National College of Ireland

Systemic barriers and student vulnerability: exploring the economic and well-being impacts of housing insecurity and work restrictions on non-EU students with Stamp 2 visas in Dublin

Anahí Alexis Galeano Correa

A Dissertation submitted in partial fulfilment of an MSc in Management

National College of Ireland

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Project Submission Sheet

Student Name:	Anahi Alexis Galeano Correa		
Student ID:	23324473		
Programme:	MSCMGMTD	**Year:**	2025
Module:	Dissertation		
Lecturer:	Rakesh Kondamuri		
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Systemic barriers and student vulnerability: exploring the economic and well-being impacts of housing insecurity and work restrictions on non-EU students with Stamp 2 visas in Dublin

Your Name/Student Number	Course	Date
Anahi Alexis Galeano Correa/23324473	MSc in Management	15/08/2025

AI Acknowledgment

Tool Name	Brief Description	Link to tool
Grammarly	I used it only to help me check grammar, punctuation and spelling but all the ideas and final content were my own.	https://app.grammarly.com/
Google Forms	I used it exclusively to design and distribute my survey, then collect the data and analysis.	https://docs.google.com/forms/u/0/
ChatGPT	I used this tool only as a support tool to organise my ideas, plan the structure of my thesis and guide me when I was unsure of how to approach a section.	https://chatgpt.com/

Description of AI Usage

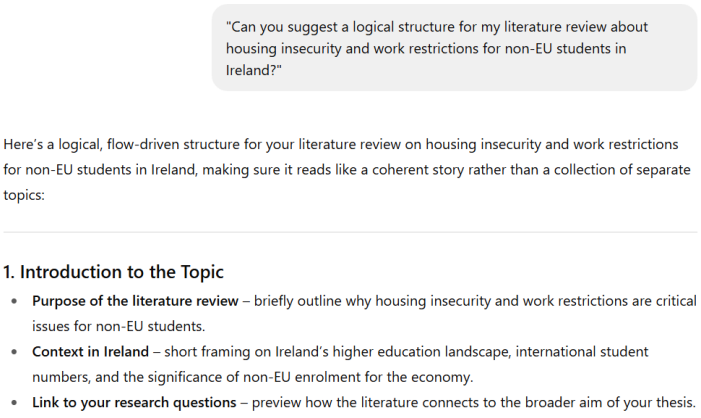
Grammarly	
Used only to check grammar, punctuation and spelling ensuring rge right tone and structure without altering the meaning of my work.	
The student's situation are aggravated by lack of institutional supports mechanism.	The student situation is aggravated by a lack of institutional support mechanisms

Google Forms	
Used it to design and distribute the thesis survey, collect responses and organise the data for later analysis.	
Created survey question: In the past few weeks, how often have you felt overwhelmed by your problems?.	Response options generated: multiple choice "Not at all / No more than usual / Rather more than usual / Much more than usual."

ChatGPT	
Used as a support tool to organise ideas, plan the thesis structure, and provide guidance for sections I was unsure how to develop.	
I need to write the introduction of my thesis about non-EU students in Ireland. Can you suggest the key elements and the best order to present them?	Your introduction could follow this order: 1) General context, 2) Justification and relevance, 3) Problem statement, 4) Main objective and research question, 5) Structure of the thesis. Keep each section concise and connected.

Evidence of AI Usage

Additional Evidence:



"Can you suggest a logical structure for my literature review about housing insecurity and work restrictions for non-EU students in Ireland?"

Here's a logical, flow-driven structure for your literature review on housing insecurity and work restrictions for non-EU students in Ireland, making sure it reads like a coherent story rather than a collection of separate topics:

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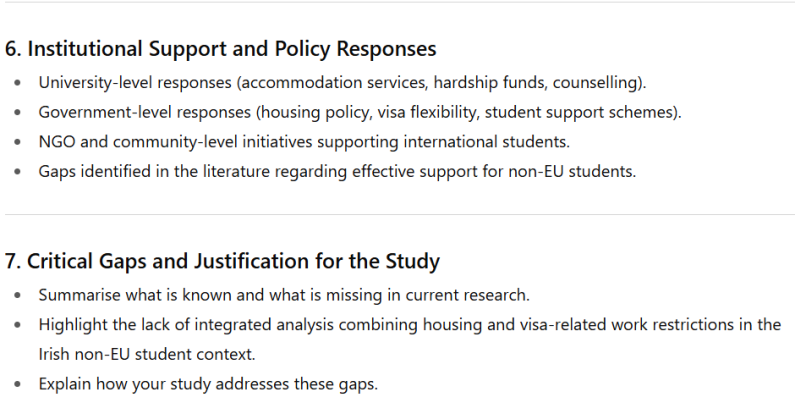
1. Introduction to the Topic

- **Purpose of the literature review** – briefly outline why housing insecurity and work restrictions are critical issues for non-EU students.
- **Context in Ireland** – short framing on Ireland's higher education landscape, international student numbers, and the significance of non-EU enrolment for the economy.
- **Link to your research questions** – preview how the literature connects to the broader aim of your thesis.

Additional Evidence:



6. Institutional Support and Policy Responses

- University-level responses (accommodation services, hardship funds, counselling).
- Government-level responses (housing policy, visa flexibility, student support schemes).
- NGO and community-level initiatives supporting international students.
- Gaps identified in the literature regarding effective support for non-EU students.

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7. Critical Gaps and Justification for the Study

- Summarise what is known and what is missing in current research.
- Highlight the lack of integrated analysis combining housing and visa-related work restrictions in the Irish non-EU student context.
- Explain how your study addresses these gaps.

Submission of Thesis and Dissertation

National College of Ireland

Research Students Declaration Form

(Thesis/Author Declaration Form)

Name: Anahi Alexis Galeano Correa

Student Number: 23324473

Degree for which thesis is submitted: MSc in Management

Title of Thesis: Systemic barriers and student vulnerability: exploring the economic and well-being impacts of housing insecurity and work restrictions on non-EU students with Stamp 2 visas in Dublin

Thesis supervisor: Rakesh Kondamuri

Date: 15/08/2025

Material submitted for award

A. I declare that this work submitted has been composed by myself. ☑

B. I declare that all verbatim extracts contained in the thesis have been distinguished by quotation marks and the sources of information specifically acknowledged. ☑

C. I agree to my thesis being deposited in the NCI Library online open access repository NORMA. ☑

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Submission of Thesis to Norma Smurfit Library, National College of Ireland

Student name: Anahi Alexis Galeano Correa

Student number: 23324473

School: National College of Ireland

Course: MSCMGMTD1

Degree to be awarded: MSc in Management

Title of Thesis: Systemic barriers and student vulnerability: exploring the economic and well-being impacts of housing insecurity and work restrictions on non-EU students with Stamp 2 visas in Dublin

Signature of Candidate: 

For completion by the School:

The aforementioned thesis was received by:

Date:

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ABSTRACT

This research explores how housing insecurity and work-hour restrictions under the Stamp 2 visa affect the financial stability, mental health, and well-being of non-EU international students in Dublin. Ireland has become an important destination for international students, with non-EU students contributing significantly to the tuition income and low-wage labour markets. However, many students face unstable housing, limited support from institutions and strict legal rules that put at risk their academic success and personal well-being.

The research uses a quantitative approach based on a structured online survey completed by 90 non-EU students attending English language schools and universities in Dublin. The survey collected information on housing conditions, income and expenses, employment patterns, mental health and access to institutional support. The results show high levels of overcrowded housing, financial difficulties and engagement in informal work beyond legal limits. Students reported high stress, sleep problems and low motivation, all of which are directly linked to housing instability, visa-related income restrictions and lack of effective guidance from their institutions.

The discussion of the results highlights structural contradictions in the international education system, where students are essential to the economy but still remain socially and institutionally marginalised. The research recommends targeted reforms at both institutional and governmental levels, including adjustments to visa policies, expanded housing support, improved mental health services, and stronger collaborations with NGOs.

By focusing on the lived experiences of non-EU students, this research provides deeper insight into the vulnerabilities rooted in the current system. It calls for a more ethical, inclusive, and sustainable approach to international education in Ireland, one that aligns the national strategies with the realities of those who sustain them.

CHAPTER 1 – INTRODUCTION

1.1 Background and context

Over the past two decades, Ireland has become a popular destination for international students, especially those from outside the European Union. Its status as an English-speaking country, the opportunity to study and work part-time and also its membership in the European Union make it an attractive option for students seeking to improve their English, enrol in short or medium term courses and gain experience in a culturally diverse environment. In addition, the Stamp 2 visa policy has played a key role in attracting a growing number of international students, as it allows them to work part-time while studying. As a result, international students have become more central to both the education sector and the everyday workforce in Dublin.

The economic value of international students has been recognised in several official Irish reports. According to the Department of Further and Higher Education (2023) and Hearne and Domingues (2023), students holding a Stamp 2 visa make a significant contribution to the Irish economy. They pay significantly higher tuition than Irish or EU students and constantly spend on rent, food, transportation, and other living expenses. They also pay income tax, even though many work under insecure or low-paid conditions. These students often take jobs in sectors such as cleaning, hospitality, delivery services, or retail areas where local workers are in short supply or do not prefer to work. This group plays a key role in both the education system and the wider economy of Dublin.

1.2. Problem statement

They are not given the same level of rights or support; they face strict limits on how much they can legally work, little access to public services, poor housing conditions, and support from institutions that is often limited or uncoordinated.

The contradiction between the economic value of this population and the structural difficulties they face is the main focus of this research. This research is informed by lived experience as a non-EU student in Dublin, this study aims to explore how these students are positioned within the Irish system, while also showing their everyday challenges they experience such as: the struggle to find decent housing, limited income because of the Stamp 2 visa restrictions, lack of effective institutional support, and the impact all of this has on their well-being. These problems are sometimes

mentioned in some reports or public conversations, but academic research on the topic is still limited. In many cases, the focus is on full-time university students, overlooking those studying English.

1.3. Aim of the research

The main objective of this study is to examine how housing insecurity and work restrictions under the Stamp 2 visa affect the financial and psychological well-being of non-EU students living in Dublin. Unlike previous studies that approach this problem from a purely academic or institutional point of view, this project also aims to provide real data that can support future changes in public policy, institutional practices, and visa regulations. By focusing on the reality lived by students who often remain invisible in formal reports, this study hopes to offer a more complete understanding of their contributions and challenges.

1.4. Methodological approach

To achieve this, the study uses a quantitative methodology based on a structured survey. The survey collects data about housing conditions, monthly income and expenses, psychological well-being, and the level of support students receive from their educational institutions. This approach was adopted to generate solid and comparable evidence and to highlight a situation that is often hidden or not taken seriously.

1.5. Literature and policy gaps

This research addresses several gaps that remain in the academic and policy discussions. As Hearne and Domingues (2023) highlight, most of the studies focus on university students and ignore those in English language schools, who usually have fewer resources and support. On the other hand, the literature that discusses the economic value of international students rarely questions how the system relies on them while offering little protection or recognition in return. This study tries to connect these two perspectives by exploring both the everyday impact of precarious living and working conditions and the long-term consequences of maintaining an unequal and unsustainable model.

From a critical perspective, the current system of migration and education built around the Stamp 2 visa is unstable. Under this model, non-EU international students

are treated as people who pay fees, use services, and work, but are not truly included in the social contract. This affects their daily lives in many ways, from the stress of living in overcrowded housing to living in their school because of the financial pressure. It also generates broader problems for Ireland, including higher dropout rates, more informal work, lost opportunities to invest in skilled workers, and a weaker reputation as a study destination.

1.6. Research question and objectives

This study is guided by a central research question that addresses the relationship between structural barriers and student well-being:

How do housing insecurity and Stamp 2 visa work-hour restrictions affect the financial stability, mental health, and social well-being of non-EU international students with Stamp 2 visas in Dublin?

This question reflects the core aim of the study: to explore how two key systemic constraints, precarious housing and limited access to legal work, shape the everyday experiences of a growing but often overlooked segment of the international student population of Ireland. These students play an important role in the education sector and broader economy, yet they frequently face unstable living conditions, limited income, and minimal institutional support. The study seeks to move beyond general descriptions and provide specific evidence on how these barriers operate in practice, and what consequences they have on the lives of students.

To answer the main question, the research is structured around four interrelated sub-questions:

1. What financial challenges do non-EU students with Stamp 2 visas face due to limited work rights and high living costs in Dublin?
   This question examines how the combination of high rent, tuition fees, and living expenses creates pressure on students who are legally restricted to 20 hours of paid work per week. It also explores the strategies students adopt to cope with this imbalance and how these affect their stability.
2. How does housing and employment precarity influence their psychological well-being and ability to manage daily life?
   This sub-question focuses on how constant financial stress, unstable

accommodation, and work-related insecurity impact students' mental health, energy, and emotional resilience. It draws on both survey data and literature on student well-being.

3. What support mechanisms are offered by institutions and how effective are they perceived to be?
   This part looks at the role of educational institutions and community organisations in addressing student needs. It explores whether students feel guided, informed, or supported, and highlights gaps in service provision.
4. What policy changes could improve the living and working conditions of Stamp 2 international students in Ireland?
   Based on the findings, this question considers what reforms at institutional or government level could reduce structural vulnerability and help build a more ethical and sustainable education system.

Together, these questions shape a research agenda that is both descriptive and critical. The aim is not only to document the experiences of non-EU students under Stamp 2, but also to understand how current systems contribute to their vulnerability and how those systems might be improved.

1.7. Survey instrument

The decision to use a quantitative method was based on the objective of generating evidence that can be generalised and supported by real data. The structured survey used in this study gathered detailed information on accommodation type, monthly expenses, legal and informal working hours, perceived stress levels, decision-making capacity, and the presence or absence of institutional support. It also incorporated a reduced version of the internationally recognised GHQ-12 mental health tool, using 6 selected items, along with additional questions designed to assess academic performance and the quality of the living conditions of students.

1.8. Data presentation

The results will be presented using graphs, tables, and descriptive summaries to identify trends, patterns, and differences across subgroups, such as students attending English language schools versus universities, varying lengths of stay, or different housing conditions. Some basic cross-tabulations or comparisons between groups may also be included, depending on the data.

1.9. Structure

This thesis is organised into seven chapters. Chapter 1 introduces the research context, objectives, and questions, and outlines the structure of the study. Chapter 2 presents a critical review of the existing literature, organised around five central themes: Ireland as a study destination, the housing crisis, the Stamp 2 visa and work restrictions, the well-being of short-term international students, and institutional responses. Chapter 3 explains the research methodology, including survey design, data collection and analysis methods, ethical considerations, and study limitations. Chapter 4 presents the main findings, supported by graphs, tables, and descriptive summaries. Chapter 5 offers a critical discussion of these findings, linking them to the literature and analysing their broader implications. Chapter 6 sets out practical recommendations for educational institutions, policymakers, and support organisations. Finally, Chapter 7 presents the conclusions and suggestions for future research.

