

An exploration and explanation of housing precarity in Scottish Higher Education

by

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Declaration

I declare that none of the work contained within this thesis has been submitted for any other degree at any other university. The contents found within this thesis have been composed by the candidate: Alan McCaskell.

Signature:

A handwritten signature in black ink, appearing to read 'A. McCaskell', written in a cursive style.

Date: 29.02.2024

Abstract

There is an emerging student housing crisis in the UK. This research explores the housing experiences of Higher Education (HE) students in Scotland—amplifying the voices of students who have experienced housing insecurity, homelessness, and exclusion while attending university—and explains what factors have led to these outcomes. Aiming for a holistic approach, the research also includes insights from those who have engaged with this group in their role, including frontline student support staff, housing and homelessness service workers, and policy practitioners.

Acknowledging some of the wider challenges in recruiting participants, and in conducting research during a pandemic, this research involves thematic analysis of participants' interview data and brings together literature on student identity, studentification, housing, home and homelessness, and youth transitions to help fill in the evidence gap on HE housing precarity. Considering that university students are a group who are, largely, ineligible for welfare support, it is, therefore, vital that we recognise vulnerability in this group. This research suggests that HE students are facing a multitude of housing barriers and finds that students have been restricted access to accommodation (due to their student status) and dissuaded from, or denied access to, statutory housing and homelessness services.

Critically, this research questions our, arguably, *antiquated* understanding of housing journeys through university and questions both local authorities' and HE institutions' role in recognising and responding to student housing precarity. Moreover, it questions if we, and—more importantly—students themselves, recognise their candidacy for homelessness services. Ultimately, the research provokes discussion of how we can better support students experiencing structural inequality in housing provision.

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I Introduction

I.1 Context and rationale

Housing precarity within Higher Education (HE) is an under-researched issue, with universities a, largely, unexplored location of (youth) homelessness. In November 2022, reports flooded in of an emerging housing ‘crisis’ among undergraduate students at the University of Glasgow caused by ‘swelling’ student numbers, a lack of accommodation, and rent rises in the city (Percival, 2022). Students at the university shared their experiences of sofa-surfing and lengthy hotel stays during the autumn semester, echoed by students at other universities during the same period (Geraghty, 2022). The cause of much ire was the institution’s response to the reported housing crisis in Glasgow, wherein the university advised incoming first year undergraduates to withdraw from study if they could not secure accommodation that autumn semester, however, assuring those who were unable to commence their studies that their fees would be refunded (Mannion and Chafer, 2022). The university made no assurance to continuing students, who were instead suggested the option of suspending their studies (Ward, 2022). The Glasgow University Students’ Representative Council urged the university to cap its intake of new undergraduate students to reduce the pressure of new and continuing students in finding accommodation the next semester, but the university, ultimately, implemented no such cap on student numbers, instead promising a ‘managed growth admissions policy’, meanwhile raising rents in their accommodation 9.5% the following academic year (BBC, 2023).

The university of Glasgow is not the only university in Scotland to exhibit precarity in student housing. Research for this thesis commenced in 2019, shortly before COVID-19 would impact, redirect, and recontextualise the housing situations of HE students across Scotland. COVID-19 shone a light on the instability of student housing—reported rent strikes on campuses, concerns of harm for students ‘stuck’ in shared occupation or student halls during lockdown (Gurney, 2020)—and interest in student’s housing experiences has exploded since then. A fortunate consequence of this is a greater appetite for research on students’ housing pathways through HE. Had it not been for these issues being spotlighted, one can question whether controversies at institutions like Glasgow would cause as much uproar. The NUS has been campaigning on this issue, the UK Collaborative Centre for Housing Excellence (CaCHE) has put out a review on purpose-built student accommodation (PBSA), and this area

of research appears to have crept up the agenda. It is, however, difficult to gauge the extent of housing precarity among university students, but recent data from third sector organisations indicate its prevalence.

The NUS (2023a) *‘Cost of Survival’* report finds that 12% of students had experienced homelessness□, with the experience of homelessness even more prevalent among estranged students (33%) and care-experienced students (29%). Meanwhile, HEPI (2023) finds that applications for homelessness assistance, rates of households living in temporary accommodation, and rates of rough sleeping are higher in the seven Scottish local authority area with universities compared with other council areas without universities. While the well-documented ‘destabilising’ effect students can have on local housing systems (Smith and Holt, 2007; Hubbard, 2008; Smith and Hubbard, 2014) could be considered a reason for the disparity in rates described here, it is unclear how many of those experiencing housing precarity in these areas are potentially HE students.

A major difficulty in the review of literature on this topic is not that academics have conducted studies with inherent flaws or notable missteps, the challenge is that, relatively, little has been written about HE housing insecurity and homelessness, particularly in academic literature, and especially in the UK. Existing studies have examined HE housing precarity through the prism of trauma and resilience—gauging ways in which students weather housing insecurity and homelessness while studying—but there are fewer discussions of what causal mechanisms may be interacting to cause housing insecurity and homelessness in university settings. The invisibility of students in discussions of homelessness extends beyond academic literature. The most enlightening aspect of this project has been networking with notable figures in government and the third sector who have acknowledged either a gap in their understanding of the issue, or an insistence that homelessness among university students is not a priority.

