding amenities like laundry, heating systems, general facility maintenance, and security. Despite paying premium costs, respondents stated that the room sizes fell short of expectations and that the physical area was low-quality. Most respondents lamented how having a smaller room restricted their movements, comfort, and capacity for fitting in their belongings. One responder talked about how she and her apartment mates constantly argue because she must cram her belongings into the living room, which is a communal place. After all, her room

lacks sufficient storage. This further ruins her relationships with her roommates. They voiced dismay over the fact that, while looking for an apartment, the photographs showed rooms larger but were much smaller when they saw them physically.

> "I am just a regular girl with regular things that I use, and these are the things I need to look decent. I ended up giving up some of my belongings when I moved here because there was not enough space left after I put my bed in the room. It felt like a "kitchenette" rather than a room for which I paid $800 monthly". (Focus group interviews, Nov 2022)

She continued.

> "I gave the things that I could do away with them, but for those I needed, like my shoes and bags for class, I just had to put them in the living room. I didn't want to be the annoying roommate, but I had no choice at that point." (Focus group interviews, Nov 2022)

One other respondent reflected on how they store their things in their car due to limited personal space.

> "Sometimes I wonder if the place I'm staying was a one-bedroom, and they just used something to partition it to create the two-bedroom apartment because they are very small. My room which has a double bed and a small wardrobe, feels like I have thousands of things in it because when I just put these things, the room is full, I don't even get space to walk in the room, so I have to keep some of the things in my car so that I don't suffocate myself." (Focus group interviews, Oct 2022)

Poor facility maintenance came up throughout the focus group sessions as another significant problem. Participants bemoaned that their apartments' already poor condition was worsening because of a lack of routine upkeep. Other participants shared their experiences with home moisture, infestations of roaches and other insects, subpar heating systems, and inadequate ventilation. Some participants acknowledged that mold in their kitchens, bathrooms, and bedrooms sometimes negatively impacted their health and self-esteem when friends and relatives visited. Poor ventilation caused mold infestation by allows little air into the unit, causing mold infestation.

Regarding health, one participant lamented that they had asthma. Because of the mold infestation in the apartments, her condition had worsened since she had had regular attacks, which they blamed on residing in the mold-infested apartment. Respondents acknowledged complaining about these problems to property owners and landlords, but to no use because they either do not address their complaints or take a long time. Some responders expressed what they said.

> “Sometimes, I come back to this apartment because I need to change my clothes because it looks so disgusting because of the mold infestation, and I don’t want to get any attack because it smells so bad here.” (Focus group interviews, Oct 2022)

> I had to go and stay at a friend’s apartment because I could not take it anymore with the cold. It was so cold because the heating system was down, and we filed a complaint, but in two weeks, we had still not heard from them. We pay all these high maintenance fees, but when we report an issue, it takes them so many weeks to attend to us.” (Focus group interviews, Nov 2022)

> It has affected my well-being, my social life and my health. Do you know I stopped inviting my friends because the place is moldy, insufficient, and has terrible ventilation? There is this funny scent in this apartment. I feel shy to invite my friends over to socialize with them." (Focus group interviews, Oct 2022)

Participants once more expressed concern over lodging security issues. Some of the crucial components that participants observed should be incorporated in any accommodations are security guards, electric fences, and the availability of security cameras around-the-clock. Although some respondents acknowledged having good security, they also mentioned occasionally experiencing robberies and break-ins, which was blamed on the accommodation's generally hazardous environment. Gender also had a role in the security issue because female respondents, in particular, felt more insecure than their male counterparts. Even if they wanted to, some participants stated they could not stay up late studying because their apartments were far away, and the buses would also not take them there as they were off-campus housing. One female respondent said she always gets anxious when returning home after a late night out. Since her apartment has no security, she also feels extremely vulnerable because there are no burglar bars in the flat for added security.

> "I went for classes once and came, and my apartment had been broken in. Some of my items in my apartment were stolen, but lucky enough, I took my laptop to class; I am sure I would not have come back to meet it either." (Focus group interviews, Oct 2022)

> “There are no CCTV cameras nor security guards. f anything happens to you in this apartment, getting evidence will be hard because there is nothing to capture nor security to guard to keep watch?” (Focus group interviews, Nov 2022)

> “I have even thought of moving from this apartment. I have not been in luck with finding any yet since the apartments are so expensive and insufficient. Still, whenever I am in the place, I feel especially unsafe because I am a female, and there are no security guards or cameras. It means anything can happen to me at any time.” (Focus group interviews, Sep 2022)

In addition to the focus group talks, the survey further revealed that a very high proportion of participants (74.37%) were concerned with their safety when picking a place to live. This highlighted the significance of security for students regarding their wellness and quality of life. In addition to dealing with room space and upkeep difficulties, participants also had to fight for their privacy because this was brought up in the focus group talks. One of the difficulties that the majority of participants raised was noise pollution, which they attributed to their apartment complex neighbors routinely hosting guests over or planning loud parties that invaded their privacy. Most of them complained that their apartment neighbors occasionally organized parties on the weekends while relaxing, invading their personal space and keeping them from getting any rest or doing their schoolwork. These kinds of privacy worries were regularly voiced. Participants talked about their personal experiences.

> “Even though I have my room, my apartment does not belong to me, especially during weekends because my apartment mates usually organize parties, and I

couldn't sleep or study because of the noise. I sometimes would go out and walk around or go to the library and return at dawn." (Focus group interviews, Oct 2022)

"I live near "the commons" at the Fort, you can imagine. The weekend does not go by without a party. However, these parties are not happening in my apartment. Still, the noise from the nearby apartments disturbs my peace of mind, especially on weekends." (Focus group interviews, Oct 2022)

The availability of amenities came up repeatedly in the focus groups and survey. The majority of participants said it was wise to live close to public transportation routes, grocery stores, restaurants, gyms, and, above all, laundry facilities as well as washrooms, kitchens, living rooms, electricity, and water because they did not have their transportation. An overview of some of the amenities that survey respondents thought were essential to have while renting a place is provided in Table 3. Participants in the focus group discussion stated the following:

"How can I live in an apartment without laundry services especially considering I don't have a car? Imagine if I did laundry three times a week. How would I get to the laundry services? I ensured that when I was searching, laundry services were part of the key factors I checked aside from the cost." (Focus group interviews, Nov 2022)

"It was bus routes because I don't have a car, but I still need to get to campus for my classes. Again, for me to go to the grocery stores like Walmart, I needed to take the bus." (Focus group interviews, Sep 2022)

Table 3: Housing Quality and Amenities

Variable	Category, Frequency and Percentage							
What do you consider must-haves when looking for an apartment?	Not important		Somewhat Important		Important		Very important	
Overall cost	0%	0	2%	6	13%	37	85%	234
Furnished	31%	87	29%	81	26%	73	13%	37
Internet and cable included	22%	61	23%	63	25%	68	31%	85
Private room	3%	7	8%	22	24%	66	66%	181
Private bathroom	14%	38	26%	71	25%	69	36%	101
Distance to campus	1%	2	12%	34	33%	90	55%	151
Distance to amenities (groceries, restaurants, gym, pool, etc.)	10%	28	25%	69	39%	109	26%	71
Safety	0%	0	6%	17	20%	54	74%	206
Parking	21%	58	25%	68	28%	77	27%	74
Monthly rent (including utilities)	1%	2	1%	4	12%	34	86%	238
Laundry services (on-site or close by)	6%	16	17%	46	37%	102	41%	113
Neighborhood	4%	11	19%	52	40%	112	37%	103
Roommates/friends	17%	46	19%	53	28%	78	36%	100
Pet friendly	65%	178	17%	47	7%	20	11%	31
Family-friendly	41%	113	17%	47	18%	49	25%	69
Flexible lease agreement	14%	40	28%	77	28%	78	30%	82
On bus routes	24%	66	16%	45	25%	68	36%	99

> "For me, it is a private bathroom and bedroom. I hate dirty washrooms, and I have learnt from living with other people that someone will always mess up the place, so I first looked at the availability of a personal washroom. I don't mind sharing the kitchen, but as for the washroom, I must not share." (Focus group interviews, Oct 2022)

Participants' comments concerning the accessibility of housing—from being able to rent an apartment to receiving accurate information about a facility—became a crucial factor in their quest for housing. With all the difficulties raised, it becomes clear that finding a place to live can be difficult even when one has the financial means to do so because of the selective criteria of landlords. Since they cannot personally verify that what is stated in the lease is what they will be given, some participants may also receive incorrect information regarding their apartments while they are still in their home country before arrival. Students ultimately signed leases that provided them with a wrong of packages. Still, because it is difficult to find another housing option, they are compelled to accept the terms of the lease they signed, even if they are unhappy.

It is also evident that various students had diverse preferences for these housing options. Since every person is different and has unique wants and preferences, it can be said that the sort of housing one seeks can either worsen the rate of accessibility or make it easier for one to access housing units. The common space or the amenities offered to students, such as bathrooms, kitchens, or private rooms, had a significant role in their decision to live in a particular unit. As previously mentioned, some individuals did not

mind sharing common spaces like the kitchen and living room, but when it came to the bathroom, some felt it was too private and intimate to share.

The information in Table 3 demonstrates how students value particular amenities more than others. For instance, more than 80% of respondents said they would give the monthly rent a very high priority when looking for a rental property. Additionally, significant percentages of more than 50% were recorded for elements like safety, proximity to campus, and private rooms, showing that these are aspects that students give the most priority when selecting a place. Even though the remaining amenities, such as proximity to bus routes, family and pet friendliness, the availability of laundry services, parking, furnished accommodations, and neighborhood, received less than 50% of the responses, these are important considerations for students when renting a place because nearly all of them had more than 100 respondents who rated them as very important.

Landlords/Property Owners and Tenants Relations

The interviews indicated how the transient nature of renting diminished tenants' emotional ties to their houses, even highlighting the fundamental significance of housing quality to renters' perception of home (Waldron, 2020). It has been highlighted that building positive relationships with landlords, property owners, and tenants is crucial for securing one's lease, making one's home, and adapting one's space to one's needs and identity (Preece et al., 2021; Waldron, 2020). In actuality, the lack of such courtesy might affect one's quality of life, particularly concerning academics and students. During the focus group talks, most participants revealed that they did not even know who their landlords were. They confirmed that large firms owned most of the housing they rented

(see Figure 8), and these corporations only placed individuals in the leasing offices serving as intermediaries. As most leases are renewed online, and all interactions occur there, living in an apartment for four years is possible without ever meeting the landlord. Most participants discussed how they believed that in a capitalist market, one could buy everything one desired with money. However, they felt this was not the case with their housing situation because they believed their leases might be terminated at any time.