1.10. Personal and social relevance

In short, this research is inspired by a personal concern, partly shaped by personal experience as an international student. At the same time, it aims to contribute to the broader public conversation, providing useful data for informed decision-making, and bringing visibility to a group that, despite playing an essential role, is often overlooked by the Irish society and institutions. The well-being of non-EU international students is not only a matter of human rights, but also a strategic pillar for the future of the higher education system in Ireland. Understanding and improving this reality is, therefore, a shared responsibility.

CHAPTER 2 – LITERATURE REVIEW

2.1. Ireland as a study destination

2.1.1. The position of Ireland in the global education market

Over the past two decades, Ireland has positioned itself as a strong competitor in the international education market. This is the result of several strategic factors, including its status as an English-speaking country, the active promotion of its education system abroad, and a political context that is often seen as safe and stable (Wilkins and Huisman, 2011; Wang and O'Connell, 2020). Its membership in the European Union, combined with a migration framework that includes the Stamp 2 visa for non-EU students, allows these students to access education alongside the right to work part-time. These elements make Ireland an attractive alternative to destinations like the UK or Australia, especially for students aiming to improve their English while gaining academic and professional experience. Each year, Ireland receives thousands of international students, ranging from English language learners to those enrolled in full degree programmes. While English schools account for a large share of Stamp 2 holders, many students also enrol in higher education institutions. Regardless of institution type, all non-EU students are subject to the same visa conditions, including work restrictions and other structural limitations (Department of Further and Higher Education, 2023).

International students also contribute significantly to the Irish economy. As noted by Hearne and Domingues (2023), they pay considerably higher tuition fees than EU or Irish students, while also generating continuous spending on housing, transport, food, and other living costs. According to the Economic and Social Research Institute (2023), their presence stimulates multiple sectors in cities like Dublin, including the rental market, education services, tourism, and low-wage labour. However, while their economic value is often emphasised in public discourse, the systemic barriers they face upon arrival are frequently overlooked.

2.1.2. Economic narrative versus the reality of student life

Several studies, such as Wilkins *et al*. (2012) and Wang and O'Connell (2020), identify common motivations for choosing Ireland, including education quality, language immersion, and cultural experience. But still, there is limited analysis of the

contradiction between these promotional promises and the lived realities of students. Much of the literature focuses on the attractiveness of Ireland, but less on the conditions that shape student well-being and stability over time. This is particularly problematic for non-EU students, who must often provide higher financial proof depending on their nationality, as highlighted by the Irish Naturalisation and Immigration Service (2024), which notes significant regional differences in these requirements.

This perspective, which treats international education mainly as an economic asset, appears across both policy and institutional language, positioning students more as consumers than as individuals with rights. According to Crumley-Effinger (2024), internationalisation strategies without inclusive policy frameworks can lead to exclusion and precariousness. In Ireland, this tension becomes visible in the contrast between the positive promotional image of the country and the reality that many students face: difficulty finding housing, restricted work conditions, slow access to official documentation, and a lack of coordinated support during the early stages of their stay.

Many institutions, including both English schools and universities, advertise themselves through values like diversity, cultural experience, and employability. However, these campaigns often ignore deeper structural issues such as the cost of living, lack of affordable housing, and the financial pressure students face to meet basic expenses. According to the Irish Naturalisation and Immigration Service (2024), many students spend several weeks or even months unable to access formal employment, with some resorting to informal or cash-in-hand jobs to survive.

An area that remains underexplored in academic research is the link between integration policy gaps and student exclusion. Wang and O'Connell (2020) show the role of social capital in student integration, but this becomes difficult to achieve when students live in overcrowded housing, work multiple low-wage jobs, and have limited access to support from their colleges or schools. Under such conditions, their ability to build meaningful connections and pursue academic goals is seriously compromised. The Irish Council for International Students (2022) reinforces this by reporting how exclusion and weak support systems can reduce student retention and impact overall success.

From a critical perspective, the way success in international education is measured in Ireland tends to rely on quantitative indicators such as tuition income or economic contribution, rarely incorporating more qualitative measures like fairness, satisfaction, or emotional well-being. The Economic and Social Research Institute (2023) notes that students are frequently treated as economic contributors rather than individuals with social and psychological needs.

While much of the literature highlights the interest of international students in Ireland as both an academic and economic destination, there is still a clear disconnection between that image and the everyday realities of non-EU students living under the Stamp 2 visa system. This research aims to narrow that gap by shifting the focus from economic and institutional narratives to the actual structural and systemic conditions that shape the lives of those students. Recognising students as more than recipients of education, and acknowledging them as contributors to both the economy and society, is essential to understanding the tensions rooted in the current international education policies of Ireland (Irish Council for International Students, 2023).

2.2. Housing Crisis

2.2.1. Structural factors and policy context

One of the most significant structural challenges affecting the experience and well-being of international students in Ireland, especially those from outside the European Union, is the ongoing housing crisis. Even though the country is broadly promoted by the government and educational institutions as a welcoming and competitive academic destination Department of Further and Higher Education (2023), the severe shortage of affordable and secure accommodation directly contradicts that image.

As a result, housing becomes one of the biggest systemic barriers that limit the ability of students to settle, focus on their studies, and integrate into Irish society. Hearne (2023) highlights this contradiction, pointing to a clear disconnection between the promises made by the education sector and the realities of the social infrastructure of Ireland, particularly in cities like Dublin, where housing shortages are most severe due to high demand and limited availability.

Several studies argue that the housing crisis in Ireland is the result of deliberate political choices, not a natural outcome of population growth or urbanisation. Kitchin *et al*. (2015) explain that the crisis did not emerge by chance but is rooted in political decisions that prioritised the private market over public housing provision, reflecting a broader neoliberal policy shift. This shift included a significant withdrawal of investment in public and affordable housing, producing exclusionary consequences that affect not only low-income residents but also international students, who are frequently left out of the private and formal rental market altogether.

2.2.2. Housing insecurity and its impact on well-being

For non-EU students, the housing crisis adds layers of vulnerability that go beyond financial burden. Alongside paying high tuition fees, many face unaffordable rents and are forced to live in overcrowded, substandard, or undocumented accommodations. According to the Irish Council for International Students (2022), a significant number share rooms with multiple people or rely on temporary and informal arrangements that undermine their privacy and stability.

These living conditions present challenges that extend far beyond the physical environment. Housing insecurity has been linked to elevated levels of anxiety, insomnia, and difficulty concentrating, symptoms that directly affect academic performance (Corney *et al*., 2024). Gopal and Van Niekerk (2018) further highlight that poor residential conditions, when combined with cultural and financial stress, severely restrict the ability of students to adapt and succeed academically.

The academic literature consistently shows that the quality of the living environment of students significantly influences their capacity to focus, perform well, and integrate into the host society. This is especially relevant for international students, who may already be managing the pressures of cultural adaptation, limited income, and the absence of local support networks.

2.2.3. Housing, mental health, and structural exclusion

Housing insecurity is not simply an individual hardship but a reflection of deeper structural exclusion within the international education system in Ireland. Corney *et al*. (2024) found that factors such as overcrowding, lack of privacy, and housing instability are strongly associated with poor mental health outcomes, including

disrupted sleep and reduced concentration. Similarly, Gopal and Van Niekerk (2018) argue that housing is a key condition for emotional stability and inclusion.

Balchin and Rhoden (2002) also underline that without adequate and secure accommodation, students face barriers to participation in both academic and social life. The absence of coordinated action between public institutions and education providers has created a system in which the most vulnerable, particularly non-EU students, bear the heaviest burden.

2.2.4. Market segmentation, information gaps, and legal challenges

One response to the shortage of student housing has been the development of Purpose-Built Student Accommodation (PBSA), which offers amenities such as en-suite rooms, shared kitchens, and security services (Reynolds, 2020). While these options can provide comfort and convenience, their high rental costs place them beyond the reach of many Stamp 2 visa holders. These students receive no public housing support and are legally restricted to 20 hours of paid work per week, which makes PBSA an option mostly accessible to students in elite universities rather than those in language schools or private colleges. This dynamic reinforces existing inequalities within the international education system (Irish Council for International Students, 2022; Reynolds, 2020).

Another structural problem is the lack of accessible and reliable information. Many students arrive in Ireland unaware of their tenant rights or the steps needed to address irregular or abusive rental practices. Combined with language barriers and the urgency to secure housing quickly, this lack of guidance often results in poor housing choices, which can have long-term negative effects on both their emotional well-being and financial stability (Economic and Social Research Institute, 2023).

2.2.5. Implications for the education model

Overall, the literature agrees that the housing crisis of Ireland, functions as a structural barrier, especially for non-EU students who, despite contributing significantly to the economy, often live in precarious conditions (Irish Council for International Students, 2022; Hearne, 2023). The crisis goes beyond affordability or supply issues, it reflects an international education model that has rapidly expanded enrolments without corresponding investment in housing infrastructure (Kitchin *et al*., 2015).

The gap between the global marketing image of the country and the domestic realities experienced by students points to institutional shortcomings in planning, regulation, and social inclusion. The housing crisis should therefore be understood not only as an immediate challenge but as a long-term structural problem with economic, social, and political consequences.

It creates financial strain on students due to high living costs, exposes institutional weaknesses through the lack of coordinated housing strategies, and raises policy concerns about the absence of inclusive accommodation and migration frameworks. Poor housing conditions ultimately threaten the sustainability of the international education sector of Ireland (Irish Council for International Students, 2022). These pressures are compounded when combined with strict work limitations under the Stamp 2 visa, an issue examined in the following section as part of the broader context of structural precarity.

2.3. Stamp 2 visa and work restrictions

2.3.1. Visa policy and work realities

In addition to the challenges of securing affordable housing, non-EU international students in Ireland face legal barriers linked to the type of visa they are granted, specifically, the Stamp 2 visa. This category applies to students enrolled in English language programmes, technical courses, or short-term university programmes, and establishes work restrictions that limit their financial autonomy and integration into the economy of the host country (Immigration Service Delivery, 2024). Under this regime, students may work a maximum of 20 hours per week during term time and up to 40 hours during scheduled holidays, and they are also prohibited from accessing public benefits or state-funded services. While these rules are intended to ensure that students prioritise their academic responsibilities, several reports indicate that the permitted income is insufficient to meet the real cost of living in Ireland, particularly in Dublin, leaving many with high financial stress and, in some cases, forcing them into informal employment (Irish Council for International Students, 2022).

This framework reveals a structural contradiction: Ireland, which actively promotes the arrival of non-EU students as part of its international education strategy, yet imposes limitations that undermine their economic sustainability. As Crumley-Effinger (2024) points out, these migration policies position students as

temporary consumers rather than as full participants in the economic and social system, an approach that also restricts their long-term contributions. The effects of this policy are evident in the labour market. Limited access to formal employment leads many to accept precarious or low-paid jobs, often in cleaning, hospitality, or delivery services. Such roles frequently involve long, split, or late-night shifts, which negatively affect both health and academic performance. Hearne and Domingues (2023) warn that this combination of high living costs, limited institutional support, and legal restrictions creates fertile ground for the informal economy, where international students become an invisible yet essential workforce.

Beyond financial instability, these conditions directly affect mental health and academic outcomes. In their study on international students in Ireland, O'Reilly *et al*. (2010) identified financial stress as one of the most common sources of anxiety, undermining both cultural adjustment and academic motivation. This pressure is intensified when students are forced to choose between focusing on their studies or simply meeting basic living expenses. Institutional justifications for the Stamp 2 restrictions often claim that allowing more working hours would jeopardise the academic purpose of the visa. However, this view fails to consider that many students arrive with substantial financial responsibilities, meaning that limiting their earning capacity only deepens their vulnerability. As Crumley-Effinger (2024) notes, dignified access to work supports not only economic stability but also cultural integration, personal independence, and the development of transferable skills.

2.3.2. International comparisons

The tension between study and work is not unique to Ireland. In Australia, since 1 July 2023, international students have been allowed to work 48 hours per fortnight during term time, a limit intended to balance study commitments with income needs while reducing risks of labour exploitation (Department of Education, 2023). In New Zealand, students can work up to 20 hours per week during term and full-time during holidays, depending on their visa type and institution (Immigration New Zealand, 2025). While Ireland also allows full-time work during official holiday periods, its term time limit remains at 20 hours and applies uniformly, without the flexibility seen in these other models. As Crumley-Effinger (2024) notes, this rigid framework tends to prioritise economic gain over student well-being and integration.

The Irish Council for International Students (2022) reports that these restrictions push many towards informal employment, resulting in lost economic potential and heightened social risk. Expanding legal work access, as suggested by Crumley-Effinger (2024), could improve financial autonomy, promote integration, and help formalise sectors that currently rely on unregulated student labour. Such reforms would also strengthen the image of Ireland as a country that values and supports those sustaining its education system. In conclusion, the literature on the Stamp 2 visa and its work restrictions points to a structural tension between migration policy and the real conditions experienced by non-EU students. Rather than offering protection, the current framework often deepens precariousness, undermines well-being, and prevents the full recognition of these economic contributions, issues that are further compounded by housing insecurity, as explored in the following section.

2.4. Combined well-being and economic challenges

2.4.1. Multiple pressures on well-being

International students in Ireland who face both housing insecurity and strict work limits often deal with combined pressures that go far beyond academic demands. Corney *et al*. (2024) note that unstable accommodation can cause constant stress, while Crumley-Effinger (2024) explains that the legal limit of 20 working hours per week reduces income and increases financial pressure. Together, these factors undermine mental health, reduce financial stability, slow cultural adaptation, and weaken the overall ability of students to contribute to the host country and its education system and economy.

Well-being in this context must be understood as a multidimensional concept, encompassing mental health, financial security, personal autonomy, social integration, and a sense of belonging. O'Reilly *et al.* (2010) identify four key adaptation domains for international students language proficiency, academic performance, social support, and financial stability. When multiple dimensions are simultaneously compromised, as is often the case for non-EU students, the overall decline in well-being becomes significantly more severe.

2.4.2. Mental health, financial stress, and academic outcomes

Recent studies confirm that inadequate housing and financial stress linked to work restrictions directly affect the mental health of the students. Corney *et al*. (2024) found that housing instability and limited access to appropriate mental health services result in elevated levels of anxiety, insomnia, and social isolation among international students. These symptoms not only harm academic performance but also diminish their ability to build social connections or integrate into the local community.