Doing the PhD has been difficult, not just because of COVID-19, not only in troubles with recruiting participants, but also just getting people to take this issue seriously to begin with. What has been the catalyst for many insights on this topic was a chance meeting with a rather significant figure in the third sector in a lift in Edinburgh who, upon hearing of this research, flatly stated “sounds interesting, but that wouldn’t really be a priority for us”. While appreciating his candour, and understanding that housing insecurity among students might not seem pressing when looking at the overall picture of homelessness in the UK, it was troubling

that someone could dismiss an entire group so bluntly. This interaction, however, underscored how dismissive we all can be of the housing experiences of students, consciously or unconsciously, and how dismissive we can be of our own, sometimes difficult, housing journeys through university.

It is critical that we understand more about the housing experiences of students and reconsider them as a potentially vulnerable and exploited group in broader discussions on housing. Research in this area is limited and stems, primarily, from the US, meaning there is a substantial gap in literature on instances of housing insecurity and homelessness among university students in the UK. Research from the UK by Bland (2018), Mulrenan et al. (2018; 2020), and Hurst (2022) has uncovered instances of homelessness among university students and this research echoes their sentiments that housing precarity is potentially far more prevalent in UK universities than might be expected. This research intends to help fill the gap with insights from those studying and working within, and adjacent to, Scottish universities.

As universities celebrate growth in student numbers—particularly those from disadvantaged and non-traditional backgrounds—there must also be acknowledgment that, consequently, there may now be a critical mass of young people experiencing economic, housing, and food insecurity as they work towards their degrees. ‘Disadvantage’ refers to those students who have experienced socioeconomic disadvantage in their youth prior to university, e.g. students from low-income households or care-experienced students. ‘Non-traditional’ describes categories of students whose backgrounds differ from the perceived university norm, e.g. mature students, students with dependents or other caring responsibilities, and some categories of international students who study abroad via scholarships. There is, often, overlap between both categorisations, but the impact of either means greater difficulty ‘fitting in’ at university in terms of adapting to culture, learning, and assessment (Christie, 2007).

It is important to clarify that there is nothing in Scottish housing legislation preventing HE (home) students from accessing statutory support if experiencing homelessness, yet there appears to be some confusion or hesitancy in gauging who is responsible should a HE student find themselves in housing difficulty. There are reasonably sophisticated housing pathways for university students of which there is no equivalent for other young renters—occupation of halls of residence or private-rented sector (PRS) accommodation, serial returns to the family

home throughout the teaching year, resulting in homeownership post-study. Yet this, it will be argued, is an (increasingly) antiquated understanding of students' housing pathways.

This research uses housing pathways to explore and explain HE students' experiences of housing. In justifying use of a pathways approach, comparison to a housing careers approach can be made to emphasise the usefulness of the former and limitations of the latter. Housing careers (or strategies) describes a series of moves, typically, to increasingly expensive accommodation over one's life—often in parallel with career advances. Over an individual's life, moves are made, primarily, to acquire greater amenities or because their career demands it—housing is, therefore, shaped by the individual in context of resource acquisition or restraint (Skobba, 2023). The problem with this understanding is that it implies a linear, upwards trajectory in housing terms. Housing pathways are, arguably, better at explaining an individual's housing experience as a pathways approach recognises the objective movement of people through the housing market, but also recognises that housing experiences are subjective (Clapham, 2005). Housing pathways are 'dynamic' and can change due to life transitions and voluntary or involuntary changes, which vary 'tremendously' over the life course (Skobba, 2023). Given that mobility has long been considered implicit in students' housing pathways (Ford et al., 2002; Rugg et al., 2004), this approach is more suited in discussion of the diversity and potential volatility of students' movements through housing.

Reflecting on the diversity of Scotland's student population is important because the provision of housing for students was viewed by those involved in this research—student and non-student—to cater to a specific student renter: single, young, middle-class, without caring responsibilities, and supported financially by their families. In the context of widening access to HE, this research questions whether our conception of studenthood needs re-evaluated; *widened*. This research and existing research on HE homelessness suggest that students housing journeys are frequently difficult. By exploring instances of housing precarity among students at Scottish universities, as well as the experiences of those supporting these students, this research aims to better understand the ways in which housing troubles manifest in HE and how students can be better supported to mitigate these problems. This thesis brings together a collection of literature on housing precarity and demonstrates new contribution to knowledge in this rapidly growing area of research. This research has also allowed me, as the researcher, to reflect on my own housing journey through HE—which was itself tumultuous—and is included in this thesis as a personal narrative which illustrates how I

became involved in this research, where my insights stem from, and demonstrates the precarity of contemporary students' housing journeys.

1.2 Thesis objectives

The research aimed to understand more about housing precarity in HE as literature is scarce on housing insecurity and homelessness in this setting. The purpose of this research is to clarify understanding of HE housing precarity, determining how, and why, it is occurring, and its impact on students. Adopting a critical realist framework, this research pursued the following research questions which arose while researching the topic:

- *What is causing HE housing precarity in Scotland and what are its impacts?*
- *Why has HE housing precarity received relatively scarce attention in research compared to homelessness among other groups?*

Research questions were formulated following review of existing literature and noticing a scarcity of sufficiently robust research in this area and quite substantial gaps in understanding of this issue in the UK context. Both questions will be addressed in the literature review (chapters 2 and 3), systematic literature review (chapter 4), methodology (chapter 5), thematic analysis (chapter 6), and discussion (chapter 7).