They also contended that their status as international students were to blame for the landlords' lack of concern for them. They believed they were unfamiliar with most American housing laws and could not pursue any legal action against them in the event of an incident. Participants saw that these behaviors surfaced when they needed the property owners' attention to fix or handle an issue in the residences, where they either take too long to address the problem or do not solve it at all.

> "It has gotten to the point where I don't even waste time reporting issues anymore because what the point when they will not attend to my needs." (Focus group interviews, Sep 2022)

Another participant in the survey wrote,

> "Landlords that own single units can assume and have assumed that as an international student, you would be more timid and not request maintenance and file complaints that are necessary. They are also not good at responding to those complaints adequately." (Survey, Nov 2022)

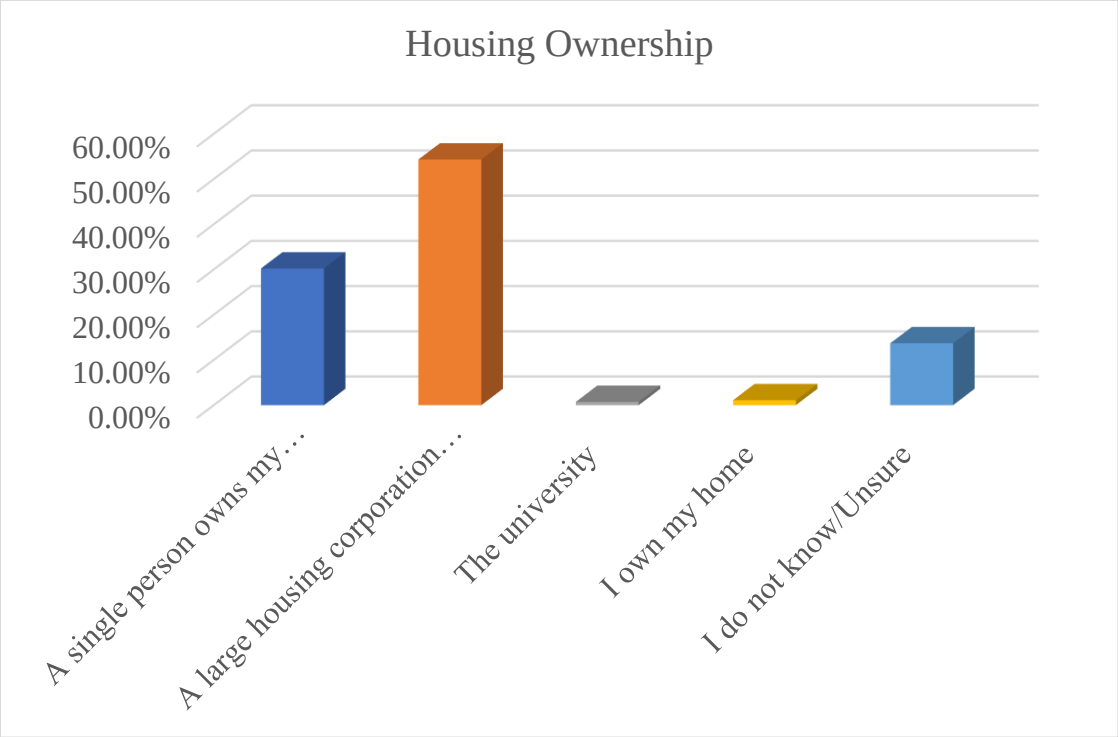


Figure 8: Ownership of Housing Units

> "Landlords that own single units can assume and have assumed that as an international student, you would be more timid and not request maintenance and file complaints that are necessary. They are also not good at responding to those complaints adequately." (Survey, Nov 2022)

Participants also discussed how the temporary nature of their leases prevents them from feeling at home or even attempting to do so in their living units. They thought about the numerous restrictions landlords and property owners include in their leases, preventing them from decorating their dwellings. Some respondents mentioned that they had a limited amount of time and could not even consider buying furnishings to attempt and personalize the area. Participants indicated that landlords put all of these requirements in the lease to later charge tenants for things they sometimes do not even do since they know they have no recourse. They try to impose regulations they know tenants are unlikely to abide by to demand money from them.

> "They always say I don't do this, or that, don't put this on the wall. I cannot even hang my frame because I am afraid I would be charged when I am leaving this place." (Focus group interviews, Sep 2022)

> "One of our apartment mates was moving out, and they asked her to pay $200 for damages, they refused to name what she damaged even after she asked because she said she did not break anything, but she still had to pay that amount." (Focus group interviews, Nov 2022)

Since most landlords are dishonest and presume that international students are well-off, they frequently try to extort money from them when their leases expire, and they want to move out. They approach this by making unreasonable requests or false claims regarding damaged property inside the housing units. Wealthy parents occasionally pay these outrageous sums since they do not want further delays or interactions with landlords. These results imply that most landlords and tenants do not have a relationship that forces one to look out for the other, exposing the inadequacy of leases and the limitations that prevent tenants from making the space their own and referring to it as home.

Survival Strategies and Relationship Ties

During the focus groups, participants made the case that building and maintaining specific relationships is essential to obtaining accommodation, especially quickly. Participants agreed that although finding housing is challenging because there is a high demand and a limited supply, it is crucial to have the advice of others, especially current or prospective students. If someone moves and wishes to sublet a unit, forming these relationships makes exchanging information regarding housing availability easier. If someone knows someone relocating who is moving immediately, they can quickly go to the leasing office and sublease it to that person.

Knowing someone is also significant since it allows you to seek refuge if you cannot find housing quickly but still need to report to school because the school schedule cannot be adjusted based on when you find accommodation. Most leasing offices do not permit moving in until two weeks after the start of the academic year. In such circumstances, one would have to remain somewhere until the move-in date for at least

two weeks or more. This can save a lot of money because it eliminates the need to rent a hotel, guest house, or Airbnb temporarily.

> "I would rather renew the lease and sublease than not renew it because I know how difficult it is to find housing as an international student. That was what I did with my previous apartment because I knew that international students would always be in demand for housing, especially in a new academic year. This was my way of helping international students find housing." (Focus group interviews, Oct 2022)

> "I reached out to this guy from my department. When I went through the list of students on the department's website and saw his name, I knew he was from my country because of his last name, so I decided to reach out because he was my last option. He allowed me to stay at his place for the first month while I find my place." (Focus group interviews, Sep 2022)

Other participants discussed how they made these connections and searched various social media platforms such as Instagram, Facebook, or Twitter. When they discover an association in the school, they contact them by sending them messages on their page. Some also mentioned they go via the departments where they have been admitted checking for the graduate students' last names since specific names are unique to some countries and emailing them to develop the connections. One of the participants spoke about their personal experience.

> "All hope was lost because I had been searching for housing for almost two months and still had not received any good news. Something just told me to search on

> Instagram maybe there is an association, so I searched UTK Asian students, and I saw that there was an Asian American Association at UTK. I finally got housing through some referrals from some of the members." (Focus group interviews, Oct 2022)

All the relationship-related discussions place a strong emphasis on the value of social connection, family, belongingness, and support, as well as the role that race plays in the exchange of information that is vital to housing (Awumbila et al., 2017; Zaami, 2020; Morse & Mudgett, 2018; Szel, 2006; Wimark, 2016). Due to the intricate nature of housing searches, finding the correct people to give beneficial housing information can significantly speed up the accommodation process. Due to the insufficient support system and unstable housing conditions, students must rely on their social networks.

Conclusion

The various facets of housing precarity among international graduate students in Knoxville's rental market have been examined in this article. Also, it has figured out how these risky treatments are amplified. The research adds to the knowledge of private rental housing for students, particularly in college towns like Knoxville. This article has described how international students' lack of control and uncertainty over their housing arrangements as a result of their status and how they have negatively impacted their well-being. In contrast to related concepts like housing instability or deprivation, which are more focused on the most disadvantaged members of society and have a narrower scope, precarity expands on the use of precarity in pursuing housing justice research. It encompasses the many facets of student experiences under a single framework (Waldron, 2020).

The results also provide insight into how housing precarity is experienced to varying degrees and can be made worse by various variables, including an inadequate housing supply and poor housing quality. This study also explores how students deal with housing precarity, acknowledging that these experiences can differ based on ethnicity, nationalism, and gender. Students' ability to find housing is significantly impacted by rental pricing and the criteria landlords use to choose their renters. The results of the focus groups and survey indicate that landlords and tenants do not get along, which in some way hinders students' ability to make their own homes. International students are further highlighted in the spotlight of discrimination due to the nature of the private rental market, where capitalists focus on profitability, demand outstripping supply and the lax nature of the housing rules. To explain the "nearness to campus paradox," the article describes the spatial dimension of the experience of housing precarity for international students. International students place significant importance on social ties, family, belongingness, and support, consistent with Awumbila et al. (2017) 's and Zaami's (2020) research. As a result, they rely on one another to share housing-related information to negotiate the rental market.

The results also highlight the precarity of housing in terms of housing quality. Participants expressed concerns about maintenance issues with landlords that prevent tenants from reporting when their units are damaged out of fear of upsetting landlords who could negatively impact their well-being. The University of Tennessee, Knoxville, must address not only the students' financial needs, such as increasing stipends and providing

them with additional sources of income but also long-term solutions to the housing issue for international students.

The University of Tennessee, Knoxville, continues to undermine the issue of student housing affordability by expanding the number of students enrolled each year, which has had a substantial negative impact on the housing market. Making information readily available as part of the admission package can aid international students immediately by making them aware of these housing concerns. Once more, the Center for Global Engagement and International House at the University of Tennessee, Knoxville, may collaborate to offer temporary housing to international students while they get acclimated to the area and look for permanent housing. The University of Tennessee should permanently prioritize affordable accommodation for students, particularly international graduate students.

CHAPTER 5: THE SECOND ARTICLE

The "Othering"—Uniquely Discriminated": Experiences of Bias and Discrimination Among International Graduate Students at the University of Tennessee, Knoxville

Abstract

Housing discrimination involves a wide range of underlying factors. The patriarchal structure, capitalism, unjust laws, and fiscal policies significantly influence their growth. Although the instruments and regulations governing the housing systems look impartial, policies typically fail to address long-standing systematic discrimination affecting housing access and student needs. This research opens the conversation and looks at how discrimination affects international students. Introduces the term "uniquely discriminated" to discuss the different forms of discriminatory practices that students go through. The study employed surveys and focus groups to determine how factors including class, race, accent, gender, SSN, income, and credit ratings are used as discriminatory tools against international students. In the study, different housing experiences of students are highlighted, along with how these experiences vary by race, class, and gender.

Introduction

Since ancient times, discrimination has been a social issue, and it has only gotten worse in contemporary societies (Massey, 2005; Massey & Lundy, 2001). Discrimination still exists in many contexts, such as the workplace, schools, and social gatherings, and housing is no exception. The causes of stress vary, especially regarding how men and women experience housing. The ability to keep oneself secure has become an individual duty in recent years, which translates into having the financial means to do so. In this sense,

housing becomes a significant aspect of human existence because ensuring individuals feel safe from harm is crucial.