From an economic standpoint, these constraints have both personal and systemic consequences. Crumley-Effinger (2024) emphasises that the work limitations under the Stamp 2 visa reduce the ability of students to earn a sufficient income, make it more difficult to save, encourage informal employment, and lower the return on their educational investment. At a macro level, this represents a loss of potential talent, a growing dependence on precarious labour, and a missed opportunity to retain skilled graduates in strategic sectors of the Irish economy.

2.4.3. Economic impact and policy gaps

These barriers also influence migration and academic decisions. Hung *et al.* (2024) show that students experiencing persistent economic insecurity and social exclusion often reconsider renewing their visa or continuing their studies in Ireland. This creates an indirect cost for higher education institutions, which invest resources in attracting international students but fail to implement effective retention mechanisms.

Institutional support remains inconsistent and often inadequate. While some institutions offer orientation sessions or integration activities, many students report these as limited, generic, or poorly aligned with their needs. Elkhodr *et al*. (2024) argue that most student well-being systems in higher education are not designed to support those facing temporary status, language barriers, or legal restrictions. This disconnect fosters a sense of abandonment, worsening the effects of other structural barriers.

Short-term students, such as those in English language programmes, face particular disadvantages, with fewer scholarships, smaller networks, and limited access to housing (Waldron, 2022). The lack of disaggregated data on this group further limits the creation of targeted interventions. The resulting opportunity cost is significant: when students abandon their studies or leave the country, losses are felt by educational institutions, the labour market, and society. Waldron *et al*. (2025) warn

that although restrictive policies aim to regulate migration, they often end up excluding skilled individuals from contributing fully to the economy.

2.4.4. Ethical responsibility

Finally, some authors stress that ensuring the well-being of international students should be seen not only as a human rights obligation but also as a sustainability strategy for the education sector of Ireland. Hung *et al*. (2024) note that retaining healthy, motivated students strengthens the reputation and competitiveness of the country. If Ireland wishes to present itself as an ethical and attractive study destination, it must reassess how it supports and protects non-EU students, particularly those in short-term programmes who contribute substantially to the education system while receiving limited structural support.

2.5. Institutional and systemic responses

2.5.1. Gaps in student support systems

Given the steady increase in the international student population that has Ireland, especially from non-EU countries, one might expect support systems from educational institutions, the government, and social organisations to grow at the same pace. However, Hearne and Domingues (2023) highlight that this has not happened, pointing to a clear mismatch between the rising demand and the actual capacity of services. Similarly, Crumley-Effinger (2024) notes that many responses remain fragmented and insufficient, failing to meet the real needs of this expanding group.

Although many English language schools and universities offer academic counselling, general advice, and limited emotional support, studies consistently show that these resources are scarce, insufficiently specialised, and mostly reactive. Hearne and Domingues (2023) report that fewer than 30% of surveyed students were aware of or had used any formal support to address housing or financial difficulties. This lack of access reflects an institutional design more focused on administrative management than on comprehensive student care.

Elkhodr *et al*. (2024) propose a modern, inclusive support model based on digital platforms integrating mental health services, academic advising, and social support. But still their research reveals that current services are poorly coordinated, often requiring students to navigate multiple channels without clear guidance. Language

barriers also remain a problem, as many resources are available only in advanced English.

2.5.2. Institutional inequality and structural disconnect

Most institutional support, such as counselling, wellness workshops, or financial guidance is concentrated within public universities, leaving students in private language schools and smaller colleges with little or no access. Crumley-Effinger (2024) argues that this structural inequality reflects a narrow view of international students as academic clients rather than individuals with diverse integration and well-being needs. The Irish Council for International Students (2022) also warns that Stamp 2 visa holders are often excluded from state-funded or institutional programmes.

This fragmentation creates a critical gap between what is offered and what students truly need. Despite their economic contribution, non-EU students still face limited, uneven, and often invisible access to basic services such as affordable public healthcare, legal aid, housing assistance, and mental health counselling. Elkhodr *et al*. (2024) stress that addressing these failures requires an inclusive, proactive approach that recognises cultural and legal realities and guarantees access to essential public resources regardless of institution type.

2.5.3. Government policy and the role of NGOs

At the governmental level, responses remain limited. While Ireland promotes itself as a welcoming and competitive destination through its international education strategy, these policies rarely include concrete measures to safeguard the well-being or integration of non-EU students. Crumley-Effinger (2024) criticises migration frameworks that prioritise border control while overlooking the economic and social contributions of international students, leading to incoherent policies that allow entry without guaranteeing minimum living standards.

The burden of support often falls on NGOs and informal networks such as student associations or community groups. Organisations like ICOS have been central in documenting student living conditions and providing free legal or emotional assistance (Irish Council for International Students, 2022). However, these initiatives operate with limited funding and partial coverage, without formal integration into the

education system. This outsourcing of care reinforces the idea of institutions as service providers rather than agents of inclusion.

2.5.4. Missed opportunities and economic costs

A recurring critique is the lack of monitoring and evaluation of the actual conditions of students. While enrolment and graduation statistics are collected, there are no standardised metrics on well-being, housing, or work burdens, preventing evidence-based policymaking and keeping strategies reactive (Elkhodr *et al.*, 2024).
Some universities have implemented integrated wellness units combining financial advice, mental health support, and legal guidance, with positive outcomes (Hearne and Domingues, 2023). However, these remain inaccessible to students from language schools or private colleges. Economically, failing to invest in support structures is a narrow approach. While the sector gains from tuition fees and student spending, neglecting well-being can lead to higher dropout rates, reduced engagement, and poor integration (Crumley-Effinger, 2024). As Wilkins *et al*. (2012) caution, education systems that overlook the student experience risk losing ground to destinations that place greater emphasis on retention and well-being.

In sum, current responses are insufficient, uneven, and poorly integrated. Without a coherent, proactive support strategy, both student experiences and their contributions to the economy of Ireland and society remain underutilised. Strengthening policies, ensuring inclusivity, and recognising the human as well as economic role of non-EU students are essential steps forward.

CHAPTER 3 – METHODOLOGY

3.1. Justification

This study follows a quantitative approach in order to gather concrete information on the economic, work, and housing conditions of non-EU students with a Stamp 2 visa in Dublin. Unlike qualitative methods, which explore individual experiences through interviews, the quantitative method allows the study to find general patterns and relationships between different situations across a wider group of students.

This choice was made because the problem is known in everyday conversations, whether with friends or on social media, but there is no clear or structured data to support it. That makes it harder to demand real change at the policy or institutional level.

A structured questionnaire was chosen as the main tool for data collection because it allowed exploring and capturing multiple aspects of the daily lives of students, such as monthly income, type of accommodation, number of hours worked, levels of stress, and whether they feel supported by their institutions. The design of the survey also allows for comparisons between different participant profiles, for example, students attending English language schools and those enrolled in universities, and enables the analysis of possible correlations between living conditions and emotional well-being.

Due to the exploratory nature of this study and the limited structured data availability on this specific population in Ireland, no fixed hypotheses were developed. Instead, the research was guided by one main research question and a set of subquestions to organise the data collection and analysis process. This flexible approach made it possible to explore the topic without limiting the results into a specific theory.

3.2. Instrument design

The main instrument for data collection used was a structured and anonymous online survey, designed specifically for this research. The questionnaire was divided into six thematic sections, with closed questions and ordinal scales that made it possible to gather measurable information about different aspects of the international students lives in Dublin.

The first section collected general information such as nationality, type of educational institution, whether they are from an English language school or a university, and length of stay in Ireland. This information was useful for contextualising the results and categorising participants based on their profiles. However, the length of stay variable was not included in the data analysis, as it did not show relevant variation about the main themes of the study.

The second section focused on housing conditions. It included questions about the type of accommodation, the amount paid in rent, and the level of satisfaction with the current housing situation. Satisfaction was measured based on aspects such as privacy, cleanliness, distance to school or work, and affordability. Answers were given using a Likert scale from 1 to 5.

The third section included a reduced six-item version of the General Health Questionnaire (GHQ-12), adapted from Stochl *et al*. (2016). The selected items focused on common emotional symptoms such as low mood, anxiety, constant strain, sleep difficulties, problems with concentration, and feeling overwhelmed. Each item was scored on a four point Likert scale, where 1=not at all, 2=no more than usual, 3=more than usual, and 4=much more than usual. Higher scores indicate greater levels of psychological distress. In this study, responses were analysed descriptively, with no clinical cut-off applied, in order to identify patterns and intensity of emotional strain within the sample of non-EU students.

The fourth section explored the employment and financial situations of students. It included questions about the type of job, the average number of working hours per week, possible reasons for exceeding the legal 20 hour limit, sources of income, and estimated monthly expenses. This section made it possible to analyse how economic factors may affect emotional well-being and highlighted the existence of informal or cash-in-hand work.

The fifth section focused on institutional support. It asked whether students had received any help from their educational institutions in relation to housing or employment, and whether students felt supported by their schools or colleges. One question also explored how fair students perceived the Stamp 2 visa system in the context of the high cost of living in Ireland.

The sixth and final section included one optional open-ended question, giving students the opportunity to share personal comments about their experience with housing, work, or well-being in Ireland. This question aimed to add a more personal and subjective perspective to the quantitative data. However, due to the exploratory nature of the study and limitations in time and scope, these responses were not included in the main analysis.

The questionnaire was written in English, using clear and accessible language to ensure understanding among non-native speakers. The estimated time to complete the survey ranged between 7 and 10 minutes.

Different types of scales were used depending on the type of information being collected. For example, satisfaction levels related to housing and institutional support were measured using Likert scales from 1 to 5, which are commonly used in social research to capture attitudes and perceptions as described by (Joshi e*t al.,* 2015). In contrast, the six GHQ-12 items used a 1 to 4 scale focused on the frequency of emotional symptoms, maintaining the original structure of the tool, as outlined by (Stochl *et al.*, 2016). Questions related to sociodemographic and economic variables such as nationality, type of accommodation, and number of working hours, were presented as multiple-choice questions in order to classify and quantify key characteristics. This combination of formats provided a more complete and accurate overview of the living conditions and overall well-being of the participants.

Each section of the questionnaire was aligned with one or more of the subquestions of the research, allowing the data to be analysed about the economic, emotional, and institutional challenges identified in the research framework.

3.3. Target population and sample

The target population for this study consisted of non-EU international students living in Ireland under the Stamp 2 visa. This group mainly includes individuals enrolled in English language programmes or short and medium term courses, who combine their studies with low paid jobs and face various housing and work related restrictions. The research focused on students based in Dublin, where the majority of this population is located and where the impact of the housing crisis and visa limitations is most evident.

Due to the lack of accessible official records on this specific population, a non probability sampling method was used. More specifically, an intentional sampling strategy was applied, where participants were selected based on availability and voluntary willingness to respond to the survey. This approach is commonly used in exploratory research that involves underrepresented groups, as explained by (Etikan *et al*., 2016).

The questionnaire was open to any non-EU student currently holding or having held within the past year a Stamp 2 visa, regardless of age, gender, nationality, or academic level. No additional selection criteria were applied beyond that immigration condition. Including both current and recent students allowed the study to capture recent experiences and compare situations at different stages of the student journey.

While this sampling method does not allow the results to be generalised to the entire population of international students in Ireland, it highlights the key structural problems experienced by this group. The sample collected includes students from different backgrounds, experiences, and institutional types, providing valuable insight into the broader impact of current immigration, housing, and labour policies on this student population.

3.4. Data collection procedure

The data was collected through a self-administered online survey distributed to non-EU international students living in Dublin under the Stamp 2 visa. The questionnaire was created using Google Forms, which is a free and mobile-friendly platform that allows for flexible and anonymous participation. Online surveys were selected as an efficient method to reach a young population, especially in the context of limited time and resources, as noted by (Wright, 2005).

The survey link was shared via social media, WhatsApp groups, email, and student networks connected to English language schools and private colleges. In some cases, educational institutions were contacted directly to request their collaboration in sharing the questionnaire with current students and recent graduates. The outreach strategy aimed to reach a diverse group of participants within the defined profile, without limiting respondents to any single institution or nationality.

Before beginning the questionnaire, all participants were presented with an informed consent statement explaining the purpose of the study, the academic use of the information collected, and the guarantee of confidentiality and anonymity. Participation was completely voluntary, and respondents could leave the form at any stage without consequences.

The data collection period ran from 21 June to 3 July 2025, lasting a total of 13 days, during the summer months when many English language students are in Ireland for short-term courses and university students are between academic semesters. This timing may have influenced the composition of the sample, potentially increasing the proportion of short-term language students and reducing the participation of some longer-term students who might have been less active in online networks during this period.

A total of 90 valid responses were collected through purposive sampling. While the sample is not statistically representative of the entire non-EU student population in Dublin, it includes participants from a variety of nationalities, institutional types, and housing and work situations. This diversity provides valuable insight into the broader experiences and challenges faced by this group, even if the findings cannot be generalised to the whole population. Once the collection period ended, the responses were exported to a spreadsheet for data cleaning and organisation, and then analysed using descriptive statistics.

3.5. Ethical considerations

This study followed the ethical guidelines of the British Educational Research Association (2018) and complied with the policies of the National College of Ireland. Participation in the survey was completely voluntary, and no personal or identifying information was collected.

Before starting, participants were shown a consent statement explaining the aim of the research, the voluntary nature of participation, and the guarantee of anonymity. They were informed that they could skip any question or stop at any point before submitting the form, without any consequences. The statement also asked participants to confirm that they were over 18 years old and that they agreed to take part.

3.6. Consent script

"This survey is part of a Master's thesis in Management at the National College of Ireland. The study explores how housing insecurity and work-hour limits under the Stamp 2 visa affect the financial stability, mental health, and overall experience of non-EU students living in Dublin. Your participation is voluntary and anonymous, and no personal information will be collected. The data will be used only for academic purposes. The survey takes about 7 to 10 minutes to complete. You can skip any question or stop at any time without consequence. By continuing, you confirm that you are over 18 years old, have read this information, and agree to participate in this academic research."

All data were stored securely in password-protected files and handled in line with the General Data Protection Regulation (GDPR). Google Forms was used to collect responses, and its encryption ensured that the data was transmitted securely. Because the study did not involve sensitive data, medical information, or vulnerable participants, and was carried out entirely with consenting adults, formal ethics approval from the National College of Ireland was not required.

3.7. Study limitations

As with any exploratory research based on surveys, this study has certain limitations that should be considered when interpreting the results.

First, the sampling method was non-probabilistic and purposive. This means that participants were selected based on their status as non-EU students with Stamp 2 visas living in Dublin, rather than through random sampling. While this approach is suitable for reaching hidden or underrepresented populations, it limits the ability to generalise the findings to the broader population of international students in Ireland, as noted by (Etikan *et al.*, 2016).