Research on homelessness is both abundant and diverse in its approach, theory, and outcomes. While any researcher should be thankful for the foundation of knowledge from which to begin their own study, it is important to acknowledge the quite significant knowledge gap when it comes to housing insecurity and homelessness in Higher Education (HE) settings. Matthews et al. (2018) study on LGBT+ homelessness in Scotland was the impetus for this research. Researchers, examining participants' notions of identity and 'home' as related to their gender and sexuality, found two participants experiencing homelessness while attending university. Both participants communicated to researchers that their university had helped provide them accommodation outwith term-time, but that the accommodation offered was more expensive than that available in the private rented sector (PRS). Additionally, their full-time student status made them ineligible for Universal Credit which could have helped mitigate the steep living costs. Noting that around half of all young people in the UK now progress to college or university, Matthews et al. (2018) suggest that universities are an 'unexamined' location of youth homelessness.

Countless prior studies have mapped out the demographic characteristics of young people experiencing homelessness—their experiences, challenges, and insights—but have, overwhelmingly, failed to consider the experience of those in HE. The typified student pathway involves a planned exit from the family home, the occupation of university and PRS accommodation, ‘serial returns’ to the parental home during study and following graduation, resulting in, likely, owner-occupation—critically, this pathway carries an expectation of both ‘mobility’ and ‘considerable family support’ (Ford et al., 2002; 2465). One can question whether this conception of studenthood remains relevant considering significant changes in the profile of HE students, housing, and HE in Scotland since. It is important to consider how students without these kind of support networks, especially in the current socioeconomic context, navigate the housing system during, and following, study.

Hallett et al. (2018: 39), having produced the most robust look at HE homelessness to date, seek ‘effective and nuanced ways to respond to the “emerging reality” of residential instability’ among HE students. Rather than merely recording instances of HE housing precarity, this research investigates *why* students are experiencing housing insecurity and homelessness, and what pressures may be creating, or exacerbating, this in Scottish universities. This research also questions why research involving this group has only developed in the past decade. Getting young people who have experienced disadvantage into HE is celebrated as the culmination of years of hard work in policy terms. Discussions around widening participation in HE, of narrowing the attainment gap, continue to be sweated out, yet getting disadvantaged students into university is not the end of the story, as it were, but rather the beginning of a whole new set of challenges. What is being investigated through this research is how universities, local authorities, and students themselves respond to them. This research uses concepts of housing pathways and of capital in discussion of students and of *studenthood*. It is underpinned by a critical realist theoretical framework which allows for the *exploration* and *explanation* of the complex causality of housing precarity in Scottish HE.

1.3 Positionality

Reflexivity in research refers to the process of a ‘continual internal dialogue and critical self-evaluation of the researcher’s positionality’ as well as ‘active acknowledgement and explicit recognition that this position may affect the research process and outcome’; acknowledging how our inherent bias, beliefs, and experiences impact research helps to better understand the ‘role of the self in the creation of knowledge’ and ‘maintain the balance between the

personal and the universal' (Berger, 2015: 220). Undertaking this research has led me to reminisce on my own experience as a student and, while incomparable to the experiences participants have shared with me, it has made me reflect on my own, sometimes difficult, housing journey through Higher Education. I am as complicit as any in regurgitating the idea that the student experience is inherently one of hardship—that the experience of housing precarity, food insecurity, exploitation in employment, are not a failure of institutions, or government, or policy, they are character building.

Reflexivity in research challenges the view that the production of knowledge is objective, independent of the researcher producing it (Berger, 2015). It considers the 'preconceptual, cognitive, theoretical, linguistic, (inter)textual, political, and cultural' circumstances that inspire the researcher's interpretations of data. Through this prism, research is described as a 'naïve and unconscious undertaking' (Alvesson and Sköldberg, 2018: 11); an epistemological position that reckons no research is neutral or lacks bias—that insights, and even research conclusions, are coloured by the researcher's life and experience. Reflective research rejects the idea that participant data (observations, insights, measurements) has an unequivocal or unproblematic relationship to anything outside the empirical material, it instead considers the importance of interpretation (Alvesson and Sköldberg, 2018).

As researchers, whatever course is chosen to gather and analyse data—be it interviews, case studies, participant observation—individuals are invited to share, often, vulnerable insights about their lives and experiences. We acknowledge this in the unequal power relations between researcher and researched, yet, a qualitative approach to acquiring knowledge also requires reflection of the researcher's role in the construction of knowledge (De Tona, 2006). Reflexivity in qualitative research is affected by whether the researcher is part of the researched and shares the participants' experience (Berger, 2015). All qualitative research is contextual (Dodgson, 2019), it is important for the reader to consider not only what the research is, but who is doing it.

So much of building rapport with participants during interviews was relating to them, not as a researcher, but as a fellow student in HE. In the following section, I will divulge my own journey through education and housing. The use of personal narrative allows the reader to locate the researcher, allowing them to understand how the researcher's life and experience influence the research. Describing the contextual relationship of the researcher to the research and its participants deepens the understanding of the research (Dodgson,

2019), it also allows readers to gauge where researcher bias derives and how this impacts interpretation of participant data. Speaking candidly about one's own positionality allows them, in turn, to reveal their own vulnerabilities, which can help break down the barriers between the research and research subjects (Massoud, 2022), which, ultimately makes the research more vivid; more tangible; more human.