International students navigate their perceptions of realities across a range of scales, from the physical dwelling unit to the city to the nation, according to Revington (2022), who argues that student geographies have considered the implications of student mobilities. Gender, class, and race are influenced by transitioning to adulthood, daily life experiences, and family not being dependent on going away from the parental house to study (Revington, 2022). Campus areas, including residence halls and apartment buildings, are similarly gendered to how these students are since women are more prone to avoid places. Revington (2022) believes unsafe housing discrimination has historically been linked to unequal incarceration rates. Violent policing of Indigenous and Black people has historical roots primarily related to the convergence of housing, employment discrimination, and lack of political power, which various authors translate as the result of white supremacy (Norris & Nandedkar, 2022).

Due to housing segregation, Blacks and Native Americans in the U.S. have been disproportionately affected by the racial effects of inadequate funding for underfunded school districts (Norris & Nandedkar, 2022). Societies are structured according to hierarchical stratification. Although fair housing has been one of the issues raised in the U.S. about the wealth disparity between blacks and whites, segregated areas persist because of continuous discrimination in the housing market (Karafin & Tester, 2022; Flage, 2018). As necessary to a person's existence as any other human right, the right to housing impacts every aspect of life, including social, educational, economic, family, and health. Any

actions like refusing to sell, offering different terms, privileges, or conditions for housing units, expressing preferences, restrictions, or discrimination in any way, falsely claiming that a housing unit is available, or forbidding a person with a disability from making reasonable modifications to suit their needs are all forms of discrimination (Langowski et al., 2020; Flage, 2018).

The Fair Housing Act forbids discrimination by direct housing providers, including landlords and real estate firms, as well as other organizations, including municipalities, banks or other lending institutions, and homeowners' insurance companies, whose discriminatory practices prevent people from obtaining housing because of their race or color, religion, sex, national origin, familial status, or disability (United States Department of Justice, 2022). This law, when it was put into effect, makes it abundantly clear that discrimination takes many forms, including refusal to sell, different terms, conditions, or privileges related to housing units, the expression of preferences, limitations, or discrimination in any way, misrepresenting the availability of a housing unit, or refusing to permit a person with a disability to make reasonable modifications that suit their needs (Langowski et al., 2020; Flage, 2018).

However, prejudice continues in various contexts, and the housing industry is not exempt. A secure home gives one a feeling of personal safety and property security (Maslow, 1943 in Evans et al., 2019). People with access to housing have better physical and mental health, which helps them execute their everyday tasks. Housing satisfies practical demands like a mailing address, making it easier to apply for open jobs, open a bank account, get a driver's license, and general needs like shelter and a place to call home

(Evans et al., 2019). Everyone benefits from secure housing, but international students do more so as it directly impacts their academic performance and integration into their host society and educational institutions. International students typically must work twice as hard, particularly in the initial months after moving to a new country, because there are numerous things that these students will need to orient to and acclimate to in their new environment, including learning a new language (if necessary), adjusting to the food systems, and getting used to the lack of housing alternatives (Evans et al., 2019).

This chapter focuses on the prejudice and discrimination graduate students at UTK encounter. It discusses the typical experiences of international students in the United States, housing discrimination based on race, discrimination based on language and accent, and discrimination based on sex or gender. Finally, it delves into invisibilized and financially discriminatory factors like the use of Social Security numbers and credit scores that, in a typical sense, would not constitute a discriminatory practice for domestic students before offering a general conclusion.

Literature Review

International students Experiences

International students' experiences begin in their various home countries when they are accepted to their chosen schools to study in the United States from the moment they receive the offer letter until they arrive at their host institutions. Students face numerous challenges starting with visa applications, and occasionally these challenges discourage other students from continuing with the applications. However, those who persevere face innumerable challenges, including financial hardships and delays in securing visa

interview dates. Aside from these challenges overseas students have at home, their integration into American society, which influences how they live their social lives, also has an impact. Studies have shown that international students get different reception upon arrival into the U.S. due to their country of origin, race, culture, gender, and religious affiliations (Lee & Rice, 2007). According to studies, the place of birth, color, culture, gender, and identification with a particular religion determine how international students are received upon their arrival in the United States (Lee & Rice, 2007). Cole and Armadi (2003) point out that, even before 9/11, women who wore veils or saris encountered problems integrating into college life.

According to studies, language and cultural hurdles have further impacted the lives of international students in the United States (Lee & Rice, 2007). This further explains why student social networks outside of the classroom are crucial to students, as some find it awkward to seek assistance from the university when a problem develops. In a study done by Heggins and Jackson (2003), they note that in addition to being students, minority international students report that they are being treated like uninvited guests. They also suggest that these students lack faith in the professional channels of their various institutions to help them when they are in need while studying. Similar results from studies by other writers reveal that some overseas students find it challenging to negotiate fundamental academic procedures and living circumstances. Even though international students have more needs than domestic students, their U.S. institution's support services, including entrance, registration, residence life, and food, do not adequately serve them (Kher et al., 2003). Studies like these highlight the importance of finding strategies to

accommodate the unique demands of international students on campus. Instead of focusing on reactive programs that help students during their early integration into the community, most institutions decide to use counselling to address the concerns of these students, which frequently is unable to meet the monetary concerns of students (Lee & Rice, 2007).

International students have numerous difficulties, and they are expected to adjust to all the cultural shifts occurring in the host nation rather than the institutions recognizing and meeting their unique requirements. The issue of their language and accent is another challenge overseas students face. According to research from the UK, students from Asia and other developing nations had significantly more trouble than those from Western Europe with language, tutoring, finances, living accommodations, finding friends, and homesickness (Robertson et al., 2000; Li & Kaye 1998; Lee & Rice, 2007). These students frequently struggle with language, which significantly impedes their ability to socially integrate and communicate with others and their ability to advance academically. Some of the fundamental issues experienced by international students include a lack of housing, social support, and inadequate support services. When overseas students must find accommodation independently and share various sorts of discrimination, their problems become embarrassing.

Housing and discrimination

Participants were surveyed about their experiences with prejudice when applying for accommodation as overseas students. International students are prone to bias, as seen by the participants' responses when asked how frequently they experienced discrimination when looking for housing. This is reinforced by the findings, which revealed that 2.33% of

respondents had never experienced discrimination. More than 80% of respondents, according to the remaining responses, experienced discrimination when looking for housing (see Figure 9). This indicates that the fair housing act forbids discriminatory acts and compels landlords and housing agencies to provide equal services to all tenants. The equal access regulation is not being followed (Kattari et al., 2015). It can be a "white elephant" only acknowledged in theory but not practice, existing solely in the books of the law.

Racial discrimination

Despite the federal Fair Housing Act's protections against housing discrimination (Kattari et al., 2015), evidence indicates that racial discrimination in housing is still widespread (Evans et al., 2019). However, as Evans et al. (2019) report, the U.S. Department of Housing and Urban Development conducted paired testing studies to determine how private real estate agents and rental property owners treat people of different racial backgrounds. According to their analysis, whites continue to be shown and informed about more rental properties than similarly qualified individuals of color like Blacks, Hispanics, and Asians. Equally qualified people, potential tenants of color, are more likely to be denied access to housing units than white prospective tenants because real estate brokers favor white prospective tenants more than those of other races (Evans et al., 2019).

Before coming to the United States as a minority – after being a part of the majority culture in their native country –many international students had never given much thought to the racial status of Americans. According to research by Pager and Shepherd (2008) and Evans et al. (2019), racial discrimination in housing is pervasive.

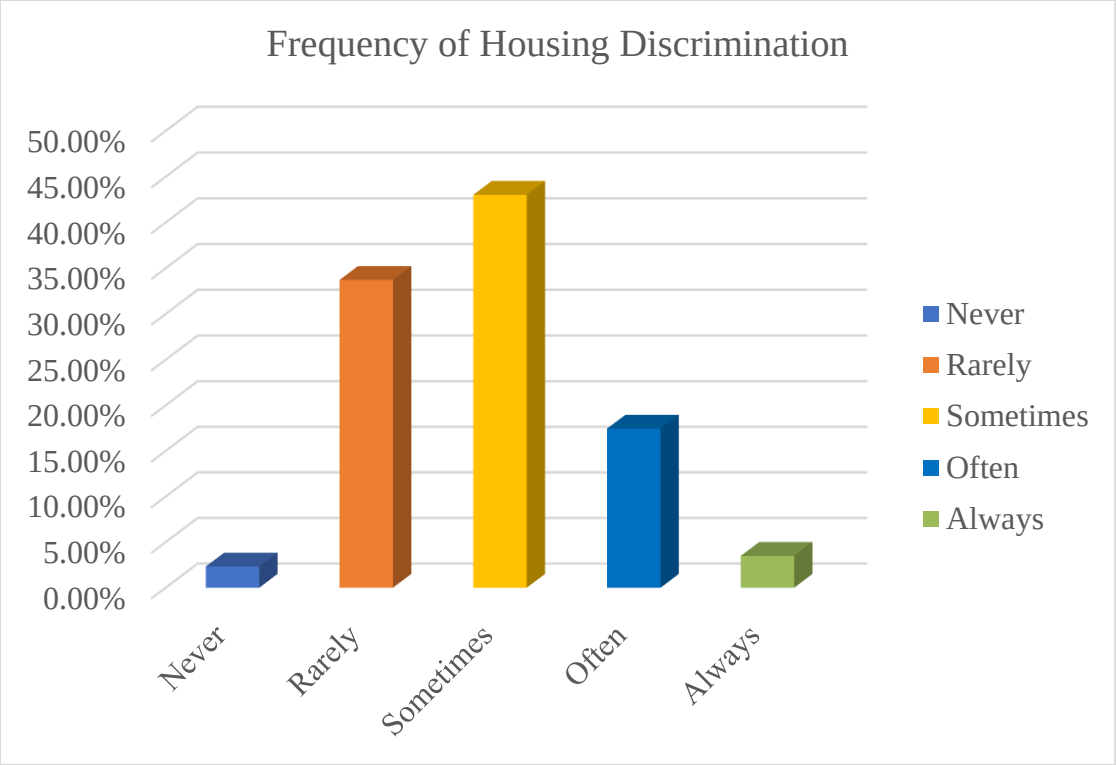


Figure 9: Frequency of Housing Discrimination among International Graduate Students

Evans et al. (2019) state that the generally subtle nature of racial discrimination in housing makes it challenging to spot. Sometimes, real estate agents and landlords purposefully choose not to list specific properties with racial minorities. This has various effects on the quality and accessibility of housing for international students (Hanson & Hawley, 2011).