Second, the responses were self-reported. Participants answered based on their perceptions or memories, which can introduce certain biases such as recall error, subjective interpretation, or the desire to give socially acceptable answers. In addition, since the survey was distributed through informal digital networks, it may have led to a self-selection effect, meaning that students with a stronger interest in the topic or

more negative experiences may have been more likely to take part, as explained by (Bethlehem, 2010).

Lastly, the study focused only on students living in Dublin. While this excludes other parts of the country, the decision was made based on the central role of Dublin as the Irish main educational hub and its high concentration of Stamp 2 visa holders, as reported by (Department of Further and Higher Education, 2023).

3.8. Data analysis plan

The collected data were analysed using descriptive statistical tools to identify patterns, frequencies, and possible relationships between key variables. After the data collection period ended, the 90 responses were exported from Google Forms to a spreadsheet for cleaning and organisation.

In the first stage of the analysis, each variable included in the questionnaire was examined separately using univariate techniques. Depending on the type of data, frequencies, means, and standard deviations were calculated. For example, the variables analysed included type of accommodation, satisfaction levels with housing, estimated monthly expenses, employment situation, and level of support from institutions.

In the second stage, a cross-variable exploration was considered to detect patterns between accommodation types and emotional outcomes. For instance, emotional well-being scores were compared across different subgroups, including type of institution, working hours, housing type, and perceived level of institutional support. These comparisons helped identify links between the material conditions and the mental and emotional well-being of students.

Finally, the open-ended responses were examined using a basic qualitative approach. A brief interpretative reading helped identify common themes, key expressions, and recurring experiences related to housing, work, and well-being. While these responses were not included in the main quantitative analysis, they added valuable context and may serve as a starting point for future research.

CHAPTER 4 – FINDINGS

This chapter presents the main findings from the structured survey targeting non-EU international students currently living in Dublin under the Stamp 2 visa project. The main objective of the survey was to collect quantitative data on the housing conditions, employment patterns, psychological well-being, and perceived institutional support of these students, all of which are relevant and important to understanding the financial and emotional stability of this population.

The survey was open for 13 days, from June 21 to July 3, 2025, and collected 90 valid responses from participants who met the criteria. It was distributed through social media, WhatsApp groups, contacts at educational institutions, direct emails to students from the National College of Ireland (NCI), and a LinkedIn post.

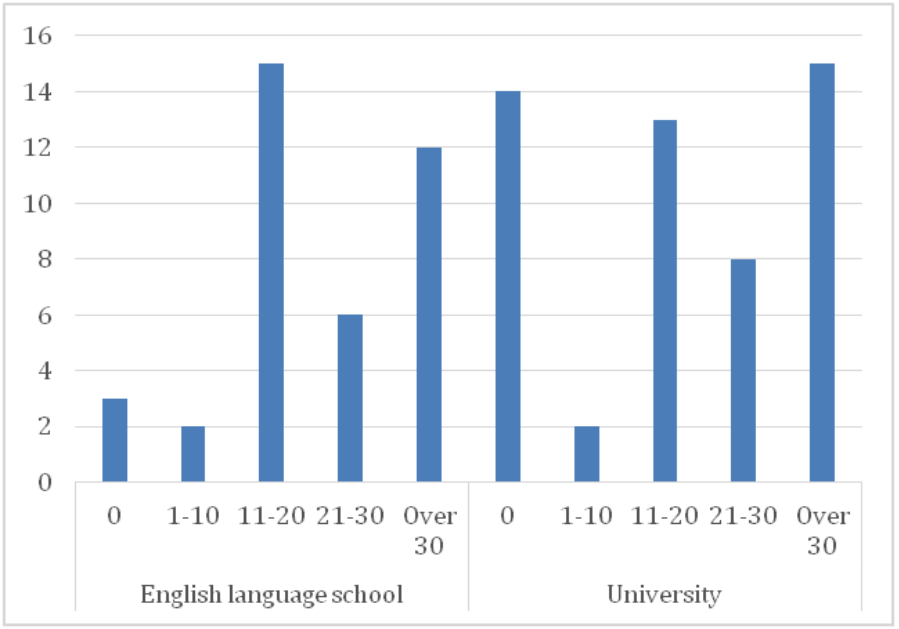
The results are presented in five thematic sections, each corresponding to a specific sub-question of the research. These sections explore: 1) financial challenges under Stamp 2 restrictions, 2) housing insecurity and living conditions, 3) psychological well-being and emotional strain, 4) perceived institutional and system support, and 5) broader insights and policy implications. Each section presents the survey results using clear charts and tables, followed by short explanations that describe the main trends, differences between student groups, and any notable patterns observed.A more detailed interpretation of these findings is developed in the next chapter.

4.1 Financial challenges under Stamp 2 restrictions

One of the main challenges faced by non-EU students in Dublin is financial insecurity, largely shaped by the limitations imposed under the Stamp 2 visa. This section explores how students manage their income, spending, and work patterns in the context of high living costs, legal work restrictions, and limited institutional support. The findings suggest that many students are forced to rely on informal or precarious work to cover their basic needs, which can have both short-term and long-term consequences on their financial stability and well-being.

4.1.1. Work hours and informal employment

Figure 1. Reported weekly work hours by type of student and employment range



This chart shows the distribution of weekly working hours among participants, divided into specific ranges to identify who is within and who is exceeding the legal limit. The largest group 31.1% reported working 11-20 hours per week, followed by 30% working more than 30 hours, 18.9% not working, 15.6% working 21-30 hours, and 4.4% working 1-10 hours. Taken together, 45.6% reported working more than 20 hours, indicating that a large share exceeds the legal cap during term time. This pattern is consistent with previous reports noting a mismatch between work-hour restrictions and the cost of living faced by international students in Ireland (Irish Council for International Students, 2023).

Figure 2. Reasons for exceeding legal work hours among students who work more than 20 hours per week

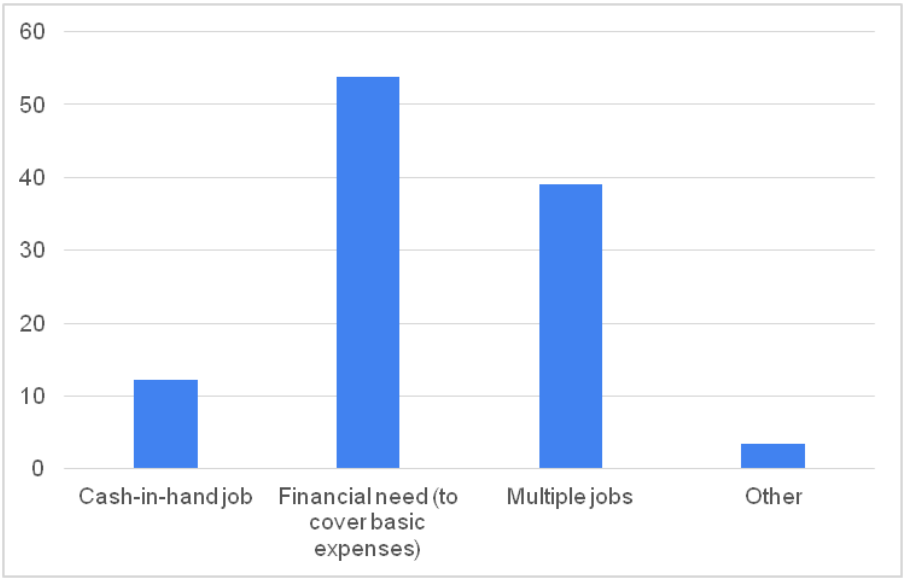
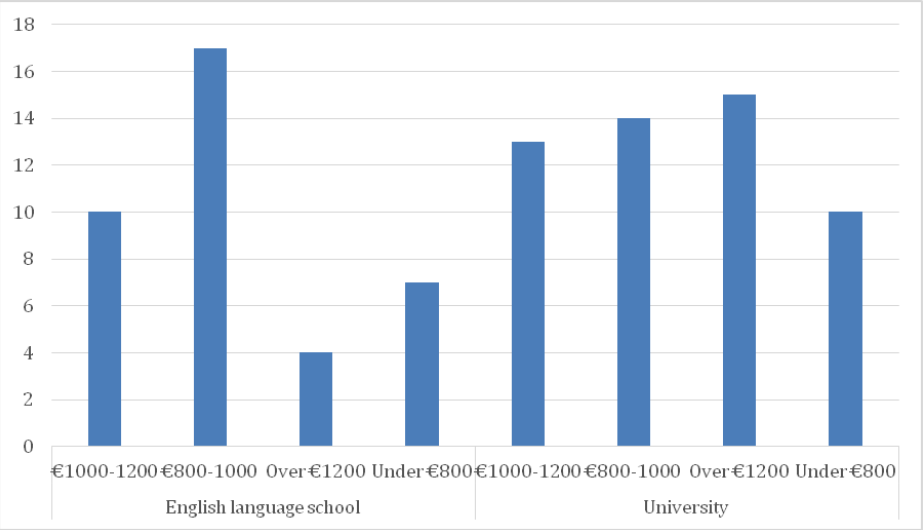


Figure 2, presents the reasons given by participants for working beyond the legal 20-hour limit during term time. The most common reason was financial need 53.7%, followed by holding multiple jobs 39% and cash-in-hand work 12.2%. Less frequent reasons, such as employer permission, schedule flexibility, or helping family, were grouped under others in the figure. The data shows that most students who exceed the limit do so to cover essential expenses, reflecting similar patterns found in previous studies on international students in Ireland (Irish Council for International Students, 2023).

4.1.2. Monthly expenses and cost of living

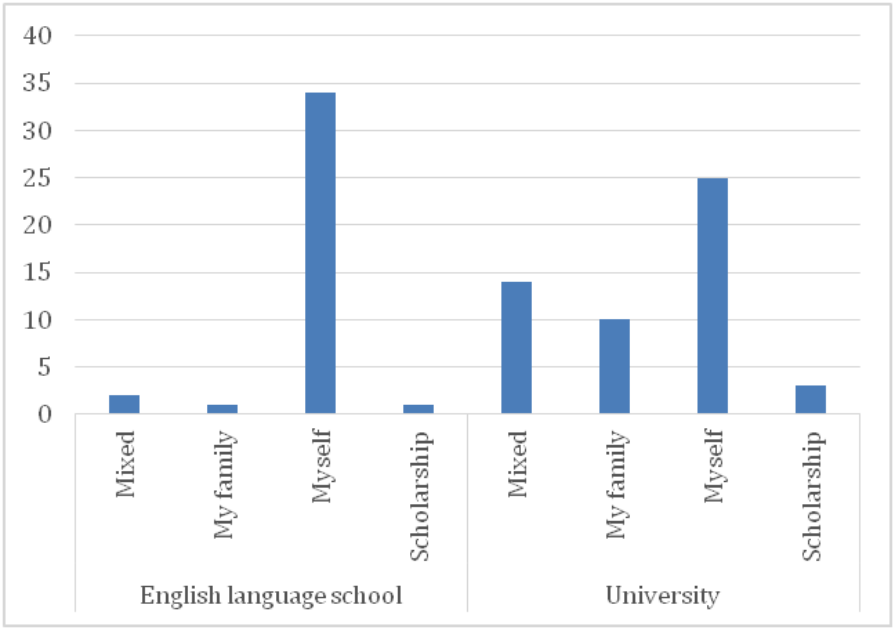
Figure 3. Monthly expenses by student group



The table shows a comparison between the monthly expenses of the respondents, grouped into four spending ranges. The largest share 34.4% reported monthly costs between €800 and €1,000 followed by 25.6% spending €1,000-€1,200 and 21.1% spending over €1,200. Only 18.9% kept their expenses below €800. University students were more likely to be in the higher spending ranges, while English language students were more concentrated in the €800-€1,000 category. These figures show that most students face costs well above a basic living level, largely due to the high rental prices and overall cost of living in Dublin, a situation compounded by the income limits of the Stamp 2 visa (Irish Council for International Students, 2022).

4.1.3. Sources of financial support

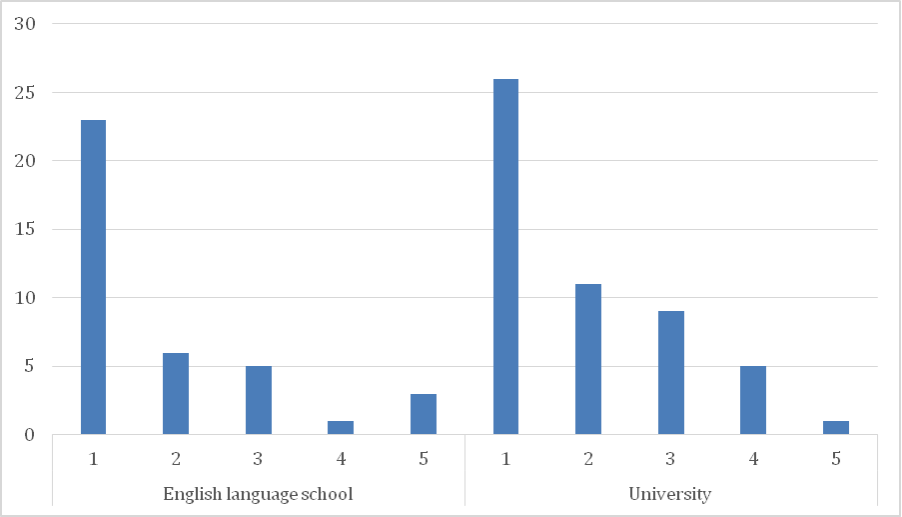
Figure 4. Sources of financial support by student type



In figure 4 is shown how the participants covered their tuition and living expenses. The majority 65.6% funded themselves entirely, while 17.8% relied on mixed sources combining personal income with other contributions. A further 12.2% depended mainly on family support, and only 4.4% reported receiving a scholarship. Among English language students, self-funding was even more common, whereas university students displayed a slightly more balanced distribution between self-funding, family help, and mixed sources.

4.1.4. Perceptions of visa-related fairness

Figure 5. Perceptions of visa work limits on living costs



This chart illustrates how respondents rated the fairness of Stamp 2 visa work limitations in the context of living costs in Ireland. More than half 54.4% described them as very unfair, while 18.9% said unfair and 15.6% selected the midpoint. Only 6.7% considered the restrictions fair, and just 4.4% rated them as very fair. This strong negative perception was consistent across both English language and university students, indicating broad dissatisfaction with the current policy, given the high cost of living and the limited working hours allowed.

These findings show a clear gap between policy design and student experience. The Stamp 2 regime assumes that part-time work and personal savings are sufficient to sustain an international student in Dublin, but the reality, as reflected in the data suggests otherwise. For many, the visa limitations not only restrict economic agency but also increase vulnerability to stress, debt, and exploitation.