Here is an opportunity to indulge a rather lengthy quote that resonated with me, which demonstrates both the importance of being flexible as a researcher, and which is also cohesive with the adoption of a critical realist framework:

'Maybe because originally I am a fiction writer, interested in people's lives, but I also think sociology sometimes is like fiction writing in a way. You write stories. To me, the beauty of sociology is the writing of stories, the imagining of stories, and then inter-linking them with the grander side of things... When I talk about fiction, I look at it as a story which is authored by the researcher, who authors it when she tells the story. In this respect, it is fiction. Not because it is a lie, but because it is a construction. And people, when they tell their lives... they construct a story. And a story is never the truth, the one truth. If I told you a story today about some place in my life, I might tell it in a completely different way than how I would have told it 15 years ago, because I am a different person now. I had different experiences, age, health, occasions, whatever, so I think, it is interesting to look at the story as fictive construction in a way. When we construct something, this is the essence of sociology. We construct, we make, we invent, we just simply relate a truth which is a qualitative side of things.'

-Ronit Lentin, in conversation with De Tona (2006)

This thesis touches upon the stories of those who spoke to me: their hopes and aspirations for HE and their housing and educational journeys through it. First, though, if you will indulge me, I will share my own.

1.4 Researcher biography

I was born and raised in Bonhill, an inauspicious housing scheme overlooking the Vale of Leven in the west of Scotland. No street names, only house numbers. A bookies; a takeaway; a corner shop. Your typical overspill town, one of the few, desperate 'Yes' towns suffering more than most from austerity. The flat I grew up in was torn down more than a decade ago, replaced by nothing. If you gazed left out my childhood window, you could see a century of senseless, neglectful town planning, but if you shifted your eyes to the right, Loch Lomond would stretch out before you, Ben Lomond towering beside it: one of Scotland's finest vistas.

I was an intelligent wean who loved school and was fortunate to have a family that fostered that. I attended Highdykes, a typical non-denominational, local authority primary

school, but one that benefitted from some fantastic teachers. I was one of a small group of children provided an advanced curriculum and more focused support, as our progress had significantly outpaced our peers. All of us would go onto university. I recognise how important this segregation was in both bolstering my academic aspirations and encouraging my confidence in my academic abilities, but the memory of this is tainted somewhat with the knowledge that none of our other classmates had benefitted from this, none afforded the same opportunity. And, when time came to start high school, my classmates and I quickly learned that our primary differed quite significantly from the others in our area: hothouse flowers, we were.

I failed to achieve the grades expected of me in high school due to a combination of depression, anxiety, and bullying (verbal and, occasionally, violent). Much of this occurred following my outing at fifteen. Fellow students would protest sitting next to me in case they caught HIV, I was threatened, isolated—being repeatedly called a ‘poof’ or a ‘faggot’ in class wasn’t so much hate speech that should be met with severe pushback from school management, but was, rather, met with a mellow ushering of “quieten down” from teachers. Be it the legacy of section 28, dissuading educators from involving themselves on subjects of gender and sexuality in the classroom, or apathy from encumbered teachers, working in deprived local authorities not needing yet another thing on their plate during teaching hours. Either way, I didn’t manage to get into university, which was meant to be my escape—an opportunity to stop dithering about my dismal hometown, suffering, as has any other, from the fallout of the financial crash of 2007-2008.

This was devastating in a way that might seem trivial to some. You see, Higher Education, particularly for disadvantaged young people, isn’t necessarily about the ‘pursuit of knowledge’. I was the first in my family expected to go to university. Going through those doors feels like the culmination of generations of unrealised potential: education, the *great equaliser*, one of the only ways for disadvantaged people to *better themselves*, to increase their social, economic, and cultural capital. My parents knew this and had emphasised how important it was that I get there, and I remember feeling great shame in failing to.

My dad is one of the most politically astute people I’ve ever known, a political activist in his youth, denied the opportunity of HE due to growing up in extreme poverty. He and his siblings grew up in a decaying, freezing house in the loch-side village of Luss with a mother suffering a cacophony of health issues—brain tumours (plural), heart problems, epilepsy—

sometimes having to hitchhike to relatives' as there simply wasn't enough food to go round. That sort of mythicised poverty folk recall from the 1970s, the kind relayed to us as children. My mum had, by her own admission, never cared much for school and was never very 'good' at it. Yet, she understood the doors a quality education could open. A library devotee, having read a book every week of her life, and every night before bed with me, the type of mum every wean needs. My grandparents had moved to the Vale after a midnight-flitting from their flat in Glasgow, buying a home outside the city. My granda worked at Faslane naval base but was forced to retire early due to multiple health issues. My grandparents would have to sell their home and move back into local authority housing. He couldn't work, my granny the breadwinner, they *kept the heid* as working-class families tend to.

I left high school, deflated. Licking my wounds, I studied social sciences at college before going on to study psychology as an undergrad, dropping out a year in. Admittedly, my heart wasn't in it, like countless other young people, I had picked a degree that seemed 'sensible' yet inspired nothing from me. The four-hour commute was also proving impossible. Ordered to immediately sign-on by my mum, I managed to blag myself a job six weeks later—a support worker at *Prep For Life*, a youth homelessness unit now lost to cuts in the third sector, fingers-pointed at the pandemic. It truly was the making of me. I worked there for a year before reapplying to university to study politics. Given that I was never off my soapbox about this, that, and the other—this made sense, it would inspire something.

At Prep, I recall being concerned that there was so little focus on getting these young people into further education and why should these fellow young people be deprived of the opportunity? Debbie, Prep's hardened line manager, acknowledged what a "sweet thought" it was: admirable but naïve. The focus of housing support was, and always has been, getting vulnerable people into settled accommodation. The service users at Prep weren't the 'type' to go to university and I should hesitate in foisting my own expectations onto them that they would, inevitably, fail to meet. And, yet, a friend of mine had once stayed at Prep, and she was now attending university. On leaving Prep, we moved in together.