In addition, potential Black homebuyers are more likely than white ones to be shown homes in integrated areas and homes that do not meet their initial requirements (Taylor, 2014 p. 268; Evans et al., 2019). In less racially integrated communities, some have theorized that refusing to offer minority buyers housing options is an effort to maintain the neighborhood's racial makeup to prevent white residents from leaving (Hanson & Hawley, 2011). The practice is reminiscent of American histories of discriminatory housing policies, such as how Jim Crow segregation, racist covenants and redlining structurally and legally discriminated against Black Americans and how ethnic neighborhoods, such as Chinatowns, developed in urban spaces. Participants in this study discussed how difficult it is to be a person of color looking for accommodation as an international student. The findings show that racial discrimination in housing for international students is still problematic and that the home search process is not transparent (see Figure 10). Some of the respondents reflected,

> "…when I was looking for an apartment, I think I found someone who found a lady and made a recommendation, she contacted me and asked me where I came from, and that was it. She never responded to the messages again, so I don't know why, but it probably is because I am black." (Focus group interviews, Oct 2022)

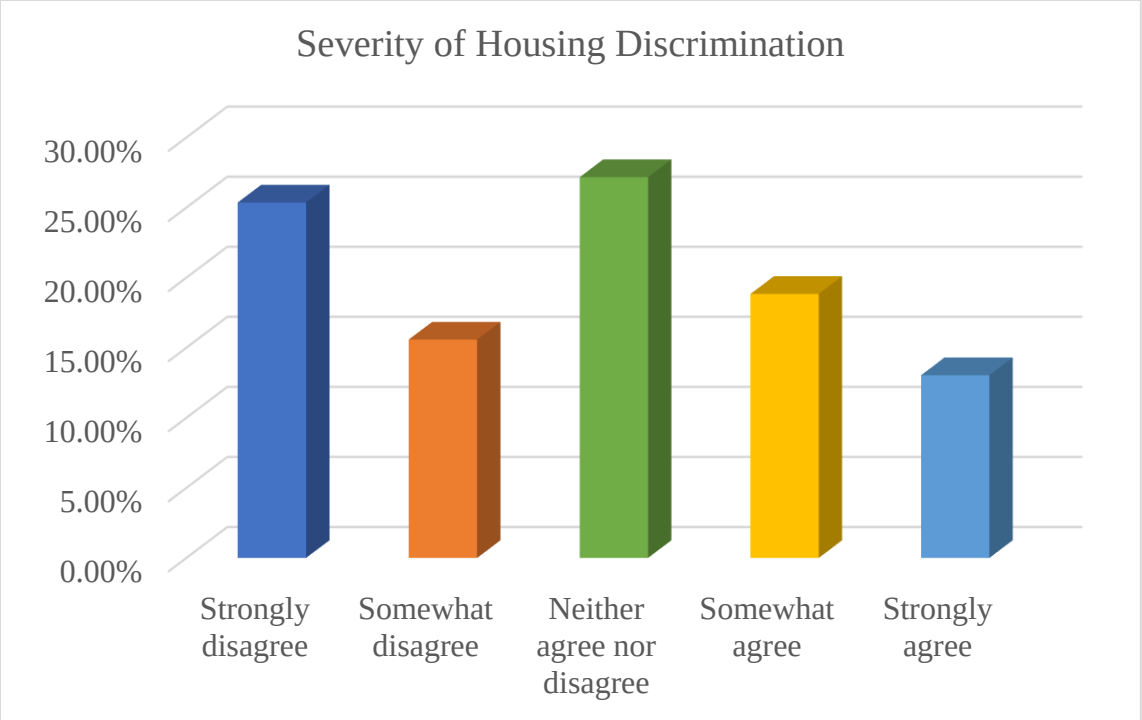


Figure 10: Severity of Housing Discrimination among International Students.

> "…I went to one housing place, and the woman said, Oh! You're black, you didn't sound black on the phone, and I didn't get housing… I never heard back from them, but when I called them on the phone and had a white friend here, I made her speak to them, and they gave her the same place they would provide me with." (Focus group interviews, Nov 2022)

> "I thought I understood the meaning of racism until I got here and started searching for housing as an international student and black. No dictionary definition of racism can explain the treatment and how I felt when searching for housing." (Focus group interviews, Nov 2022)

As I mentioned at the beginning of this research, as an international student, when respondents to the focus group described these experiences, I could relate to them very well because I had also encountered similar forms of discrimination while looking for housing. I started to consider the many forms of discrimination experienced by international students due to these focus groups. It is not our fault that we are international students or are merely attempting to understand a fundamental human right, such as having access to accommodation to complete graduate studies peacefully. I reflected once more on how little some of the landlords thought. The height of it is to believe that someone who works in the housing or real estate industry will refuse to rent to someone because of their skin color or racial background. I was shocked since, where I am from, folks would prioritize renting out a room to someone who could afford it, so it was surprising to discover the reverse. As an international student studying in the US, I must admit that it was my first experience with culture shock.

Considering Language/Accent in Housing Discrimination

International students reported encountering prejudice beyond racial differences, including bias based on language or accent, whether in-person interactions with landlords or online interactions (see Figure 11). Some authors have provided evidence of language and accent-based housing discrimination. (Carpusor & Loges, 2006; Ewens et al., 2009; Ahmed & Hammarstedt, 2008). Othering and discrimination are strongly auditory phenomena that have mainly been studied through pictures, words, or larger political discourses (Devados, 2020). Devados (2020) adds that sound is political, shapes experiences, and contributes to a larger pattern of "othering," Orientalism, and systematic discrimination. Some respondents described their interactions with some landlords when looking for accommodation. When landlords overheard their accent during a phone call, they declined to rent to them. Respondents confirmed that accent and language-based discrimination was a big issue during the focus group discussions as they reflected,

> "…The person was so rude to me on the phone when I called because of my accent. I called to inquire about housing, and she ended the call because I didn't have that fine accent. I bet she wouldn't have done that if I spoke in an American accent." (Focus group interviews, Oct 2022)

> "Not everyone understands English. Some of us come from different countries, and it is bound to happen that we have different accents, especially from a country where English is not my first language. I got rejected several times, and I know it was probably because of my accent and race. they probably want someone who has a great accent or a local." (Focus group interviews, Oct 2022

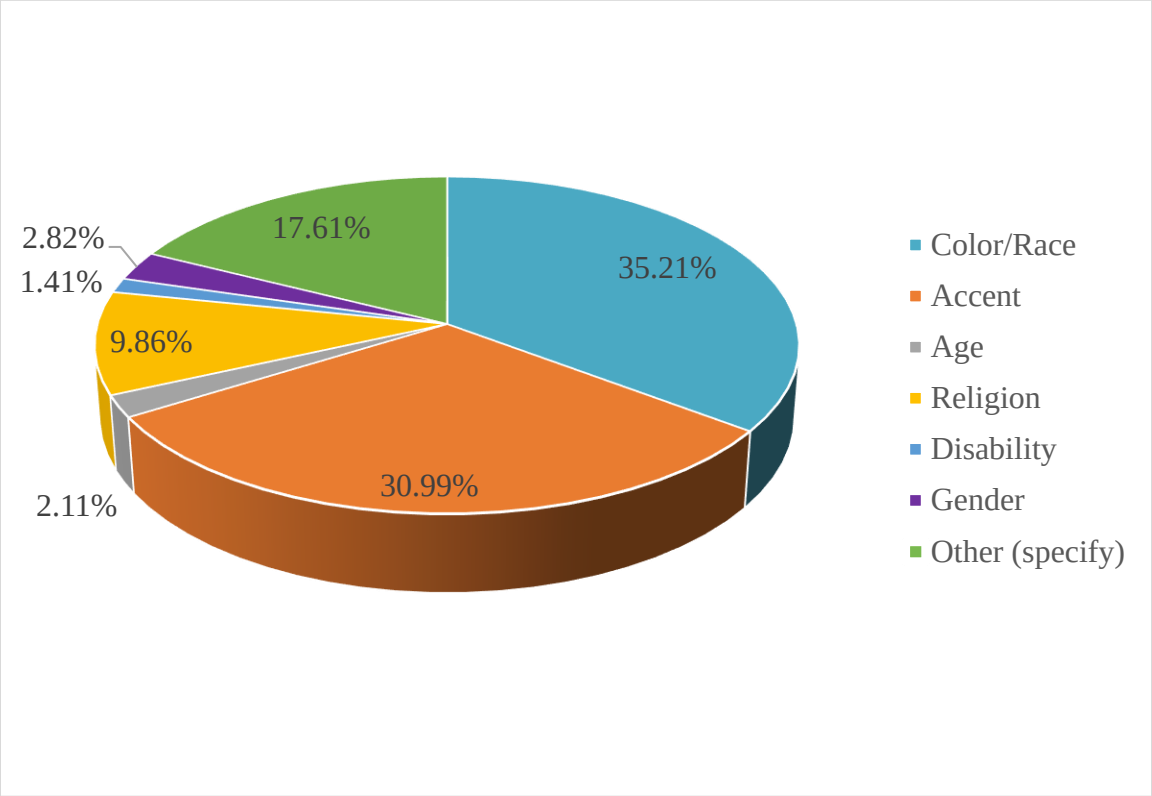


Figure 11: Forms of discrimination.

A graduate student, who completed her undergraduate studies at UTK, gave an account of how accents function in attempts to find housing. She explains that her extended stay in the country has given her a better accent than more recent international students who have just arrived there, making her sound more refined.

> "…you know, sometimes they can pick up on your accent, or even your um, your skin color, and not want to rent you, their apartment. So that is also something that you have to face because…I wanted to do a single-person apartment, so I reached out to this landlord, and they could not tell over the phone that I was black because my accent was not that thick, but as soon as he saw me, it was like something different. So yeah, that's another issue." (Focus group interviews, Nov 2022).

Accents are a common feature of interactions in daily life. It conveys a person's individuality and cannot be changed in a short amount of time. The focus group discussion participant's statements show how accent can be used to "flag" otherness in commonplace interactions and places, as highlighted by (Devados, 2020). Devados (2020, p. 1) writes, "attention to aural 'flagging' shows nuance of complicated identities commonly binarized under settings of heightened nationalism." In this way, landlords subtly discriminate against international students looking for accommodation to show the impact of nationalism and xenophobia and how it permeates society and shapes people's identities.