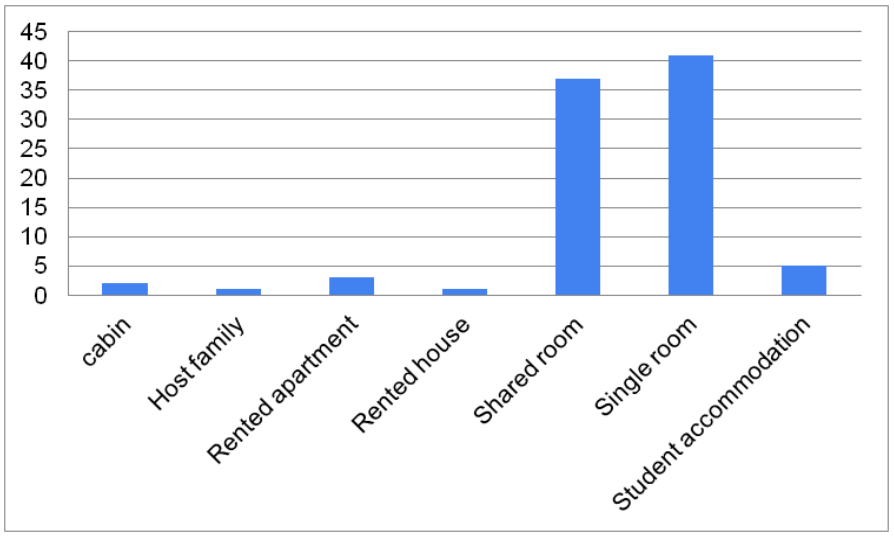
4.2. Housing Insecurity and Living Conditions

Housing conditions emerged as one of the most pressing concerns for non-EU students living in Dublin under Stamp 2 visa conditions. This section explores the accommodation types, rental costs, and levels of satisfaction in terms of privacy, cleanliness, safety, distance from school or work, and affordability for students. While housing challenges varied across institution types, many students described their experiences as precarious or unsustainable. Although the emotional impact is further

analysed in the next section, some responses already reflect signs of psychological exhaustion linked to housing pressure.

4.2.1 Type of accommodation

Figure 6. Type of accommodation by student group



This chart presents the types of accommodation reported by respondents. The most common arrangements were single rooms 42.2% and shared rooms 40%, together representing more than four out of five students. Smaller shares lived in student accommodation 5.6% or with a host family 3.3%, while less common options such as rented apartments, rented houses, and cabins each accounted for under 3% of responses. Both English language and university students showed a similar pattern, with most living in single or shared rooms, reflecting the scarcity and high cost of alternative housing options in the rental market in Dublin.

4.2.2 Rent costs and affordability

Figure 7. Monthly rent paid by the student group

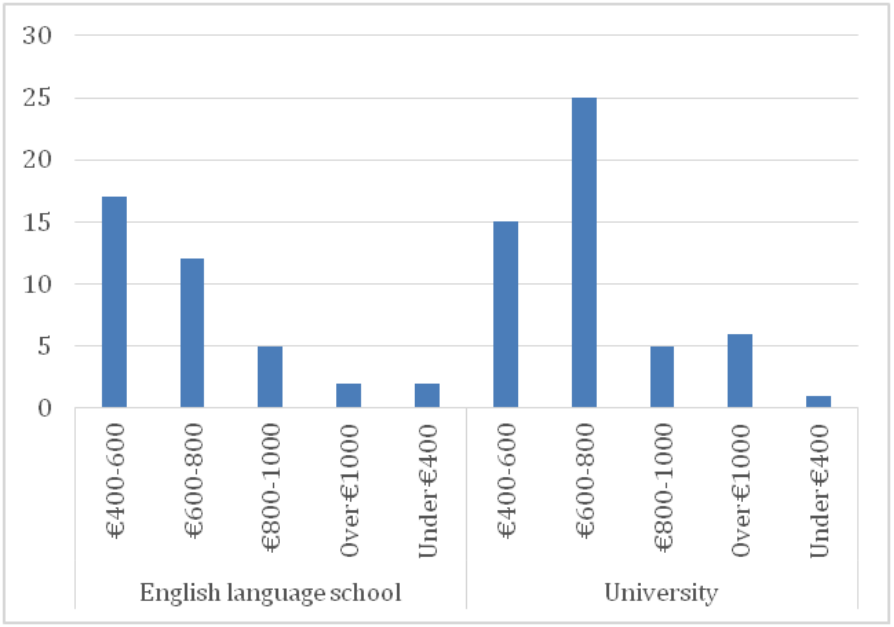
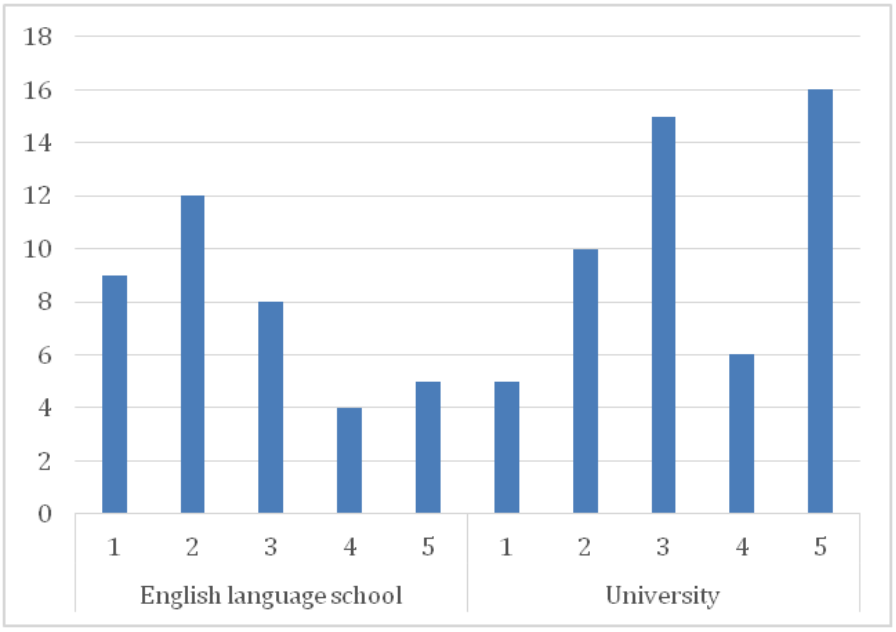


Figure 7, shows the monthly rent amounts paid by respondents. The largest share 41.1% paid between €600 and €800, followed by 35.6% paying €400-€600. Smaller groups reported rents of €800-€1,000 11.1% or over €1,000 8.9%, while only 3.3% paid less than €400. University students were more likely to be in the €600-€800 range, whereas English language students had a higher proportion paying €400-€600. These figures demonstrate the high rental costs faced by students in Dublin, often consuming a significant portion of their limited income under Stamp 2 work restrictions.

4.2.3 Satisfaction with living conditions

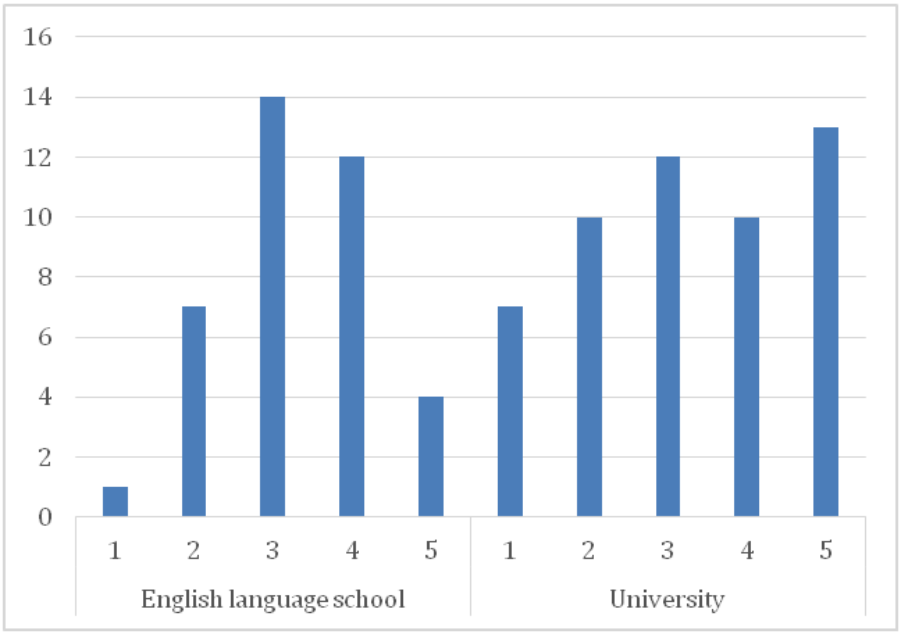
Students rated their accommodation satisfaction in terms of privacy, cleanliness and safety, distance from school or work, and affordability. The results show notable differences between English language students and university students, reflecting disparities in housing access, location, and quality.

Figure 8. Satisfaction with accommodation: Privacy



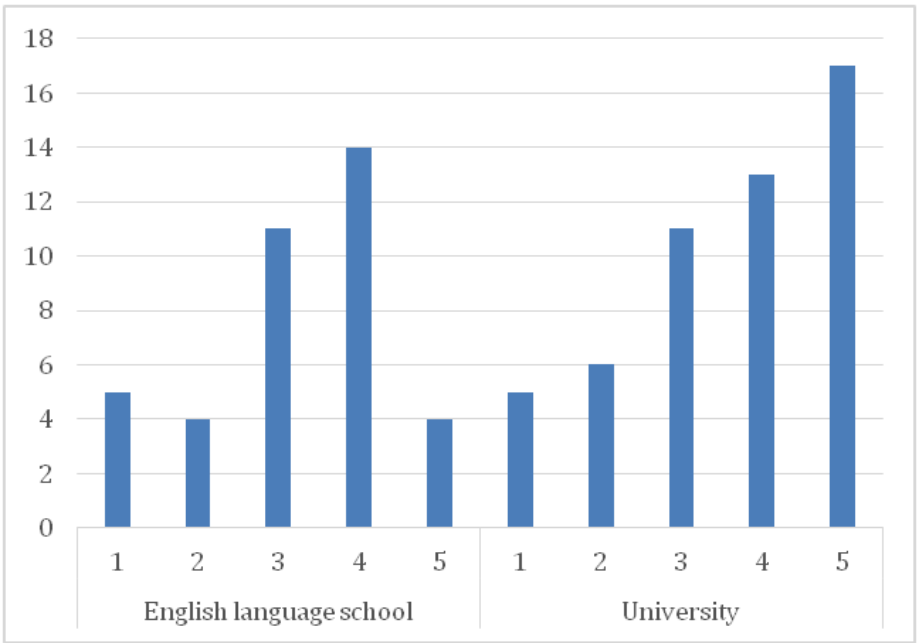
When rating privacy in their accommodation, 23% of respondents selected neutral, 22% chose dissatisfied, and 21% reported being very satisfied. Smaller shares reported being very dissatisfied 14% or satisfied 10%. University students reported higher satisfaction levels overall, with more answers in the satisfied and very satisfied categories, while English language students were more concentrated in the dissatisfied and very dissatisfied responses. These results suggest a noticeable divide in perceived privacy, likely linked to differences in housing types and occupancy levels between the two student groups.

Figure 9. Satisfaction with accommodation: distance to school/work



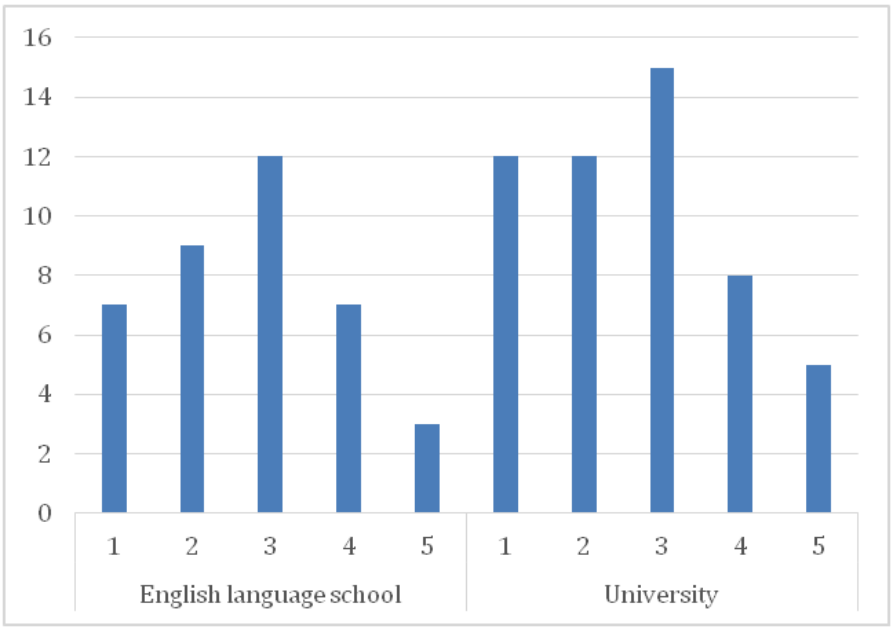
This chart shows how the participants rated the distance from their accommodation to school or work, using a five-point scale from 1 = not satisfied to 5 = very satisfied. The highest share 26% selected 3 neutral, followed by 22% choosing 4 satisfied and 17% selecting 5 very satisfied. Another 17% rated it as 2 dissatisfied, while 8% chose 1 not satisfied. The distribution reflects a mixed perception, with many students accepting longer commutes as a trade-off for affordability or availability of housing.

Figure 10. Satisfaction with accommodation: cleanliness and safety



This chart shows how the respondents rated the cleanliness and safety of their accommodation, using a five-point scale from 1 = not satisfied to 5 = very satisfied. The largest group 27% chose 4 satisfied, followed by 22% selecting 3 neutral and 21% choosing 5 very satisfied. Smaller shares reported 1 not satisfied 10% or 2 dissatisfied 10%. The distribution shows that while most respondents expressed positive views, a notable minority reported low satisfaction, indicating concerns about upkeep or safety in some housing arrangements.

Figure 11. Satisfaction with accommodation: affordability



In terms of affordability, the chart shows how respondents rated the affordability of their accommodation. The broader share 27% selected 3 neutral, followed by 21% choosing 2 dissatisfied and 19% selecting 1 not satisfied. Positive ratings were less common, with 15% choosing 4 satisfied and only 8% selecting 5 very satisfied. The distribution shows that most students do not view their housing costs positively, reflecting the financial pressure of the rental market in Dublin, as documented by the Irish Council for International Students (2022).