We moved into a rather-ostentatious tenement in Dumbarton: the neighbouring town, a (slightly) larger pond to swim. Living there was feasible because housing developers hadn't marketed Dumbarton as a 'commuter town' for Glasgow quite yet. The flat was ideal for two commuting students. A short walk to the station that had trains running every fifteen minutes to Glasgow, life-changing for someone from a scheme in the central belt. Rent was a

comfortable £250pp/pm and we had recently received our start-of-semester double student loan payment that makes every undergrad feel invincible until the holidays roll round. We provided two months' rent upfront, with my dad acting as guarantor to secure the flat. Stuart, the letting manager explained how hesitant he was to rent to students, given the 'fuss' we tend to cause. I recall my absolute ire at Stuart's tone, wondering why we were being infantilised for merely trying to access housing, but bit my tongue because he let and sold half the properties for a 10-mile stretch.

Upon moving in, we had warned the downstairs neighbours of a housewarming party; that it would be quite the gathering. They understood and agreed it would be 'no bother' as long as it didn't happen often. That evening, our other neighbours across the street—who had evaded our attempts at 'hello' and 'nice to meet you'—complained to the letting agent. We were given a 'first warning'. This all seemed rather petty, but we needed the flat, so strived to make ourselves invisible. It dawned on us from then on that we were not welcome on that street, a nuisance to the established, middle-aged homeowners.

The flat was a double-edged sword—impressively high ceilings, bay windows, ornate tiled floors—which made it impossible to heat come the winter. During that particularly fierce winter of 2012/13, my friend and I made a pinkie-promise to avoid using the heating unless we sensed death. The inevitable mould growth in the bathroom and bedrooms seemed like an added annoyance, rather than a serious health matter. I had caught the flu and remember spending Hogmanay alone, shivering under a duvet in a darkened room, sprucing-up some insignificant essay on Beveridge's *Giants*, everything else white noise because nothing really mattered except the degree.

Six months raced by, we agreed (foolishly) that enough time had passed to throw another 'gaff', reasoning that we had shown we weren't typical student renters and had accrued enough 'good neighbour' points to prevent a repeat complaint. The police, inevitably, showed up around midnight and advised to disperse the gathering. We were startled awake by a knock at 8am from Stuart himself, handing us a 28-day notice to leave the premises—there would be no strike three. We tried and failed to reason with him. I could have returned home, realistically, but my friend had immigrated from abroad, had no family support and nowhere to go, therefore there was no option to go our separate ways. We scrambled to find somewhere else to stay before term started in September.

We bit the bullet and moved to Dennistoun in Glasgow, a few years before gentrification would make that infeasible, and lived there for two, largely, uneventful years. Like all first housemates we (regrettably) had the inevitable fallout, ending our tenancy and forcing me back to my parents' for a few months. I returned to my former room, now housing storage boxes, children's toys for my toddler brother, and a hammock that would make-do as a bed for the foreseeable. Proving to be an ineffective environment for studying—and a struggle to commute to for classes and work—I moved to Govan with another friend. We stayed in a boxy, yet extravagantly-price new-build flat, tacked onto Glasgow's own *Grand Ole Opry*, the like of which we're all familiar. She would, ultimately, have to leave the city for overdoing it with class A's a year later, but here could be no second sojourn at my mother's. I had to find somewhere else to live (and quickly) as my dissertation was due and I found no other candidates to move in. The stress of this did not encourage fruitful insights.

Reluctantly, but necessarily, I moved into another copy/pasted, new-build flat in Bridgeton with my boyfriend's PhD lab partner, completing my tour of Orange walk routes through the city. I stomached a year in box room that could accommodate no more than a double bed because the rent was reasonable (though increasingly less reasonable) and it was walking distance to uni. I was asked to leave after a year as his partner's immigration request had been approved, finally. I really couldn't complain as I hadn't signed a tenancy agreement and didn't technically 'live' there. You see, we had attempted to add my name to the lease, but the letting agents *regretted to inform us* that, to do so, they would have to "draw up another tenancy agreement", the rent would have to be "re-evaluated", and there would be additional (read: illegal) "admin fees" for the privilege. Typical nonsense we students come to expect from letting agents that had gone over the head of my Italian flatmate who struggled with his English but had wealthy parents: the perfect tenant to exploit.

My boyfriend took me in, albeit begrudgingly. He had kindly moved all my belongings into the nooks and crannies of his flat years before, following my first housing kerfuffle, but was unsure if we were ready for the big 'move-in'. He and his flatmates agreed that I could move in temporarily while I looked for another place. You see, they lived in an ex-local authority in Dennistoun, owned by a doctor in the city who had bought up a bunch of similar properties and rented them out. The flat was massively in need of repair—exposed floorboards throughout, single-glazing, mould, infestations (multiple) —none of which were reported, or complained about, because rent was £485pcm for a three-bed: a steal. The

landlord probably would have liked to raise rents, but that would require making the place hospitable, so we found ourselves at an impasse.

Four people living in a small flat was frustrating. I, being the source of the frustration, could only apologise to my temporary flatmates and attempt to find anywhere else to stay. This was proving difficult, however, as finding a reasonably-priced flat in Glasgow was more difficult in 2017 than in 2013 and my Masters student loan was, inexplicably, smaller than my undergrad's. My boyfriend and I fought often during this period, he was writing his PhD thesis and I was the distraction. On one particularly bad night for us, we fought and separated, and I slept on a friends' sofa, thankfully having somewhere to retreat to at 3am. I'm lucky to have parents I could have called to come collect me, but the thought seemed humiliating, somehow, like I would be failing adulthood.