International Students and Discrimination Related to Sex/Gender

Data from the study highlighted the gendered dimensions of housing discrimination practices used against international students by landlords and housing organizations (see

figure 11). One of the things a landlord could perhaps watch out for is the renters' ability to pay the rent that is due to them by the end of each month. Landlords looked at other factors besides whether potential renters could pay and maintain the property (Waldron, 2020). Previous studies have demonstrated that discrimination has happened based on sex and gender occurs in all areas, including housing. Housing discrimination affects both genders, but studies show that women are more likely than men to encounter discrimination (Evans et al., 2019). According to this study, landlords and property owners discriminated against tenants based on the sort of residence they were looking for and the neighborhood, which translated into asking sex and/or gender inquiries. One of the respondents spoke about their personal experience, saying:

> "Landlords did not even give me the option to choose whether or not I did not want to share housing with different gender; they just assumed that once I was a female, I wanted an all-female place, and so when I applied, they would say oh we are looking for only male tenants." (Focus group interviews, Nov 2022)

According to Massy & Lundy (2001), being a woman can make discrimination more likely regardless of a person's class or financial situation, whether they are rich or poor. Additional research revealed that sex discrimination differed by race and ethnicity, which means that if a landlord does not like a particular race or ethnic person, it instantly translates to the person being discriminated against. Poor black girls were more likely to encounter prejudice than their white counterparts, according to Massy and Lundy's findings. Moreover, Hogan & Berry (2008), referenced in Evans et al. (2019), emphasize in their conclusions that Asian males, Muslim/Arabic males, and Black males and females

were most likely to encounter landlord resistance. In the focus group, one of the respondents said.

> "Why should a landlord care about my color or religion? After all, when I want to rent an apartment, will I not pay an equal amount and the same currency to them?"
>
> (Focus group interviews, Oct 2022)

It is interesting to note that discrimination was also not limited to women; several male participants indicated that they, too, had to deal with it when looking for housing as international students. According to a Swedish survey, women had less difficulty renting an apartment than men (Evans et al., 2019). One of the participants answered:

> "…surprisingly, I would say gender, I was not directly discriminated, but you can tell that it's easier for girls to get placed because first, when you look at listings, maybe fifty percent of them, if not more, are for female only." (Focus group interviews, Oct 2022)

Most of the literature supports the idea that there is a bias against women as tenants in the housing market, notwithstanding all these findings of discrimination against males and females.

"Uniquely Discriminated"

This section addresses unfair practices under broad headings such as Social Security Numbers, Credit Scores, and Security Deposits. Usually, the themes stated here might not be considered discriminatory practices; however, given the circumstances of this

study and the demographic under consideration, participants saw this as discriminating behavior. This section, titled "Uniquely Discriminated, " describes the many criteria for discriminating against international students' housing. As one must work hard to maintain good credit or obtain social security numbers, this is also of concern to US citizens, mainly persons of color. However, the repercussions on overseas students, in particular, are profound. International students from other countries, such as Canada and Europe, might not be unfamiliar with the credit system as they have credit systems. Some students, especially those from African countries, also learn about these concepts in the US after they arrive. The purpose of connecting this to the US is to demonstrate how the systems are different here, so even if international students from Canada and Europe have credit scores or social security numbers, they are useless once they get into the US.

A Social Security Number (SSN) is a unique identification code provided by the Social Security Administration (SSA) that enables individuals to work and establishes their eligibility for Social Security benefits and specific government services. The Social Security Administration, which oversees issuing these 9-digit tax identification numbers, has offices in the majority of US cities. Anyone eligible to work in the US and an international student may apply for this SSN. The SSA typically requests several documents, including a recent passport stamp, an I-94 form (generally obtained from the US Customs and Border Portal website), an I-20 (typically provided to the student by the designated school for F1 students) or a Form DS-2019 (typically offered to the student by the designated school for J1 students), proof of employment from the designated school, etc. Before one can apply for an SSN, other considerations are considered, such as the date

of entry into the US. For instance, to be eligible to apply, a person must have resided in the US for at least two weeks before the application process. Once the application has been submitted and the supporting documentation has been approved, it may take up to four weeks for the applicant to receive their Social Security number (SSN). Notably, one cannot apply for an SSN before entering the US because the SSA requires documentation only obtained after admission. Some participants expressed their opinion by saying.

> “Yeah, sometimes it's challenging for international students, especially if you're new, because in a place like this, um, most times to get an apartment, they go from credit. I just came to the country, I don't have credit, and sometimes again, you don't really have a family that can be a guarantor like somebody who can put on paper to like a vote for you, so that can be very difficult for international students trying to get an apartment here.” (Focus group interviews, Nov 2022).

> "When we arrive as International students, we get no help from the university to find accommodation. We either have to arrange to stay with people (colleagues we barely know) or stay at hotels until our lease agreement starts. Apartment hunting is also pretty bad initially when you don't have family around, no guarantor to sign your lease, you don't have a credit score to start with, you are not getting paid for a month, and the apartments mostly need a two month's rent upfront and security deposit. Even the requirements by student apartments are insane for an international student to sign a lease" (Survey, Nov 2022)

Although most people start looking for accommodations before arriving in the US due to the time it takes to find housing, it is believed that someone going through this

process has already obtained housing. Nonetheless, it is unfortunate for students that landlords and property managers demand SSNs prior to receiving a housing application. Participants mentioned that their landlords do not often give them this information. This information is revealed only after one has paid a non-refundable application fee and been rejected for not having an SSN. Participants responded to this as a discriminatory practice because landlords were aware that tenants were foreign nationals who could not obtain an SSN. Some of the participants spoke about their encounters with SSN-related discrimination.

> “You can't even rent a house being an international student because you're going to be asked, what's your social security number? So, if you call from Brazil, Ghana, or Zimbabwe, they will be like; I’m not signing you up to rent in the house here.” (Focus group interviews, Oct 2022)

> “Leasing offices in Knoxville do not accept the application upon landing without SSN, even when you provide your paystub.” (Survey, Nov 2022)

> "The application process involves a background check including SSN and credit history, which most international students do not have. They are at a disadvantage from the start, and the university does not offer support in creating housing for international students who have no clue about the process or areas regarding their safety, accessibility etc." (Survey, Nov 2022)

As an international student, I can speak from personal experience when I say it took me almost two months to receive my SSN after applying. Before it was finally mailed to

me, I had to make frequent trips to the city's SSA office. I had the good fortune to find lodging during all these procedures. Where would the students remain before these procedures if they were unable to secure housing due to their SSN?

Participants must contend with discriminatory practices not just about SSN but also concerning credit scores. In comparison to applying for an SSN, the credit card application process is less complicated. As for credit cards, anyone can apply if they have their accounts and SSN, which also brings up the difficulties of obtaining an SSN. This means that an SSN is a must to apply for a credit card, and as was already mentioned, the procedure can take a while. If authorized, receiving a credit card takes seven to ten business days. How quickly you receive your card can vary depending on several criteria. The approval process can take a few seconds or several days. Credit scores will not be accessible immediately after a person acquires a credit card following approval because accounts typically need at least six months of activity before being utilized to determine credit scores (White, 2022). The payment history and the credit utilization rate are the two main variables that have an impact on credit score. In other words, one should ensure that all payments are made on time, keep their credit card amount low, or pay off their debt completely each month. The better it is for the credit ratings, the longer the account has been open and in good standing.

Understandably, landlords and property owners might request credit card scores because they are tools for assessing a person's credit risk. However, when it comes to international students who are just learning about the US credit system and whose credit scores take at least six months to generate, it is discriminatory to require them to do so

before they can access housing even though they have not yet been in the country. Some international students believed they were being used as payment for application fees after landlords refused to offer them housing because of their credit scores.

> "International students were used for just application fee while the place was given to local students with credit. Even they said it was required firsthand." (Focus group interviews, Oct 2022)

Another respondent bemoaned how the issue of credit scores hampered their quest for housing.

> "One of the property owners cancelled my application AFTER APPROVAL. This is probably because, at that time, I didn't have any credit history or available background here, and meanwhile, he got someone else he found more comfortable. But it was problematic because I stopped searching the place after getting his approval. Then when he cancelled that, I wasted three weeks by that time, so I had a lot of trouble finding a new place." (Focus group interviews, Oct 2022)

Other participants offered their experiences during the focus group discussion. Some students were unfamiliar with credit cards because many nations utilize various systems, some of which do not even use the credit card system.

> "Hmm, it was not funny, and I found it very difficult to get the apartment and coupled with the fact that I just came in and they are saying that I don't have a credit score… like where am I going to get it from, there was no way. We don't even have credit in my country." (Focus group interviews, Sep 2022)

> "Because of my accent. Also, because I do not have a credit history, they are unwilling to allow me to rent an apartment. Nobody helped me, even from the university and my school. They never cared about our problems with housing." (Focus group interviews, Sep 2022)

The problem of security deposits was another housing concern for international graduate students. Participants in focus groups mentioned that security deposits were required for every rental property they looked at. However, due to their international status, they were typically requested to pay double or treble the amount. They remarked that landlords were not trusting them sufficiently as they thought this attributed to the reasons the landlords wanted them to produce these enormous amounts. The participants also stated that they did not know someone or where to look for information regarding some of these difficulties at the time since they were still unfamiliar with US systems. Likewise, they bemoaned that because it was so challenging to locate accommodation, they were forced to accept it once they did. As a result, they had to find the money somehow to find a place to live.

> "I needed to pay a security deposit of $1300 and $655 for the rent, move-in fee of $55. As an international student from Nigeria, did you know how much I had to convert from Naira to US dollars to get the amount I had to borrow from people and pay them back later. Some local students, I later discovered, paid less security deposit, so I was charged that amount because of my international status." (Focus group interviews, Oct 2022)

> "I was asked to pay a security deposit of three months' rent upfront, and that was $2400 because the rent is $800 a month. The landlord said because I was an international student and I did not have a guarantor, that was why, but is that fair, is it my fault that I was an international student?" (Focus group interviews, Oct 2022)

Participants also mentioned that they occasionally learned about these different treatment options after they had moved into the property. One of the participants said that he shared an apartment with two of his other roommates who were not international students, and he only found out that they paid a cheaper amount for a security deposit through their talks after they moved in.

> "One time, we were just chatting regularly, and the security deposit issue came up, and when my roommates heard the amount I paid, they were all surprised because it was triple the amount they paid. When I went to ask the leasing office, I was told it was because I was an international student. Doesn't this baffle you? Same space, same amenities, but I pay a different amount than others." (Focus group interviews, Oct 2022)

Conclusion

The results of this study indicate that overseas students are more likely than their local counterparts to experience housing discrimination. The results also showed that risk housing discrimination differs according to race/nationality, gender, age, handicap, etc. Since race was a ground for discrimination, emphasizing that understanding race is vital in

understanding certain concepts included in the environment, this discrimination is further accentuated for international students, especially those of color (Mollet & Faria, 2013). These findings align with earlier studies that revealed various instances of gender identity-based racism based on race or ethnicity (Kattari et al., 2015, Waldron, 2020). Despite widespread issues with affordability in the rental market (Waldron, 2020), it is evident that some groups are experiencing "unique discrimination." This explains how international students must achieve specific requirements before obtaining housing, including having a Social Security Number, good credit, and three months' rent in their accounts. Such bias-based housing discrimination is a serious issue that has to be addressed since it adversely impacts international students, who already find it challenging to locate lodging. This study further demonstrates that the Fair Housing Act, which forbids landlords from discriminating in any way based on the factors mentioned earlier, is still in effect but not being strictly followed.