4.2.4 Student experiences and emotional strain

Open comments from students provided further insight into the lived experience behind these figures. Several respondents described the housing situation in Dublin as unfair or unsustainable, especially when combined with legal work-hour restrictions. One participant wrote, *"I absolutely hate the housing situation here, and for the*

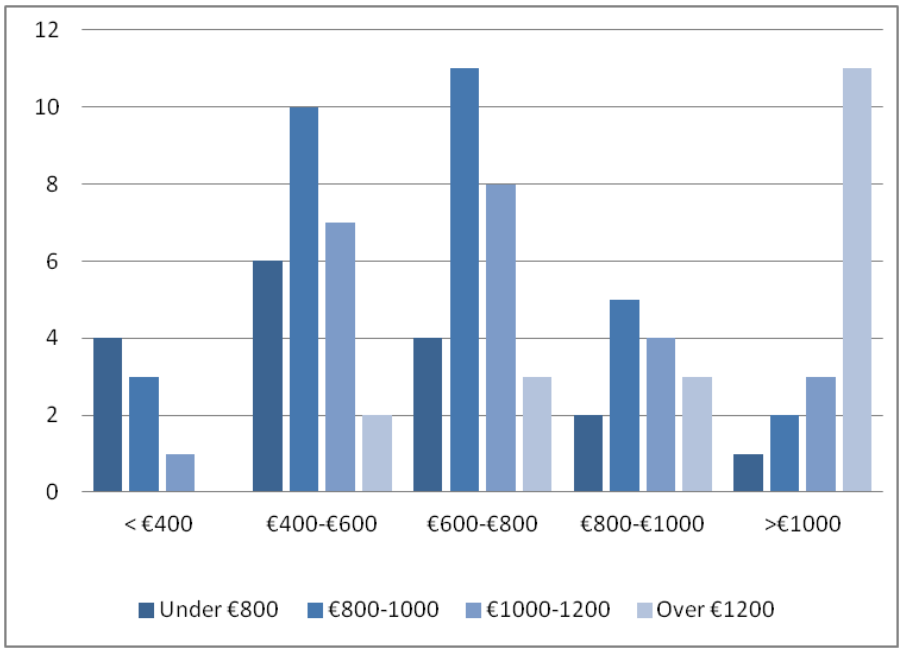
money you pay, you get nothing in return." Others linked housing stress to broader emotional exhaustion: *"Emotionally, I grew exhausted from the pace of life, working up to 18 hours a day just to afford a trip, pay bills..."*

Some students also reported overcrowded or shared living spaces where privacy and security were lacking. The inability to find stable housing within a reasonable commute or price range led many to accept poor conditions. In extreme cases, students expressed feelings of regret, disillusionment, or isolation. As one respondent put it: *"There was barely any time or space left to truly live."*

While some students expressed overall satisfaction, particularly those in more stable or subsidised situations, the dominant tone across comments pointed to stress, precariousness, and a sense of being unsupported by institutions or the broader housing system.

4.2.5 Comparison of rent and total monthly spending

Figure 12. Comparison of income and rent ranges



This chart compares monthly income with the amount spent on rent, showing how different rent ranges are distributed across income levels. Each bar represents the number of students whose income falls into one category while paying rent in another. The most common situation was students paying between €600 and €800 in rent, with many of them earning around €800-€1,200 per month. A similar pattern appeared for

those paying €400-€600 in rent, usually covered by incomes of €800-€1,000. At the higher end, students paying more than €1,000 in rent were mostly those earning over €1,200 monthly.

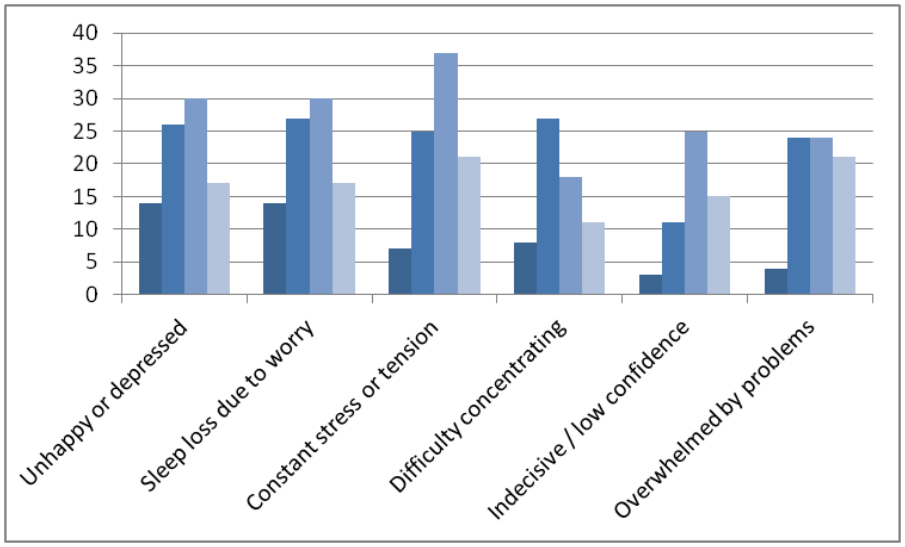
This comparison helps to see the proportion of income that goes towards rent. For many students, rent represents a significant share of their earnings, leaving less for other basic expenses such as food, transport, or study materials. This pattern is consistent with findings reported by the Irish Council for International Students (2022), which indicates the high housing costs faced by international students in Ireland.

4.3. Psychological well-being and emotional strain

The psychological well-being of non-EU students was measured using the six-item version of the GHQ-12 described in the methodology. Results show that many students experience moderate to high levels of emotional strain. The most common issues were stress, sleep problems, and low mood. More than half reported feeling depressed more than usual or much more than usual, and a similar number had trouble sleeping due to worry. Constant tension was also frequent, with almost two-thirds choosing the highest levels on the scale. These patterns point to the emotional impact of unstable housing, limited income, and a lack of effective support.

The most affected areas were emotional tension, sleep disturbance, and low mood. Over half of the students indicated feeling more than usual or much more than usual depressed, and a similar proportion reported difficulties sleeping due to worry. Stress and constant tension were also prominent, with nearly two-thirds of respondents selecting the highest two levels of concern. These findings suggest that the emotional toll of living under economic pressure and unstable housing is both significant and widespread.

Figure 13. Psychological well-being indicators: GHQ-6



This figure shows how often respondents experienced different psychological well-being indicators in the past few weeks, rated from 1 = not at all to 4 = much more than usual.

For felt unhappy or depressed, 32% answered rather more than usual, 26% no more than usual, 17% much more than usual, and 15% not at all.

For lost sleep due to worry, the largest share 30% chose rather more than usual, followed by 29% no more than usual, 16% much more than usual, and 15% not at all.

For felt constantly stressed or tense, 37% selected rather more than usual, 25% no more than usual, 23% much more than usual, and 5% not at all.

Responses to been able to concentrate well were more positive, with 41% answering no more than usual and 26% rather more than usual, while 12% said much more than usual and 11% not at all.

For felt capable of making decisions, 44% answered rather more than usual, 25% no more than usual, 13% much more than usual, and 8% not at all.

Finally, felt overwhelmed by your problems was evenly distributed in the higher categories, with 28% for rather more than usual, 28% for much more than usual, another 28% for no more than usual, and only 6% for not at all.

Overall, the data shows that feelings of stress, worry, and low mood were common among respondents, although concentration and decision-making received relatively higher ratings.

Even though no statistical tests were conducted at this stage, the descriptive trends strongly align with previous findings in this study related to rent burden, limited work hours, and informal labour practices. These emotional patterns appear to mirror the structural barriers identified earlier. Further analysis exploring relationships between psychological well-being and variables such as housing type or employment hours will be developed in the discussion chapter.

4.4 Perceived institutional and system support

Institutional support was another key dimension explored in the study, as it plays a fundamental role in mitigating the challenges faced by non-EU students navigating housing and employment barriers. However, the findings reveal a significant gap between the needs and the support they receive from their schools or universities.

Figure 14. Institutional help with housing or work issues

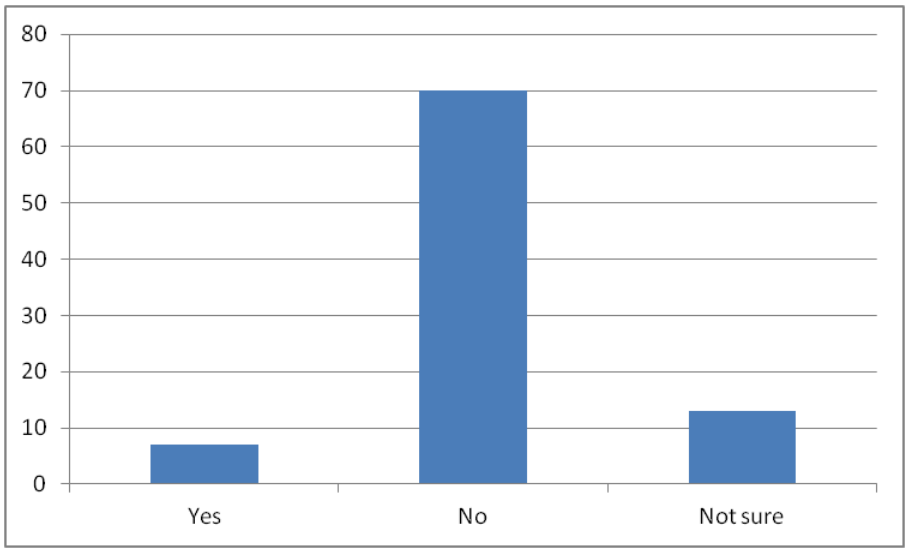
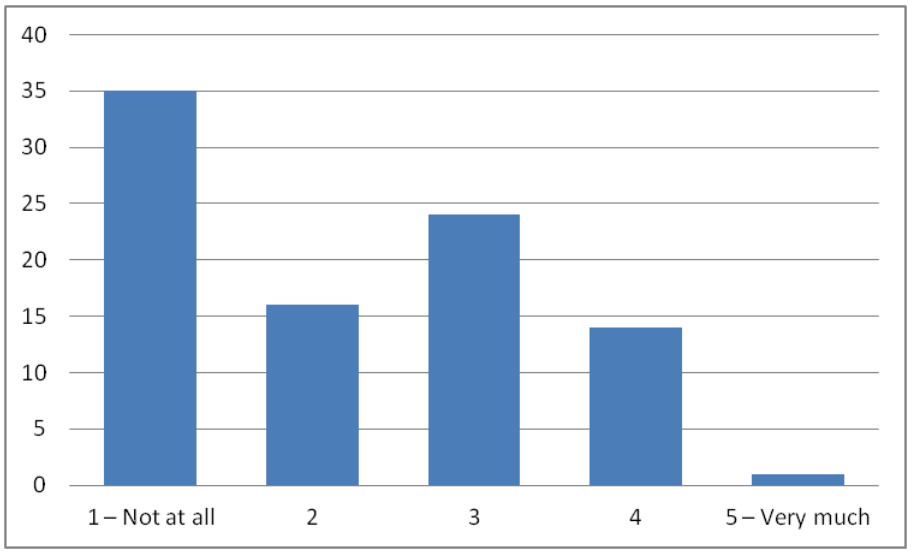


Figure 14, can show whether respondents received help from their school or college with housing or work-related issues. The biggest amount of answers received 77.8% and said they had not received any assistance, followed by 14.4% who were unsure. Only 7.8% reported receiving help and the data indicates that most students did not experience direct institutional support in these areas, despite the significant impact that housing and employment challenges can have on their well-being. This lack of

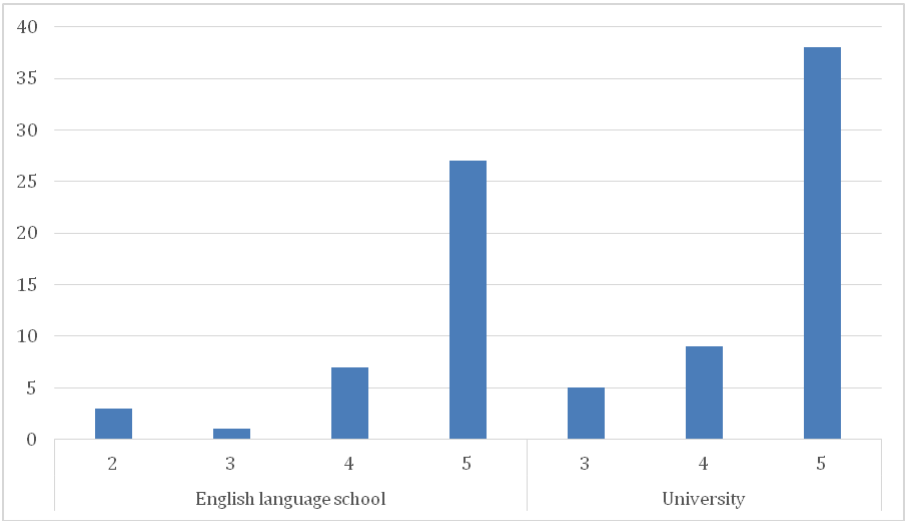
support is also highlighted by Hearne and Domingues (2023) in their analysis of international student experiences in Ireland.

Figure 15. Perceived institutional support level



In figure 15 the five-point scale from 1 = not at all to 5 = very much was used. The largest group 38.9% selected 1 not at all, followed by 26.7% choosing 3 neutral and 17.8% selecting 2 a little. A smaller part of 15.6% chose 4 quite a lot, and only 1.1% reported 5 very much. The results are that most students rated the level of support as low or moderate, with very few experiencing strong institutional backing. This aligns with the literature noting that many international students in Ireland, particularly those on Stamp 2 visas, have limited access to tailored institutional support (Hearne and Domingues, 2023).