It wasn't until 2018, having graduated, that I lived without precarity. My boyfriend and I, resolved and reunited, moved into a flat owned by his recently deceased dad. In fact, the only reason we survived the economic turmoil of COVID—with him out of work and with only my stipend to support the pair of us—was the fact we didn't have to pay rent. This flat, where I now write this thesis, is an ex-local authority, massively in need of repair. Substantial water damage and mould in the kitchen and bathroom we can't afford to fix yet, unfinished flooring, cracked windows, doors hanging off hinges, crumbling walls. A haven, however, because it has been years since I've had to worry about finding a place, keeping a place, fear of rent increases, fear of affording a deposit I'll never see returned. We could even paint the walls (the most pungent shade of blue, just 'because').

My housing journey through university is unremarkable. I dossed about some unkempt flats for a few years while getting my degree, 'why is this significant?' one might ask. The problem is how universal this experience appears to be for students (privileged or disadvantaged, within Scotland and beyond its borders).

I worked in a cinema throughout my studies—free movies a godsend on a limited income. Most of the staff were fellow students, all with similar tales to mine. I recall colleagues spamming the staff Facebook page, desperate for anywhere to stay, even short-term, so they wouldn't have to leave Glasgow (and potentially their job). I recall management specifically, incessantly hiring younger students because they would work nights and cost less on shift. Advertising free taxis home after late nights, then cancelling the policy, abandoning (mostly) vulnerable young women in the city centre at 3am finishes. I had the unpleasantness of

continuing to work this ‘student job’ for a year following graduation, as the PhD funding I was assured I was a shoo-in for fell through, to the irritation of my supervisors. Deflated, once again, I applied for any grad job that seemed relevant. I just couldn’t give it my all, though, I wasn’t ‘done’ with academia. Colleagues and I would catch up daily, venting about work, chuckling at our employment prospects, celebrating when one of us ‘got out’, like dogs at a shelter. The reaction from those back home wasn’t one of concern, I was instead met with something that seemed closer to *schadenfreude*. Failing to immediately conjure up a grad job, I was asked:

“What was the point of all that [uni] then?”

To which I had no answer. Why was this considered a failure on my part rather than indicative of an oversaturated labour market for university graduates? I remember despondently trawling through project advertisements on *FindaPhD* one night at work, as I did most nights, when this very research project popped up. It is of no exaggeration that it felt like I’d been wandering the Sahara and spotted a waterhole on the horizon. A PhD project combining my interests of housing, homelessness, and HE? Thankfully, not a mirage.

To an outsider, the struggles of studenthood for so many of us is viewed as the repercussions for choosing an alternative lifestyle. We are discouraged from complaining about this because there is an alternative—we can just go out and ‘get a job’. I would relay how much I was struggling at university to indifference from others not in university. Why were my housing troubles of no surprise to anyone I spoke to? Where was the pity, the concern, the anger? Through the research process, I have uncovered my own instances of housing precarity, far removed from most of the cases included in this thesis, but something worth acknowledging, nonetheless. The significance of this is that I don’t think my housing journey would have been so tumultuous if I hadn’t been a student.

The impetus for this research stems all the way back to my youth, to the Vale, to my failures in education and my successes. Much of this comes from the frustration of HE as a disadvantaged student. Missing out on a 1st class Honours because I had to work late, beleaguered nights selling popcorn to—albeit justified—tight-fisted Glaswegians. Moving around so often I never felt settled, secure, or at ‘home’. Most of all, it is seeing how much my friends, former friends, former colleagues, struggle: a generation sandwiched between a great financial crash and a global pandemic. Intelligent young people encouraged to go to

university to improve their social and financial prospects, dithering about in jobs they barely stomach while housing and living costs continue to spiral.

I am a working-class student, a scheme wean with a chip on his shoulder the size of a melon. My upbringing, my experience as a student, as a homelessness support worker, as a telephone advisor for Citizens' Advice, as a socialist, all pepper my insights included in this thesis. It would be intellectually dishonest of me to suggest they don't. I believe it is important to include myself in discussion because I think my university experience, while easier sailing than most included in this project, exemplifies many of the struggles and frustrations of my fellow students. My university experience is one of anxiety, insecurity, and economic uncertainty. My hope with this research is that it encourages others to reflect on their own housing journeys through university and, if they are indeed similar or worse than mine, to use that frustration to forge something better for future students.

I often wonder how much of what has driven and sustained me through my educational journey has been me consciously, or unconsciously, trying to spite those who bullied me or those who told me I couldn't overcome class barriers when I was an adolescent. Or that innate insecurity those of us LGBT+ carry with us into adulthood, empowering ourselves though things like *education* and a *career*, making up for the failures we see ourselves as in our youth.

We all have our own, sometimes difficult, journeys through education and through housing. This is mine.

"Spite never sleeps."