CHAPTER 6: CONCLUSION

This thesis began by discussing the unequal treatment that graduates international students experience when looking for housing in Knoxville. Using a mixed-methods technique, I captured some images of the unfair treatment and difficulties faced by international students at the University of Tennessee, Knoxville (UTK). These findings included the various experiences shared during the focus group interviews that I conducted, the survey administered and an autobiography and mapping to portray these experiences pictorially. The discussion of the findings recorded through race, nationality, and gender in this project has also attempted to represent the various distinctions in the discriminatory treatment of housing. Through these numerous topics, the research has tried to represent the accessibility, affordability, and gendered experiences of international students at UTK.

This research generally fills a necessary scholarly intervention in the literature on housing, higher education institutions, and college towns. The study adds to the growing research on how housing discrimination affects international students. The findings offer a crucial lens through which to view housing discrimination against members of the international student community at the University of Tennessee, Knoxville, and the likelihood that other international students will also encounter housing discrimination throughout the United States. This research also highlights the policies on equality and equitable housing for all that have been put in place on paper but are not being implemented. The University of Tennessee and other high education institutions must stop viewing international students as clients and consumers. International students should

not just be seen as a means of filling out or checking the "diversity box" by the University of Tennessee.

Along with adding to the diversity of the institutions, international students also strengthen the university through their research contributions by bringing in a wealth of expertise from around the world. High out-of-state tuition fees are paid by international students, which boosts the school's economic development. The University of Tennessee and other higher education institutions will prioritize the students' lives and offer support networks once they recognise this. It is in high hopes that the University of Tennessee and Knoxville communities will use the data and findings to rethink housing access and affordability for the international student community. Based on the data examined, UTK and US higher education institutions, in general, can implement long- and short-term recommendations to lessen the cost of housing for international graduate students. These suggestions reflect the demands of students.

Temporary/Short-term Measures

When considering some short-term suggestions, the first is that incoming international graduate students be given relevant housing information as soon as they are notified of their admission to the institution. Students voiced dissatisfaction with the institution for failing to provide them with the first-hand knowledge they required to navigate the housing market successfully. More specifically, some of them were unaware that the university would not offer on-campus housing for them. As a result, when they learned this important fact, most found it challenging to find accommodation because most of the apartments would have been taken, leaving them with few options. The UTK

International House, the Graduate School, the Center for Global Engagement, and the numerous coordinators of the departments serving as these students' advisors when enrolled, are sources of first-hand information, as participants highlighted. Given the school's typical annual undergraduate enrollment and the requirement that first-year students live on campus during their first years, the available housing, particularly in the area around the university, quickly fills up with continuing students. This makes housing search challenging when housing information is unavailable to international students on time. Participants discussed their opinions of the school disclosing housing information as follows:

> "As someone who came here not knowing anyone. It was challenging finding housing. Nobody helps you. The school's links are pointless because all the apartments from those links were filled." (Survey, Nov 2022)

> "The Center for Global Engagement can send an email, officially about housing, once you get accepted, explaining all these things; a video or something could help at least if they cannot do orientation, because after you come here, you need housing. Any information at all that can help us find housing instead of just leaving us by ourselves" (Focus group interviews, Oct 2022)

> I think it should be something where, when you get accepted, you get a package about how to start shopping for housing and look at stuff like your moving date. (Focus group interviews, Nov 2022)

> I agree with you, people, and I am also saying that good information should be put out on the website. UT puts generic information that doesn't help you in any way to get housing. So, they should put out good contact so that we can reach out to people, interact with them, and see what is out before we get here; it will be good. (Focus group interviews, Oct 2022)

A collaborative effort between the school and landlords and property owners, mainly those close to campus, is another short-term arrangement that can be implemented to accommodate international students better. This joint effort from the school may consider prerequisites like Social Security Numbers, Credit Scores, astronomical security deposits, and having treble the rent amount in an account before they can access housing. Once the apartments are aware of this agreement, international students can submit housing applications through the school, or even the school can submit directly to the apartments to receive information about the available housing units. Landlords and property owners are required to request these documents to conduct background checks for various security and safety concerns. The university will act as a guarantor for these prospective students and vouch for them so that accommodation may be easily acquired due to the university's partnership with these units. Participants said that entering the US without the aforementioned items that the landlords typically expect requires them to also look for guarantors, which is extremely difficult because they arrive without knowing anyone.

> "Moving to Knoxville as an international student is especially stressful due to our lack of credit score/ credit history in the US and the lack of a guarantor. It takes us a while to get into payroll, even if we are fully funded graduate assistants (I wasn't

paid for my first two months here). I had to pay a couple of months' rent upfront, which I could only do because I worked for a few years before grad school and had some savings. I don't know how others do it." (Survey, Nov 2022)

Long term Measures

One of the long-term agreements the institution can make is to accommodate graduate students for at least the first semester of their enrollment. Participants stated that they would have been content if the institution had offered them housing at a fee for at least a few months after they arrived. They would have plenty of time to acclimate to the surroundings and search for lodging. Some lamented that they were forced to sign leases quickly while still in their home countries out of fear of losing the place after spending months looking for it. They highlighted instances where landlords took advantage of the implied agreement and provided them with subpar housing, which they discovered only after moving in. Nevertheless, they could not break it without incurring significant penalties because they had already signed a lease.

"I don't know if this is possible, but in some other schools, their accommodation that's actually provided for incoming international students for some period of time before they move into their permanent housing." (Focus group interviews, Oct 2022)

"University should have subsidized housing for international students, especially for the first semester, so that they can adjust to their new environment." (Survey, Nov 2022)

"It would be easy on international graduate students if on-campus housing options are provided at least for the first year. Also, the housing options should include flexible rent payment plans for the first two months given that most international students do not have enough money to pay the first month's rent." (Survey, Nov 2022)

"…If UT could guarantee International Students housing for one semester, this would allow them to focus on taking care of their administrative tasks and get used to the cultural change while avoiding high temp housing fees. Even providing one month of housing during the summer (while most dorms are empty) would already be a tremendous help." (Survey, Nov 2022)

Another long-term measure identified by participants that the UTK may implement is raising graduate students' stipends or providing them with additional funding to lessen the financial strain that comes with housing. As mentioned earlier in this thesis, many graduate students experience a rent burden when they pay more than 30% of their income on housing. This can be reduced if there are additional resources or an increase in graduate students' stipends so that they can afford housing. Participants lamented the woefully low stipends, saying that even if they frequent the UT food pantry for food supplies, after paying their rent and monthly utility bills, they barely have enough money left to get by until the following month when they are paid.

"When I came here, I did not have anywhere to live, so I spent three weeks living with friends of friends. Nobody helped me from the university. The stipend for doctoral students is meagre. And it is almost impossible to find a place to live in

this town lower than the stipend. It looks like we don't care about the situation with the international students from the university." (Survey, Nov 2022)

"So, I think first is pricing because I think the amount of stipend that we get in here is minimal, and we spend almost half or more than half of the money on rent." (Focus group interviews, Oct 2022)

The participants also complained that, despite their meagre stipends, they are not eligible for loans or other forms of support because those sources are only available to local students.

"I think the university does not care about international graduate students' housing issues AT ALL. While US students can have mortgages or loans for their housing, an international student must pay the full increased rate directly to landlords, sometimes higher than a stipend." (Focus group interviews, Oct 2022)

"Yeah, but the thing is if we have a stipend as a GTA, we are not allowed to work more than the hours that we do for UT, so you cannot make money. You cannot make more money than what you earn." (Focus group interviews, Nov 2022)

The University of Tennessee, Knoxville, should prioritize university-owned affordable housing choices and create a housing system for graduate students to end the ongoing housing issue for international students. I believe the University of Tennessee has the authority to make this purchase because it is one of the biggest institutions in Knoxville. It continues to grow with new campuses and has the financial means. The burden and difficulties associated with housing search will be reduced because accommodation for

graduate students is available to both domestic and international graduate students. If students know they will have a place to live once they enroll, they will spend less time looking for housing. If guaranteed, students would be interested in living in university-owned housing. Others lamented how stressful and time-consuming the housing search is, especially when they cannot locate lodging right away and must find someone to stay with or rent a hotel, which is not financially advantageous.

> "I cannot begin to tell you the emotional effects that are involved in this housing search. Do you know how it feels when it is time for you to report and you have not secured housing? I went through it, and I will not wish that feeling even on my enemy. If the school had housing, it could have saved me all these worries." (Focus group interviews, Sep 2022)

Participants also thought that implementing student housing for international graduate students would lessen all forms of discrimination and the difficulties they had dealing with landlords and property owners. Participants believe the UTK would not request information like Social Security Numbers, credit scores, or three times the stipend amount in the accounts until they settle in and acquire those things at the designated time.

Limitations of the Study

The language barrier for this study was particularly problematic during focus group discussions. Many participants from the various nations had distinctive accents, making it challenging to understand what they were trying to say. Because of this, transcribing the audio recordings of the interviews took a lot of effort and time. Additionally, it was

challenging to find volunteers who were willing to participate in the study. This was due to many participants' misconceptions regarding the publication of their names in this study, which was untrue since the survey was anonymous. Once more, the time constraint impacted interviews and caused them to be held later than scheduled. Due to their hectic schedules and dual responsibilities as students with Graduate Teaching Assistant/Graduate Research Assistant and Graduate Associates (GTA/GRA/GA) and other obligations, participants found arriving for interviews at the scheduled time challenging.

This thesis acknowledges that cultural variations may cause the perspectives of international students to vary. Although the focus group conversations were highly educational and, at times, upsetting owing to the volume of material provided, they were still far smaller than the total number of survey respondents. Moreover, fewer people responded to the survey than the overall enrollment of international students. The study's data was from only one institution, the University of Tennessee, Knoxville. While it acknowledges that even though it was from just one university, it still captures the concerns of international students, one can only assume that the issues raised also exist in other higher education institutions. My maps only represent the nations that respondents are from and the zip codes that they live in. As a result, rather than accurately depicting the situation, it is meant to enhance the understanding of the housing challenges among international students. I acknowledge this risk and emphasize that I continuously check in with my teachers and reevaluate them while attempting to challenge the context of housing discrimination against international graduate students.

The materials written by the University of Tennessee, Knoxville that highlighted certain ideas and backgrounds about graduate student housing lacked specific geographic information (i.e., precise location on Google Maps that one can get to the sites). It merely provided a brief history of how the accommodation was obtained and, in some instances, why it had to be removed. Since some of the property has been owned by multiple parties, finding these locations became challenging. To establish the precise location and avoid any misconceptions, it often needed longer hours and phone calls to some of the current housing owners. Finding these former housing locations was a crucial step in better understanding the precarious housing conditions experienced by international graduate students at the University of Tennessee, Knoxville.