Figure 16. Belief in the international contribution of students to the Irish economy



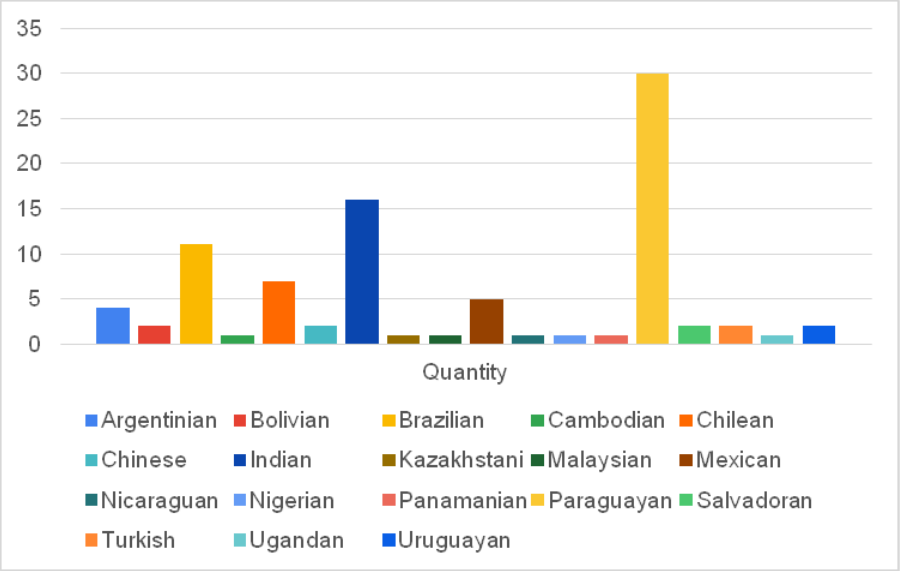
This chart presents the views of the participants on how much international students contribute to the economy of Ireland, measured on a five-point scale from 1 = not at all to 5 = very much. The majority 72.2% selected 5 very much, followed by 17.8% choosing 4 quite a lot and 6.7% selecting 3 neutral. Only 3.3% chose 2 a little, and no participants selected 1 not at all. The results demonstrated a strong consensus about the economic importance of international students, which aligns with literature showing the significant contribution of this group through high tuition fees and living expenses (Hearne and Domingues, 2023; Irish Council for International Students, 2022).

4.5. Broader insights and policy implications

The open-ended responses reinforce the survey results on work limitations and financial pressure. Many students noted that the 20 hours legal work limit is not enough to cover rent and living costs in Dublin. Comments reflected frustration and a sense of survival rather than choice when working extra hours or accepting cash-in-hand jobs. Several mentioned that rent alone often exceeds half of their legal monthly income, making it difficult to afford basic needs.

Some students also expressed feeling undervalued despite contributing through tuition fees and taxes. They reported that current work restrictions undermine their ability to live with dignity and force them into overcrowded or unstable housing situations. A few described extreme measures, such as sharing beds or taking physically demanding jobs in kitchens, simply to meet essential expenses. These accounts illustrate the personal impact behind the quantitative findings, adding a human dimension to the patterns observed in the data.

Figure 17. Nationalities of survey respondents



As shown in Figure 17, the largest groups were Paraguayan 33.3%, Indian 17.8%, and Brazilian 12.2%. Other Latin American nationalities included Chilean 7.8%, Mexican 5.6%, Argentinian 4.4%, and several countries with two 2.2% or one respondent 1.1% each. Overall, Latin America accounts for 65 of 90 respondents 72.2%.

This distribution suggests that the issues described in the survey are not limited to a single nationality. Rather, they cut across a wide Latin American majority and smaller Asian and African groups, which points to structural factors in the housing and migration systems of Ireland. The large number of Latin American students in the survey is likely because many come through the same recruitment channels and friendship networks linked to Stamp 2 language schools in Dublin. However, students from other regions also reported the same main problems, which suggests that these challenges are part of the system in Ireland, not just something that happens to one group.

One of the main issues mentioned was the 20-hour work limit. Many students said that with the cost of rent and daily expenses, those hours are simply not enough. One student wrote, *"Not realistic when rent alone is more than half of what we are legally allowed to earn,"* while another said, *"Even if we work more hours, it's not by choice, it's for survival."* Several others said they worked extra hours or accepted cash-in-hand jobs because they had no other choice.

A lot of students felt that even though they are welcome to pay for tuition and bring money into the country, they do not feel supported in other ways. One person wrote:

"We pay taxes and full tuition. We should be allowed to work and live with dignity."
Another said:
"After paying €5,000 for a course, I ended up sharing a bed and working in kitchens just to survive."

Some students gave ideas to improve things, like increasing the number of hours they are allowed to work, making the visa renewal process easier, or offering help with housing and jobs. Others asked for more understanding and fairness.

"We don't want special treatment. Just fairness."

A few were even more critical, saying they would not recommend this experience:

"I expected to study and grow, not just survive."

All of this shows that the vulnerability students experience is not random, it comes from how migration rules, housing problems, and work restrictions interact. While some support could come from the institutions themselves, many students feel that changes need to happen at the national level.

As explained by O'Reilly and Benson (2022), international students are often seen as useful for the economy but not really supported in terms of their well-being. This clearly came through in the comments from this survey.

The testimonies collected here reinforce what was already shown in the quantitative findings. There is a serious gap between what students need and what current policies offer. For meaningful change, reforms need to go beyond temporary solutions or institutional goodwill. The core issues are structural and require coordinated action at the national level.

Taken together, these findings reveal a consistent pattern of structural barriers faced by non-EU students. While each section highlights different dimensions of housing, work, mental health, or institutional support, all point toward a broader issue of systemic exclusion, which will be further discussed in the next chapter.

CHAPTER 5 – DISCUSSION

This chapter offers a critical interpretation of the main findings, connecting them with the literature reviewed. While the previous section presented descriptive data on the experiences of non-EU students in Dublin under Stamp 2 visa conditions, this chapter goes further by analysing what those findings mean at a structural level. The discussion is organised around the four sub-questions of the research, examining how housing insecurity, work restrictions, mental health issues, and the lack of institutional support intersect to shape the everyday lives of these students. In doing so, it highlights the gap between the reputation of Ireland as an inclusive and attractive study destination and the real barriers it imposes on the very students it seeks to attract. Each section draws on existing literature to confirm, expand, or challenge the results, and sets the stage for the final chapter on recommendations and conclusions.

5.1. Financial insecurity and labour restrictions

One of the clearest findings in this research is the financial pressure faced by non-EU students in Dublin under the Stamp 2 visa. As shown in figure 1, almost half of the participants said they work more than the legal 20-hour limit during term time, and figure 2 confirms that the main reason is financial need. Added to this, figure 3 shows that a large number spend over €1,000 a month on essentials like rent, food and transport, while figure 4 underlines that only a small proportion receive scholarships or substantial family support. When legal work limits do not match the real cost of living, the result is constant pressure and a high risk of falling into precarious situations.

Although the rule limiting work hours is meant to help students focus on their studies, the reality is that many cannot survive without extra hours. For some, especially in English language schools, this means working several jobs, accepting cash-in-hand work or taking other informal jobs to close the gap between income and expenses. These arrangements leave them with no labour protection and make them vulnerable to exploitation, similar to what Crumley-Effinger (2024) describes in her critique of short-term and consumer focused migration policies.

This mismatch between policy and economic reality is part of a bigger structural problem. Like Crumley-Effinger (2024) said, the Stamp 2 system tends to treat students as temporary consumers rather than as people with rights and prospects in the

community. The Irish state and its institutions benefit financially from the tuition fees, daily spending and low-wage labour of international students, but offer few ways for them to legally sustain themselves. Hearne and Domingues (2023) also point out that institutional support for students facing housing or financial difficulties is generally weak and inconsistent.

This is not accidental, the non-EU students are excluded from public supports like rent assistance and healthcare subsidies but still they must prove strong financial solvency before arriving. As noted by the Irish Council for International Students (2022), the result is an unequal system where EU students can access state support, while non-EU students have to depend entirely on their own resources under tight earning restrictions.

Compared to other countries, the approach of Ireland is among the most restrictive. Countries like Australia and New Zealand also set limits on student working hours, but both have introduced measures that better balance academic obligations with financial needs. In 2023, Australia reintroduced a 48 hour per fortnight limit to address labour shortages and reduce exploitation (Department of Education, 2023). In New Zealand, most international students can work up to 20 hours per week during term time and full-time during scheduled course breaks similar to the basic framework that Ireland has but the system allows greater flexibility, with some visa types and levels of study permitting additional hours or a broader definition of holidays (Immigration New Zealand, 2025). These examples show that more adaptable policies are possible without undermining academic goals.

In Ireland, however, the mix of high tuition fees, expensive housing, no public support and strict work limits creates dependency on informal work and keeps many students in a constant state of financial insecurity. This is not just a side issue, it is part of how the system works. If Ireland wants to improve student well-being and keep its reputation as a fair and sustainable study destination, this contradiction needs to be addressed.

5.2. Housing insecurity and the cost of surviving Dublin

The findings show that housing insecurity is one of the biggest challenges for non-EU students in Dublin. Many live in shared or overcrowded spaces, paying between €600 and €1,000 a month, often without a private room or a secure, long-term contract. For

a large number, rent takes up more than half of their monthly income, leaving little for food, transport, or other essentials. This constant pressure affects not just their finances, but also their emotional well-being and their ability to focus on studies.

The literature points to the same pattern. Hearne (2023) comments that the shortage of affordable accommodation in Ireland is not simply the result of population growth, but of policy choices that prioritised the private market over public housing. In this context, non-EU students are often pushed into the most vulnerable corners of the rental market, with fewer protections and a higher risk of exploitation. The Irish Council for International Students (2022) also indicates that many have no access to dedicated student housing, forcing them into overcrowded flats or informal rentals. This research reflects that reality, and through the survey many respondents frequently expressed dissatisfaction with privacy, affordability, and the distance from work or college. In open comments, long and expensive commutes appeared as a recurring exchange when affordable housing near city centres was unavailable.

The lack of a coordinated housing strategy for international students has created a form of institutional neglect. Even though housing is central to their ability to live and study in Ireland, students are largely left to navigate the private market alone, and according to Crumley-Effinger (2024) in many countries including Ireland, international students are seen more as paying customers than as members of a community with a right to secure housing. This research reinforces that view, showing that even when support exists, it is often limited to public universities and rarely includes language schools or private colleges.

Poor housing affects far more than physical comfort noted by Corney *et al*. (2024) and Gopal and Van Niekerk (2018) there is a link with overcrowding, noise, and lack of privacy directly to lower concentration, poor rest, and emotional strain. In this study, several respondents said they felt unsafe or dissatisfied with hygiene conditions, and many had moved multiple times in a short period due to being forced to move, conflicts with landlords, sudden rent increases, or poor living conditions. These experiences align with what Elkhodr *et al*. (2024) call institutionalised precarity, where both housing and migration systems combine to create ongoing instability.

Another problem raised in the survey was the lack of clear, accessible information about tenant rights and protections. The Economic and Social Research Institute (2023) found that many international students enter the rental market without understanding lease terms, their rights as tenants, or how to act if problems arise, when combined with language barriers and the urgency to find a place quickly after arrival, this leads to poor decisions and greater exposure to abuse.

Purpose-built student accommodation (PBSA) is often presented as a solution, but both the findings and the literature suggest it is financially out of reach for most Stamp 2 students. As Reynolds (2020) notes, PBSAs are primarily aimed at EU students and are priced far above what most language or short-term programme students can afford. This creates segmentation within the international student population, where safe and stable housing depends not only on income, but also on institution type and visa status.

Overall, these results show that housing insecurity is not a minor or temporary inconvenience. It is a structural barrier that affects academic performance, mental health, financial stability, and even the ability to move around the city. It also contradicts with the image of Ireland as a welcoming and inclusive study destination. While internationalisation policies have increased enrolments, there has been little investment in the housing infrastructure needed to support that growth. As a result, students are left to absorb the hidden costs. If the education system of Ireland wants to be sustainable and fair, housing must be treated as a shared responsibility, not a private struggle.

5.3. Mental health and well-being

The findings of this research show a clear link between the material conditions faced by non-EU students in Dublin particularly housing insecurity and financial challenges and their mental health. As shown in Figures 13-15, many respondents reported symptoms of emotional stress, including difficulty sleeping, constant worry, and feeling under pressure. These experiences align with Corney *et al*. (2024), who found that international students living in overcrowded or unstable housing often face anxiety, insomnia, and social isolation. The responses to the simplified GHQ-style items confirm that well-being is compromised not by a single factor, but by the combined effect of several structural stressors.

The literature consistently outlines the connection between mental health and living or working conditions. Gopal and Van Niekerk (2018) emphasise that the quality of a living environment directly influences emotional stability and cognitive performance. In this research, students in shared rooms or temporary housing reported lower satisfaction, particularly with privacy and safety, and open comments revealed that many had to move multiple times due to rent increases, short leases, or landlord pressure. Such instability adds emotional fatigue and disrupts academic focus.

Work-related pressures also emerged as a key factor, some students described the difficulty of balancing academic demands with long or irregular work hours, often in informal or low-paid sectors. These accounts mirror O'Reilly *et al*. (2010), who identified financial stress as a major source of anxiety for international students in Ireland, especially for those without scholarships or family support. For many in this study, the 20 hour legal work limit made it impossible to meet basic expenses, pushing them into cycles of overwork and lower academic motivation.

A further concern is the lack of accessible mental health support tailored to international students. While some institutions offered counselling or well-being services, participants often described these as limited, generic, or difficult to access due to language, schedules, or eligibility barriers. As Elkhodr *et al*. (2024) note, most institutional services are designed for domestic students and fail to address specific challenges such as cultural disconnection, visa-related anxiety, or uncertainty about how to navigate available resources. Even when services were technically available, students often felt their needs were not understood or taken seriously.

The combined effect of these pressures has significant implications for academic engagement and future plans. Hung *et al*. (2024) argue that persistent insecurity leads many international students to question whether to continue their studies or remain in the host country. In this research, a considerable number of respondents expressed uncertainty about staying in Ireland, citing both emotional exhaustion and financial hardship. This not only affects individual well-being but also poses risks to the sustainability of the international education model of Ireland.

In summary, the mental health challenges identified here are deeply rooted in structural conditions unstable housing, restrictive work limits, and insufficient support systems. These are not isolated or incidental problems, they form part of the everyday

reality for many non-EU students. As the literature suggests, institutions need to adopt integrated and culturally sensitive approaches to mental health support, treating student well-being as a central element of a fair and inclusive education system, rather than an optional extra.

5.4. Institutional support and systemic gaps

The data collected in this research shows the clear psychological impact that housing insecurity and financial pressure have on non-EU students under the Stamp 2 visa. Many students reported symptoms of emotional stress, such as difficulty sleeping, constant worry, and feeling under persistent pressure. These results align with Corney *et al*. (2024), who found that international students living in overcrowded or unstable accommodation often experience anxiety, insomnia, and social isolation. The simplified GHQ-style responses in this study confirmed that well-being is affected not by one single problem, but by the accumulation of several structural stressors.

The link between mental health and living or working conditions is well established in the literature. Gopal and Van Niekerk (2018) note that the quality of the living environment can directly influence emotional stability and cognitive performance. In this research, students in shared rooms or temporary housing reported lower satisfaction, particularly with privacy and safety. Open comments revealed that many had to move more than once due to rent increases, short leases, or landlord pressure; these changes disrupt routines, create emotional fatigue, and make it harder to settle into a stable study environment.