-Elaine Benes

1.5 Structure of thesis

Chapters 2 and 3 review literature relevant to this research. Perhaps counterintuitively, literature review begins with insights gleaned from a broader non-systemic review of existing research, followed by a systematic review of HE homelessness research in chapter 4. This structure reflects the unconventional way literature was amassed and reviewed for this thesis. Most works included in the systemic review were published following the initial period of literature review—HE homelessness literature being scarce at the onset of research—with the volume of relevant studies having increased significantly from 2019 onwards. Chapter 5 outlines the methodology of the research, providing its theoretical approach, as well as what

methods were used, and how data was analysed. Thematic analysis of participants' insights are shared, organised, and analysed in chapter 6, in context of the critical realist framework which underpinned the research. Discussion of these findings in relation to both the literature review the study's critical realist framework follow in chapter 7, closing with some general conclusions. Chapters 8 and 9 provide a list of references used and material provided to participants, respectively.

2 Understanding *home* and *homelessness* in Scotland

This chapter roots the research questions in the Scottish HE context. The chapter begins by conceptualising HE housing precarity, then defines both ‘homelessness’ and ‘home’ as understood in this research. Following this, the unique nature of Scotland’s response to homelessness is clarified.

2.1 Conceptualising HE housing precarity

The three questions that follow were pursued at the onset of research in 2019 before, ultimately, being condensed and refined into the two research questions investigated in this thesis. This subsection—while demonstrating a, relatively, ‘green’ understanding of the research problem—remains included in the thesis as it demonstrates how research (and the researcher) evolves throughout the PhD journey and provides a helpful overview of how focusing on wider homelessness can reveal areas in which HE housing precarity can manifest as well as situating the research in the UK-context.

Is student homelessness likely to be widespread?

To investigate housing insecurity and homelessness among students in Scotland, it is necessary to first set out why it is a significant enough phenomenon to pursue study. It is difficult to gauge the extent of a phenomenon that is insufficiently recorded. Findings from Matthews et al. (2018) confirm the experience of student homelessness in Scotland, albeit, in small numbers. Offhandedly, Shelter Scotland and Citizens Advice Scotland have also confirmed cases of homeless applicants indicating student status, or students reaching out for advice on housing, yet literature on homelessness among this group is, as of yet, underdeveloped. The opportunity for this research project is to develop theory relating to student homelessness and provide data to inform policy aimed at providing interventions and support to those experiencing it. In investigating the extent of student homelessness, we ask if homelessness is being (sufficiently) recorded by local authorities and universities in Scotland.

Students from the most advantaged areas in Scotland—using Scottish Index of Multiple Deprivation (SIMD) data—are 3.2 times more likely to enter university than those in the most deprived areas (UCAS, 2018a). While acknowledging that this disparity in entry rates remains, the gap between the most and least advantaged students securing a place in a higher education institution is narrowing, albeit marginally, and has been every year since 2006 (UCAS, 2018b).

A record 13.3% of young people from the most deprived POLAR4 quantile in Scotland were accepted through UCAS for their chosen HE course in 2018 (UCAS, 2018b). Given the growth in student numbers and, critically, those from more deprived socioeconomic backgrounds, there are likely to be students in universities in Scotland who have experienced poverty, family breakdown, local authority care—characteristics of those at risk of, or with experience of, homelessness (Homeless Link, 2018; SSAC, 2018). Existing literature on youth homelessness supports this hypothesis.

How do we examine student homelessness?

Younger people are overrepresented in homelessness statistics (Watts et al., 2015; Shelter Scotland, 2019). The experience of poverty, rather than age, is emphasised when explaining the disproportionate experience of homelessness among young people with recognition that young people from disadvantaged socioeconomic backgrounds are at greater risk of homelessness than their peers (Quilgars et al., 2008; Watts et al., 2015). HE homelessness can be examined within the broader literature on *single person* and *hidden* homelessness. It is difficult to gauge the true extent of homelessness as figures collected by local authorities only represent those who have been in contact with homelessness services (Clarke, 2016), which is indicative of data on youth homelessness, generally (Quilgars et al., 2008). A consequence of this is that a significant proportion of those experiencing homelessness are hidden in statistics. These ‘hidden homeless’ are those whose homelessness is not visible as they cannot be found in known sites and are not in contact with housing and homelessness services; it is here where we expect instances of student homelessness to occur.

Most of those hidden in homelessness statistics are single households (Palmer, 2006; Crawley et al., 2013) with hidden homelessness attributed to a general lack of local authority assistance for single homeless households elsewhere in the UK (Kenway and Palmer, 2003; Reeve, 2011). A lack of local authority support for single homelessness may, ultimately, result in individuals—particularly young, single households—never approaching formal homelessness agencies (Quilgars et al., 2008). This is an important facet to explore as one the most important aspects of research is determining what knowledge students’ have of their rights as tenants, what services are available to them but, more so, to what extent they feel they are eligible for support should they experience homelessness.

It is of particular importance to this study to challenge common misconceptions of homelessness, particularly that which concerns young people, as the focus in literature on

rough sleeping and statutory homelessness fails to capture the full range of precarious situations those experiencing homelessness can find themselves in (Reeves, 2011). Studies involving single homeless households show a pattern of hidden homelessness, including sofa-surfing, hostel use, or other temporary accommodation, in lieu of formal homelessness assessment (Fitzpatrick, 2000; May, 2003; Quilgars et al., 2008; Hallett, 2012; Fitzpatrick et al., 2013). This means sofa-surfing has a younger age profile than, for example, rough sleeping (Robinson and Coward, 2003; Clarke, 2016; ComRes, 2017). While studies have recorded instances of rough sleeping among young people, sofa-surfing with friends or relatives is more prevalent.