The survey process was further slowed significantly by destruction from other housing-related studies. Even though I informed them I was conducting this kind of survey for my research, the University of Tennessee Graduate Student Senate (UTGSS) released a graduate student housing survey around the same time I sent out the survey for my research for participants to participate. When I studied the Qualtrics web-based software I used to design the survey, the number of participants was the same, but many students emailed me to let me know they had completed the study. Participants responded to the UTGSS survey under the impression that they were doing so for my research. This reduced the number of people who could participate in my survey.

Future Research and Implications

The data collection and analysis for this study, which examined the housing experiences of international students at UTK, taught me a lot. The goal has always been

to assist in voicing the housing issues international students face. One of the surprising things I learned while doing this study was that UTK once provided housing for graduate students, something neither I nor many others I have come across through this research were aware of.

The numerous discriminatory practices that international students are subjected to in the housing market have been highlighted by this study. The findings of this study have implications for more than just the international graduate students at the University of Tennessee, Knoxville; they also raise issues for other American colleges that host international students as part of their admissions procedures. By implementing this, discriminatory practices are lessened because campus housing cannot be biased. After all, it is a built-in system with student accounts. These out-of-quota systems can be eliminated if higher education institutions start to view students as more than just commodities that can be attracted with incentives offered to international graduate students. International students are appreciated not only for the money they pay but also for their contributions to the institutions and the overall American economy.

The Graduate Students Housing Report from the University of Tennessee, published in January 2023, states that plans are being made to construct graduate housing to accommodate international graduate students. With great hope, substantial progress is being made on the construction of graduate student housing rather than turning into a report that is all talk and no action. This indicates that there is a propensity for locals in the Knoxville Area to lose their ownership of their land (land dispossession) through gentrification. This housing system fosters racial discrimination and systemic inequality

through land eviction, which negatively affects the lives of the Knoxville community and cities with comparable populations and institutions to the University of Tennessee, Knoxville. Future studies might examine how communities can stave off some of these capitalist market forces. The study emphasizes the need for additional research on housing discrimination among other minority international graduate students. There must be more research on languages and accents while comparing worldwide locations, etc., as this thesis could not cover an entire language study.

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APPENDIX

Current location of the Graduate Student Housing, Previously Owned by UTK



Figure 12: Sutherland and Golf Range Apartments Current Location.

This area currently serves as the University of Tennessee RecSports Complex, Photos by Rosemary Ayelazuno, 2023.



Figure 13: The Kingston Pike Building Current Location.

This area now serves the UTK Office of Information Technology (OIT Offices), Photos by Rosemary Ayelazuno, 2023.



Figure 14: The Woodlawn Apartments Current Location.

The area contained 150 units, currently known as the Cherokee Ridge Apartment Homes, as it is no longer owned by the UTK, Photos by Rosemary Ayelazuno, 2023.



Figure 15: The Current Location of the Taliwa Court Apartments.

The National Guard Armory occupies this area—photos by Rosemary Ayelazuno, 2023.

Informed Consent for Focus Group Discussions

Research Study Title: Examining housing experiences among International Students at the University of Tennessee, Knoxville.

Researcher(s): Rosemary Ayelazuno Achentisa, University of Tennessee, Knoxville

LaToya E. Eaves, University of Tennessee, Knoxville.

Why am I being asked to be in this research study?
We are asking you to be in this research study because you are an international student at the University of Tennessee, Knoxville, and have an essential perspective relevant to our research project.

What is this research study about?
The purpose of the research study is to understand international students' housing experiences in Knoxville, emphasizing discrimination, accessibility, and affordability.

Who is conducting this research study?
This study is being conducted by researchers at the University of Tennessee, Knoxville.

How long will I be in the research study?
Most interviews take an hour to complete, but there is no time limit. If necessary, you may be asked to participate in a follow-up interview.

What will happen if I say "Yes, I want to be in this research study"?
Participation in this research will involve a semi-structured recorded interview administered by a research team member. You will be in a focus group with multiple individuals. The interview will gather information about the basic demographics of the participant and knowledge about student housing. The interview will be completed over Zoom or in-person. Most interviews take an hour to complete, but there is no time limit. If appropriate, we may follow up with additional questions later. The interview will be recorded, transcribed and deidentified.

What happens if I say "No, I do not want to be in this research study"?
There is no penalty or consequence for not participating in this interview. You may stop the discussion at any time without penalty.

What happens if I say "Yes" but change my mind later?
Even if you decide to participate in the study now, you can change your mind and stop at any time. If you choose to stop before the survey is completed, please reach out to Dr LaToya Eaves at **leaves1@utk.edu** or call (865) 974-53-60, Rosemary Ayelazuno at **rayelazu@vols.utk.edu** or calk (865) 441-3157. Any information collected will be withdrawn and destroyed.

Are there any possible risks to me?
It is possible that someone could find out you were in this study or see your study information, but we believe this risk is small because of the procedures we use to protect your information. These procedures are described later in this form.

Are there any benefits to being in this research study?
We do not expect you to benefit from being in this study. Your participation may help us to learn more about housing preferences for international students, its affordability, racial discrimination, and the gendered strategies involved in the housing processes in Knoxville. We hope the knowledge gained from this study will benefit others in the future.

Who can see or use the information collected for this research study?
We will protect the confidentiality of your information by limiting access to records to members of the research team. We will transcribe the recording and remove identifiers. The recording will be destroyed within three months once the transcription is complete. The recording and the transcript will be password protected, and only people on the research team will have access to those files. De-identified data will be destroyed after it is used for publications.

If information from this study is published or presented at scientific meetings, your name and other personal information will not be used. The information that you will provide during the focus group may not be kept confidential by all participants.

We will make every effort to prevent anyone who is not on the research team from knowing that you gave us information or what information came from you. Although it is unlikely, there are times when others may need to see the information, we collect about you. These include:

- People at the University of Tennessee, Knoxville.
- Government agencies (such as the Office for Human Research Protections in the U.S. Department of Health and Human Services), and others responsible for watching over the safety, effectiveness, and conduct of the research.
- If a law or court requires us to share the information, we would have to follow that law or final court ruling.

What will happen to my information after this study is over?
Your name and other information that can directly identify you will be deleted from your research data collected as part of the study.

Will I be paid for being in this research study?
You will receive a $20 gift card for your participation in this study.

Will it cost me anything to be in this research study?
It will not cost you anything to be in this study.

Who can answer my questions about this research study?
If you have questions or concerns about this study, or have experienced a research related problem or injury, contact the researchers, Rosemary Ayelazuno, **rayelazu@vols.utk.edu**, 865-441-3157, LaToya Eaves, leaves1@utk.edu, 865-974-5360.

For questions or concerns about your rights or to speak with someone other than the research team about the study, please contact:

Institutional Review Board
The University of Tennessee, Knoxville
1534 White Avenue
Blount Hall, Room 408
Knoxville, TN 37996-1529
Phone: 865-974-7697
Email: utkirb@utk.edu

STATEMENT OF CONSENT

I have read this form and the research study has been explained to me. I have been given the chance to ask questions and my questions have been answered. If I have more questions, I have been told who to contact. By signing this document, I am agreeing to be in this study. I will receive a copy of this document after I sign it.

Name of Adult Participant Signature of Adult Participant
Date

Researcher Signature (to be completed at time of informed consent)

I have explained the study to the participant and answered all his/her questions. I believe that he/she understands the information described in this consent form and freely consents to be in the study.

Name of Research Team Member Signature of Research Team Member
Date

Informed Consent for Survey Participation

Research Study Title: Examining housing experiences among International Students at the University of Tennessee, Knoxville.

Researcher(s): Rosemary Ayelazuno Achentisa, University of Tennessee, Knoxville
LaToya E. Eaves, University of Tennessee, Knoxville.

We are asking you to be in this research study because you are an international student at the University of Tennessee, Knoxville, and have an essential perspective relevant to our research project. You must be age 18 or older to participate in the study. The information in this consent form is to help you decide if you want to be in this research study. Please take your time reading this form and contact the researcher(s) to ask questions if there is anything you do not understand.

Why is the research being done?

The research study aims to understand international students' housing experiences in Knoxville, emphasizing discrimination, accessibility, and affordability. This study will also provide insight into some of the significant challenges that international students encounter regarding housing choices, allowing policymakers to understand better how to address this issue.

What will I do in this study?

If you agree to be in this study, you will complete an online survey. The survey includes questions about student housing experiences, challenges, affordability, accessibility, and discrimination and should take you about ten to fifteen minutes to complete. You can skip questions that you do not want to answer.

Can I say "No"?

Being in this study is up to you. You can stop up until you submit the survey. After you submit the survey, we cannot remove your responses because we will not know which responses came from you.

Are there any risks to me?

We don't know of any risks to you from being in the study that are greater than the risks you encounter in everyday life. It is possible that someone could find out you were in this study or see your study information, but we believe this risk is small because of the procedures we use to protect your information.

Are there any benefits to me?

We do not expect you to benefit from being in this study. Your participation may help us to learn more about housing experiences preferences for international students, its affordability, racial discrimination, and the gendered strategies involved in the housing processes in Knoxville. We hope the knowledge gained from this study will benefit others in the future.

What will happen with the information collected for this study?

The survey is anonymous, and no one will be able to link your responses back to you. Your responses to the survey will not be linked to your computer, email address or other electronic identifiers. Please do not include your name or other information that could be used to identify you in your survey responses. Information provided in this survey can only be kept as secure as any other online communication.

Information collected for this study will be published and possibly presented at scientific meetings.

Will I be paid for being in this research study?

You will not be paid for being in this study.

Who can answer my questions about this research study?

If you have questions or concerns about this study, or have experienced a research related problem or injury, contact the researchers, Rosemary Ayelazuno, rayelazu@vols.utk.edu, 865-441-3157, LaToya Eaves, leaves1@utk.edu, 865-974-5360

For questions or concerns about your rights or to speak with someone other than the research team about the study, please contact:

Institutional Review Board
The University of Tennessee, Knoxville
1534 White Avenue
Blount Hall, Room 408
Knoxville, TN 37996-1529
Phone: 865-974-7697
Email: utkirb@utk.edu

Statement of Consent

I have read this form, been given the chance to ask questions and have my questions answered. If I have more questions, I have been told who to contact. By selecting "I Agree" below, I am providing my signature by electronic means and agree to be in this study. I can print or save a copy of this consent information for future reference. If I do not want to be in this study, I can select "I Do Not Agree" to exit out of the survey.