Work-related stress also plays a major role, described by the many participants the difficulty often in balancing job hours, informal or low-paid roles with academic demands. This mirrors O'Reilly *et al*. (2010), who found that financial pressure is a major source of anxiety for international students in Ireland, especially for those without scholarships or family support, here we can see how students noted many times that the 20 hours legal work limit made it impossible to cover basic expenses, pushing them into cycles of overwork and reduced academic motivation.

A recurring issue in the findings was the lack of mental health support that is both accessible and adapted to the needs of international students, while some institutions offer counselling or well-being services, respondents often found these too limited, generic or difficult to access because of the language barriers, scheduling conflicts, or

eligibility restrictions. Elkhodr *et al*. (2024) point out that most institutional mental health services are designed with domestic students in mind and do not fully address the layered challenges faced by temporary migrants like cultural disconnection, anxiety in relation with the visa or uncertainty about how to use available services. Even when support was technically available, many students felt their specific needs were not understood or taken seriously.

These stressors have a direct impact on academic engagement and long-term plans, Hung *et al*. (2024) mentioned that constant insecurity can lead international students to question whether to continue their studies or stay in the host country. In many answers the students were unsure about remaining in Ireland because of the combined emotional and financial fatigue they experienced.

Overall, the findings show that poor mental health outcomes among non-EU students are closely tied to material conditions such as unstable housing, restricted work opportunities, and insufficient tailored support. This reinforces what the literature already suggests, that institutions need more integrated and culturally sensitive approaches to mental health. Also supporting the psychological well-being of international students should not be seen as optional, it should be a central part of building an ethical and inclusive education system in Ireland.

5.5. Structural contradictions and policy implications

The findings of this research point to a clear structural contradiction at the core of the international education strategy of Ireland. On one hand, non-EU students are actively recruited through campaigns promoting academic quality, cultural openness, and post-study opportunities. On the other hand, once they arrive and enrol, many face conditions that make it hard to succeed, including unaffordable housing, strict work limits, and limited institutional support. This gap between promise and reality reflects what Crumley-Effinger (2024) describes as a utilitarian approach to internationalisation, where students are treated more as economic inputs than as individuals with complex social and emotional needs.

The Stamp 2 visa makes this contradiction particularly visible. While it formally allows study and part-time work, the restrictions are so tight that becoming financially independent is almost impossible especially in Dublin, where living costs are among the highest in Europe. As shown by this research, many students end up relying on

informal jobs, living in poor housing conditions, and managing constant financial and emotional stress. These realities undermine the academic focus and personal growth that the visa system is supposed to protect, raising serious ethical and policy questions about whether it truly reflects the educational values of Ireland.

The lack of a coordinated institutional response, particularly for students outside the university system, adds to this inequality. Those in language schools or private colleges often face the toughest conditions, despite contributing significantly through tuition fees and low-wage work. This segmentation not only harms student well-being but also risks damaging the long-term reputation of Ireland as a fair and supportive study destination.

As global competition for international students intensifies, the ability of the country attracting and keeping them will depend on how effectively it addresses these systemic issues. This research strengthens the call for policies that are inclusive, evidence-based, and ethically grounded, policies that recognise international students not just as consumers, but as people who actively contribute to Irish society.

Beyond the personal challenges faced by students, these findings also raise broader questions about how Irish educational institutions manage internationalisation. Current conditions point not only to a social gap but also to a clear institutional responsibility in shaping the student experience. From a management perspective, challenges such as housing, mental health, and unequal access to support are not isolated, they can directly affect student retention, institutional reputation, and the sustainability of the international education system. If international education is to remain a central pillar of their strategy, institutions need to move beyond a transactional model and invest in long-term inclusion and well-being. The next chapter presents practical recommendations to address these structural issues.

CHAPTER 6 – RECOMMENDATIONS

The findings of this research make it clear that improving the experience of non-EU students in Dublin requires action at multiple levels: educational institutions, policymakers, and community organisations. The survey results and open comments show that the challenges students face financial pressure, housing insecurity, mental health strain, and lack of institutional support are interconnected and often reinforce each other. Addressing them effectively will require both immediate measures and structural reforms.

At the institutional level, the uneven support between public institutions and private figures 14-16 show the need for a more proactive and coordinated approach to student well-being. Moreover, institutions should ensure that students receive clear and accessible information on housing rights, work limitations, and legal protections from the moment of enrolment. As seen previously in the discussion, many students arrive without understanding tenant laws, employment rules, or how to access health services, increasing their vulnerability to exploitation figures 10-12. Partnering with NGOs or legal clinics to produce multilingual materials and run regular information sessions could address this gap effectively and at relatively low cost.

Mental health support is another area that needs urgent attention. While some universities provide counselling, these services are often out of reach for non-EU students in short-term programmes. As shown in Figures 13-15, emotional stress is common and often driven by visa uncertainty, financial strain, and social isolation. Support systems should respond to these realities by adapting existing services, training staff to recognise signs of distress and working with networks led by students or external professionals. In this case for language school students who typically lack access to university societies, creating informal peer support spaces could also help to reduce isolation and build a sense of community.

Financial vulnerability is seen in the high number of students relying entirely on their own income figures 3-4, show why institutions should look at setting up internal hardship funds. These could help students dealing with sudden housing loss, unexpected bills, or short periods without work, especially as many cannot access state assistance. Even small funds, if managed openly and paired with clear advice services, could stop emergencies from turning into full crises. Institutions should also

make a habit of checking in on the living, financial, and emotional situations of their international students through yearly surveys. Doing so would make it easier to respond to real needs and, by sharing the results, build trust with both current and future students.

From a policy perspective, some of the challenges identified are clearly structural and require national action. The most urgent example is the Stamp 2 visa 20 hours work limit, which 45.6% of students exceed during term time figure 1. In practice, this restriction creates a mismatch between legal income and real living costs, forcing many into informal jobs and exposing them to exploitation. Adjusting the gap to 24-25 hours per week or even introducing flexible earning allowances in certain sectors could help align legal income with actual needs while keeping the emphasis on academic focus. This measure could also reduce the proportion of students working cash-in-hand, improving tax compliance and legal protection.

The visa renewal process also requires reform, the survey comments revealed significant anxiety around unclear documentation requirements, long waiting times, and poor communication from immigration authorities. Streamlining the process, providing clear multilingual guidance, and ensuring faster appointment systems would reduce unnecessary stress, particularly for short-term language students who must renew more frequently. Housing policy also plays a crucial role, with a targeted student housing support scheme, co-funded by local authorities and educational institutions, could help secure affordable accommodation for the most vulnerable, such as those in language schools or part-time programmes figures 9-12.

Including international students in broader housing and labour policy discussions like those about rental regulations, urban planning, and minimum wage debates, would acknowledge their real economic and social role and help them as discussed in section 5.5. Finally, national promotional campaigns should present a balanced image of studying in Ireland, clearly outlining both opportunities and challenges, to align expectations and protect the long-term reputation of Ireland.

Community organisations also help fill the gaps left by institutions and the state. NGOs such as the Irish Council for International Students (ICOS) and the Migrant Rights Centre Ireland provide essential legal advice, housing workshops, and emotional support, but their limited resources restrict their reach. Stable public

funding would allow them to expand their services and maintain consistent outreach to students in vulnerable situations. Creating practical, multilingual toolkits for short-term non-EU students, covering topics such as tenant rights, identifying abusive or unsafe jobs, accessing mental health care, and emergency contacts, that would make support more accessible for everyone. Adding this stronger collaboration between NGOs and educational institutions, starting at enrollment rather than at the point of crisis, could help prevent problems before they escalate.

The open comments revealed that many students rely heavily on informal peer networks like friends, WhatsApp groups, and social media, as their main source of guidance and information. Transforming these informal channels into structured mentorship initiatives, where experienced students support new students, could help ensure that advice is both safe and accurate. At the same time, NGOs should continue and expand their work in collecting the own stories and experiences of students and publish reports that reflect these realities. Such insights can shape institutional practices and influence policy debates, offering a perspective that complements academic research and keeps student voices central in decision-making.

Implementing these recommendations would require coordination between all three levels, but the potential benefits are substantial, addressing the financial pressures, housing insecurity, mental health challenges, and lack of institutional support identified in this research would not only improve the daily lives of non-EU students in Dublin but also strengthen the position of Ireland as a fair and sustainable destination for international education. By aligning and balancing policy and practice with the realities captured in the findings, Ireland can move towards an international education model that is both competitive and socially responsible. The next chapter presents the concluding reflections of this research, summarising its main contributions and outlining opportunities for future works in this field.

CHAPTER 7 – CONCLUSIONS

This research examined how housing insecurity and work-hour restrictions under the Stamp 2 visa affect the financial stability, mental health, and social well-being of non-EU international students in Dublin. Based on data from 90 survey respondents in English language schools and higher education institutions, the findings show a clear pattern of structural, economic, emotional, and institutional vulnerability, conditions that strongly contrast with the way Ireland presents itself as an inclusive and welcoming place to study.

Students frequently reported working beyond the legal 20 hour weekly limit, not by choice but out of necessity. Because of the high cost of living in Dublin, especially for rent, that far exceeds what they can earn within the visa restrictions. Despite contributing through tuition and taxes, Stamp 2 holders are excluded from state support such as rent assistance, public healthcare, or emergency funding. This legal and economic isolation forces many into informal work and overcrowded or unstable accommodation. These issues are not isolated incidents but are part of the way the education and migration systems operate.

The consequences for well-being are clear. Many students described ongoing anxiety, sleep problems, and decision fatigue, made worse by academic pressures and the lack of formal support. Language schools, in particular, were seen as providing little more than enrolment, offering almost no information on housing rights, employment protection, or mental health support, even at universities, counselling and financial aid are often limited and rarely adapted to the realities of students on temporary visas.

NGOs and community organisations help address some of the gaps left by institutions and the state, providing legal advice, emotional support, and advocacy for the rights of students. However, their reach remains limited, and many students only become aware of these services when they are already facing serious problems. This limited and inconsistent support reflects a wider issue: the international education sector of Ireland has expanded in size and economic value without making a proportional investment in the infrastructure needed to safeguard student welfare.

At the heart of this contradiction lies a tension between how international students are marketed and how they are treated. They are welcomed as contributors in the academic, cultural and economic part of the country but receive limited recognition,

inclusion, or protection in return. This has both ethical and practical consequences, unsupported students are more likely to drop out, accept precarious work, or face long-term mental health difficulties. Ireland risks not only losing their tuition and labour but also their potential contributions to society in the future.

While this study has limitations including sample size, geographic scope, and reliance on self-reported data, it adds to the growing body of research calling for change. The results highlight the need to reform the Stamp 2 framework, strengthen institutional responses, and integrate international students into housing, labour, and welfare policy discussions. Addressing these contradictions will require a shift in how Ireland values and supports the people it invites to study within its borders.

Ultimately, this thesis seeks to give voice to a student population that is central to the system but still often invisible in public discourse. These international students are not short-term guests whose presence ends at graduation, they are active members of the community; they are individuals navigating complex challenges in unfamiliar systems while enriching the educational, economic, and cultural life of the country. If Ireland aspires to remain a fair, ethical, and globally respected education destination, ensuring the dignity, stability, and inclusion of its international students must be treated as a shared responsibility and that cannot remain as an afterthought.

APPENDIX

Appendix 1. Research Questionnaire

This is the original survey distributed among non-EU international students in Dublin, focusing on housing conditions, work limitations, and well-being.

Section 1: Background

· 1. What is your nationality?

· 2. What type of student are you? (English language school / University / Other)

· 3. How long have you been living in Ireland? (Less than 6 months / 6 months - 1 year / 1-2 years / Over 2 years)

Section 2: Housing Experience

· 4. What type of accommodation are you currently living in? (Shared room / Single room / Host family / Student accommodation / Other)

· 5. How much do you currently pay for rent per month? (Under 400 / 400-600 / 600-800 / 800-1000 / Over 1000)

· 6. How satisfied are you with your accommodation in terms of:

· a) Privacy (1 = Not at all satisfied, 5 = Very satisfied)

· b) Distance from school or work (1-5 scale)

· c) Cleanliness and safety (1-5 scale)

· d) Affordability (1-5 scale)

Section 3: Simplified GHQ – Well-Being

· 7. In the past few weeks, how often have you:

· a) Felt unhappy or depressed? (1 = Not at all, 4 = Much more than usual)

· b) Lost sleep due to worry? (1-4)

· c) Felt constantly under strain? (1-4)

· d) Been able to concentrate well? (1-4)

· e) Felt capable of making decisions? (1-4)

· f) Felt overwhelmed by your problems? (1-4)

Section 4: Work and Economic Situation

· 8. Are you currently working in Ireland? (Yes / No / I'm looking for work / I'm not allowed to work)

· 9. How many hours per week do you work on average? (0 / 1–10 / 11–20 / 21–30 / Over 30)

· 9a. If you work more than 20 hours, why? (Check all that apply: Multiple jobs / Cash-in-hand / Financial need / Other)

· 10. Who pays for your tuition and living expenses? (Myself / My family / Scholarship / Mixed)

· 11. How much do you spend monthly including rent, food, transport? (Under 800 / 800–1000 / 1000–1200 / Over 1200)

· 12. Do you believe international students contribute significantly to Ireland's economy? (1 = Not at all, 5 = Very much)

Section 5: Institutional Support

· 13. Has your school/college helped with housing or work issues? (Yes / No / Not sure)

· 14. Do you feel supported by your institution regarding your situation in Ireland? (1 = Not at all, 5 = Very much)

· 15. Do you believe the Stamp 2 visa limitations are fair considering the cost of living? (1 = Very unfair, 5 = Very fair)

Section 6: Final Comments

· 16. Would you like to share anything else about your housing, work, or well-being experience in Ireland?

Appendix 2. Ethics approval

Research Survey: Housing Conditions, Work Limitations, and Well-Being of Non-EU Students in Dublin

Welcome and Participant Information

Thank you for taking part in this research survey.

This survey is part of a Master's thesis in Management at National College of Ireland. The study explores how housing insecurity and work-hour limitations under the Stamp 2 visa affect the financial stability, mental health, and overall experience of non-EU international students living in Dublin.

Your participation is entirely voluntary. All responses are anonymous, and no personal identifying information will be collected. The data will be used only for academic purposes and handled with full confidentiality.

The survey takes approximately **7 to 10 minutes** to complete.

You can skip any question or stop the survey at any time without consequence. At the end, there is an optional open question where you can share any comments or reflections.

By continuing, you confirm that:

- You are over 18 years old
- You have read this information
- You agree to participate voluntarily in this academic research

Thank you again, your time and input are deeply appreciated!

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