- o I agree to participate
- o I do not agree to participate

Sample Email Recruitment Script for Survey

Our team, comprised of researchers from the University of Tennessee, Knoxville, is in the early stages of a research project studying international students' housing experiences in Knoxville. Please take a few moments to complete the following survey about your housing experience. Your feedback is very important to us as we understand some of the significant experiences and challenges that international student encounter regarding housing choices.

For more information about this study, please contact the principal investigator, Dr. LaToya Eaves, by phone at 865-974-5360 or email at leaves1@utk.edu, Rosemary Ayelazuno by rayelazu@vols.utk.edu or phone at 865-441-3157

Thank you for your time.

Rosemary Ayelazuno

University of Tennessee, Knoxville

Dr. LaToya Eaves

University of Tennessee, Knoxville

<<Q1: Are you willing to take the survey/scan here>>

Sample Email Recruitment Script for Focus Groups

Our team, comprised of researchers from the University of Tennessee, Knoxville, is in the early stages of a research project studying international students' housing experiences in Knoxville. Your feedback is very important to us as we understand some of the significant experiences and challenges that international student encounter regarding housing choices

Participation in this study involves an interview that will last approximately one hour.

For more information about this study, please contact the principal investigator, Dr. LaToya Eaves, by phone at 865-974-5360 or email at leaves1@utk.edu, Rosemary Ayelazuno by rayelazu@vols.utk.edu or phone at 865-441-3157

Thank you for your time.

Rosemary Ayelazuno

University of Tennessee, Knoxville

Dr. LaToya Eaves

University of Tennessee, Knoxville

Recruitment Flier for Focus Group Discussions



Figure 16: Recruitment Flier for Focus Group Discussions.

Recruitment Flier for Survey



Figure 17: Recruitment Flier for Survey.

Interview Protocol with Focus Group Participants

Demographics

a. What is your gender?
b. How would you describe yourself? (race)
c. What is your academic standing? (PhD, Masters, Post Doctoral etc.)
d. What is your marital status?
e. What is your zip code?
f. What name would you prefer to be used in this research?

Housing

1. How long have you lived in Knoxville?
2. What type of housing do you currently live in?
3. Do you share the housing with other renters? (Roommates etc., how many?)
4. How close is your housing to campus (minutes)?
5. How do you get to campus most days? (Walk, drive, public transport, bike?)
6. How do you pay for your rent? (Work, loans, etc.)
7. What is included in your current monthly rent? (Water, furnishing, trash pickup etc.)
8. What is the most you would have paid for housing, assuming it had everything you wished for? (Location, amenities, roommates etc.)
9. What factors did you consider before choosing your current housing? (Cost, nearness to campus etc.)
10. How did you find your current housing?
11. How many places did you look at before choosing your current housing? Why?
12. How did you get around to looking at places?
13. When did you begin looking for housing when you were admitted into UT?
14. How much time did you spend looking for a place?
15. How satisfied are you living in your current housing?
16. How would you describe your experience when you were looking for a place to stay as an international student? (Difficult, good, please, explain)
17. Did your home currency affect your relocation to a new environment and your quest for housing? What was the experience? (convert more, less?).
18. Comparing housing in your home country to Knoxville, which place would you say is affordable? Why?
19. What were some of the challenges you faced while looking for housing?
20. Have you ever faced any form of discrimination in your quest for housing as an international student? (Please explain)
21. Why did you think this act happened? (Accent, gender, race, etc.)
22. What influenced your choice of housing?
23. Since your stay here, have you ever noticed a change in the neighborhood and its community? If so, what kind of change?
24. Do you view this change in a positive or negative light?
25. In your experience, has it become relatively more expensive to live in the area?

26. What do you think are the reasons the area has become expensive?
27. In your opinion, is housing near campus accessible and affordable for all students?
28. How would you like to see housing change in the future?
29. If you will still be studying at UT the following year, will you remain living in your current housing? (why? Please explain).
30. Is there anything else you would like to share about your housing experience as an international student?

Sample Survey Questions

Demographics

1. How old are you?
    a) 22-25
    b) 26-30
    c) 31-35
    d) 36 and above
2. What is your gender?
    a) Male
    b) Female
    c) Non-binary
    d) Genderqueer or gender nonconforming
    e) Other
3. Which country do you come from?
4. What is your religion?
    a) Christianity
    b) Islam
    c) African Traditional Religion
    d) Buddhism
    e) Hinduism
    f) Judaism
    g) Other (please specify)
5. What is your academic class standing?
    a) Graduate Student (Masters)
    b) Graduate Student (PhD)
    c) Post-doctorial
    d) Other (please specify)
6. What is your marital status?
    a) Married
    b) Single
    c) Divorced
    d) Widowed
    e) Separated
    f) Other (please specify)
7. What is your zip code?

Housing Costs and affordability

8. Do you live on or off-campus?
    a) I live on-campus
    b) I live off-campus in a student community
    c) I live off-campus with family members in the Knoxville area
    d) Other (please specify)
9. What form of housing do you live in?

a) House/townhouse
b) Apartment
c) Condo
d) Mobile home
e) University residence (dormitory style)
f) University residence (suite/apartment style)
g) Other (please specify)

10. How do you pay for your housing costs? (Please select all that apply)
    a) I work on-campus
    b) I work off-campus
    c) I have student loans
    d) My parents or family help support me
    e) Other (please specify)
11. What is your monthly income?
    a) Less than $500
    b) $600-$1000
    c) $1100-$1500
    d) $1600+
12. How much do you pay for monthly rent?
    a) Less than $300
    b) $300 - $500
    c) $500 - $700
    d) $700 - $1,000
    e) $1,000 - $1,200
    f) $1,200+
13. Is your rent affordable to you (add utilities)?
    a) Strongly disagree
    b) Disagree
    c) Somewhat disagree
    d) Neither agree nor disagree
    e) Somewhat agree
    f) Agree
    g) Strongly agree

Housing Amenities

14. Which of the following things came to mind when you gained admission to UT as an international student? Please rank these factors from most to least significant (very important, important, somewhat important, not important).
    a) Housing
    b) Food
    c) Car
15. What do you consider must-haves when determining where you want to live? Please rank these factors from most to least significant (very important, important, somewhat important, not important).

a) Overall cost
b) Furnished
c) Internet and cable included
d) Private room
e) Private bathroom
f) Distance to campus
g) Distance to amenities (groceries, restaurants, gym, pool etc.)
h) Safety
i) Parking
j) Monthly rent (including utilities)
k) Laundry services (on-site or close by)
l) Neighborhood
m) Roommates/friends
n) Pet friendly
o) Family-friendly
p) Flexible lease agreement
q) On bus routes

16. Was there an additional factor not included in the previous question that you believe is an important amenity when selecting a place to live? If not, please put N/A.

Changes in Rent

17. Have you seen your rent for housing change while a student?
    a) Yes
    b) No
18. What was the change?
    a) Increase in rent prices
    b) Decrease in rent prices
19. How many different off-campus housing communities have you lived in your time as a student?
    a) 1
    b) 2
    c) 3
    d) 4 or more
    e) I live on campus

Landlords and Property Managers

20. Do you know your landlord?
    a) Yes
    b) No
21. Is your housing owned by a single person or a large housing corporation?
    a) A single person owns my housing
    b) A large housing corporation owns my housing

22. Are you comfortable voicing concerns to your property owner or property manager?
    a) Strongly disagree
    b) Disagree
    c) Somewhat disagree
    d) Neither agree nor disagree
    e) Somewhat agree
    f) Agree
    g) Strongly agree
23. If you raise concerns (i.e., maintenance issues, noise, etc.), are these addressed by your property owner or property manager on time)?
    a) Strongly disagree
    b) Disagree
    c) Somewhat disagree
    d) Neither agree nor disagree
    e) Somewhat agree
    f) Agree
    g) Strongly agree

Housing and Discrimination

24. What strategies have you used to find housing? (Please select all that apply)
    a) Online searches
    b) Word of mouth
    c) Moved in with friends/family
    d) Social media
    e) Other (please specify)
25. Have you faced any form of discrimination in your quest for housing as an international student?
    a) Strongly disagree
    b) Disagree
    c) Somewhat disagree
    d) Neither agree nor disagree
    e) Somewhat agree
    f) Agree
    g) Strongly agree
26. What form of discrimination? (Please select all that apply)
    a) Color/Race
    b) Accent
    c) Age
    d) Religion
    e) Disability
    f) Sexual orientation or gender identity
    g) Gender
    h) Other (please specify)

27. How often do you face discrimination?
    a) Never
    b) Rarely
    c) Sometimes
    d) Often
    e) Always

Housing Distance from Classes

28. How do you get to classes?
    a) Public transportation
    b) Drive
    c) Carpool
    d) Uber
    e) Bike
    f) Walk
29. How long does it take you to get to your class?
    a) Less than 5 minutes
    b) Between 10 and 15 minutes
    c) Between 20 and 25 minutes
    d) More than 25 minutes
30. If you live farther away from campus than preferred, was this decision due to unaffordable rental prices?
    a) Yes
    b) No
    c) I live close to campus

Diversity of Your Living Community

31. How would you describe them if you were to describe or categorize your housing community's racial makeup and diversity levels?
    a) Mostly white
    b) White with a few Black/African Americans
    c) Not diverse
    d) I do not know
    e) Other (please specify)
32. Have you noticed any change in the racial makeup or diversity of your community or apartment complex during your residency? If no, skip questioning 34.
    a) Yes
    b) No
33. Is there any prominent factor that you would attribute to this change to?

The Future of Student Housing

34. How would you like to see student housing change in the future? (Please select all that apply)

a) More corporate and off-campus apartment complexes
b) More single-family, condo, or small apartment complexes
c) Affordable housing programs implemented by the local government
d) Affordable housing programs implemented by the university
e) More on-campus housing provided by the university
f) Stop or slow increases in rent
g) More amenities at off-campus housing (i.e., gym, pool, parking, etc.)
h) Better maintenance of off-campus housing
i) More housing close to campus
j) Other

Final Remarks

35. Is there anything else you would like to share about your housing experience as a university student? If not, please put N/A.

VITA

Rosemary Achentisa Ayelazuno was born and raised in Mirigu, Ghana. She graduated with a Bachelor's in Geography and Resource Development with a minor in Archaeology from the University of Ghana, Legon, in 2020. She began her Master's in the Geography and Sustainability Department in Fall 2021 at the University of Tennessee, Knoxville. As a Graduate Teaching Assistant, she was receptive to students' questions and suggestions and aware of the requirements of each student to foster a welcoming learning environment. She assisted in human geography classes. Rosemary served as the secretary/treasurer of the Geography Graduate Student Association at the Department of Geography and Sustainability, where she contributed to developing a sense of community among a varied group of students. She also participated in the 2023 Fourth Biennial Geo Symposium planning committee. Rosemary intends to pursue her academic career in a PhD program. Rosemary enjoys listening to music, watching movies, going on vacations, and volunteering.