A 2017 survey of currently-enrolled UK student respondents found that 19% had sofa-surfed that year (Comres, 2017). 24% of HE students who responded to a 2015 survey of UK young people aged 16-24 had sofa-surfed at some point (Clarke, 2016). Of full-time students who responded to the survey, 24% indicated they had ever sofa-surfed, with 17% indicating they had slept rough (Clarke, 2016). 37% of all young people surveyed in Clarke's (2017) study described sofa-surfing as having a 'negative' impact on their education but, perhaps unexpectedly, half described sofa-surfing as having a 'positive' impact. Sofa-surfing, therefore, was not considered a wholly negative experience for young people, especially considering alternatives other single homeless people face. With relevance to this research, sofa-surfing—despite being a concerning homelessness experience—may, nevertheless, enable young people in education to remain in reasonable proximity to their universities during periods of housing instability; sofa-surfing may also allow students to 'experience' living in areas they are seeking accommodation in future.

If students are experiencing homelessness, why haven't we heard of it until now?

Many of those who experience homelessness lack knowledge of what assistance is available to them. For example, research in England has reported that single homeless people have been misinformed about their entitlements which ultimately deterred them from approaching their local authority for help (Reeve, 2011). Additionally, people often choose not to approach their local authority because of the perceived stigma of accessing homelessness services, an expectation of poor treatment, or because they lack awareness of local authority responsibility towards them (Robinson and Coward, 2003). This is especially true of young, single households (Chamberlain and Johnson, 2013), who can be intimidated by the experience of homelessness assessment, conjuring feelings of 'confusion, misunderstanding, and

powerlessness' (Quilgars et al., 2008). This is important in the Scottish context as—even considering the prevalence of hidden homelessness among young people and, as noted, fewer instances of seeking local authority help when compared to the wider homelessness population—higher rates of statutorily homeless young people and non-statutory homelessness are reported in Scotland than elsewhere in the UK (Quilgars et al., 2008; Centrepont, 2018).

With reference to this project, students experiencing homelessness further complicate matters as they are frequently mobile and not always visible to homelessness services. It is critical to explore whether students experiencing homelessness are deemed to be a priority by local authorities who may already be struggling due to a lack of funding and limited housing stock. Furthermore, it is necessary to explore to what extent students see themselves as candidates for homelessness services.

This research began by trying to assess the prevalence, causation, severity, and temporality of homelessness in university settings. Upon realising how scarce and how limited existing literature was concerning this facet of homelessness, consideration was broadened in recognition of the diversity of difficult or *precarious* housing experiences among students. Housing precarity is, therefore, used throughout this thesis to refer to the spectrum of experience(s) of housing insecurity and homelessness. Before exploration of literature on housing, homelessness, and HE, it is, however, necessary to determine what is meant when discussing both *homelessness* and *home*.

2.2 Defining 'Homelessness'

It is important to state how homelessness is defined throughout this research; to clarify, resolutely, that homelessness does not necessarily mean rooflessness. Homelessness is a process of disengagement and disaffiliation in which familial and institutional supports are lost (Mayock et al., 2012). A person is understood to be homeless if they have no home; no accommodation; no 'roof over their head'. Homelessness should, however, also be understood as the end result, or consequence, of insecurity in housing experienced more generally. Homelessness, therefore, refers to those experiencing housing difficulty and describes the occupation of accommodation which lacks facilities or security of tenure. This understanding has basis in legislation in Scotland where a person is not treated as having accommodation under the law unless it is accommodation in which continued occupation is

reasonable (Housing (Scotland) Act 1987: sec 24). This means, for example, that those living somewhere where it is probable that they would experience abuse, or those in overcrowded occupation, or those living in spaces that may endanger their health, are not classed as occupying *settled* accommodation. A home implies ‘more than simply a physical structure’ (Hutson and Liddiard, 1994) and for the purposes of this study, homelessness encompasses statutory homelessness, as well as non-statutory homelessness, rough sleeping, and hidden homelessness where HE students are more likely to be found.

Explanations of youth homelessness have tended to gravitate to the poles of ‘individual’ or ‘structural’ interpretations. Individualist perspectives focus on the behaviours, personal characteristics, and vulnerabilities of homeless people, giving primacy to ill health, substance, misuse, and dysfunctional family backgrounds as causes of homelessness (Watts et al., 2015). Individualist approaches can be thought of as ‘minimalist’—in comparison to a ‘maximalist’ structural approach to homelessness—with focus on intervention(s) at the level of the individual (Clapham, 2005). Individualist approaches emphasise the agency of individuals (their internal decision-making process) when identifying causation (Nicholls, 2009). This emphasis is important considering that approximately 15% of homeless applications in Scotland between 2018-2019 listed ‘mental health reasons’ as a reason for failing to maintain accommodation prior to local authority homelessness assessment (Scottish Government, 2019). Moreover, of the 29,894 formally assessed as homeless by their local authority in 2018-19, a significant proportion identified at least one support need relevant to this discussion: a mental health problem (7,410), drug or alcohol dependency (3,345), and medical condition(s) (2,873) (Scottish Government, 2019). Individualist explanations of homelessness might, however, give way to perceptions that the experience of homelessness is merely a consequence of one’s ‘poor’ individual choices (Blasi, 2000). Individualist perspectives often situate homelessness outside of the ‘normal functioning’ of the social world (Farrugia and Gerrard, 2016). Consequently, homelessness may be viewed as isolated from other factors. Structuralist explanations of homelessness, contrarily, argue that homelessness is not an irregularity but, rather, a direct consequence of structural inequality.

Structuralist explanations of homelessness emphasise the importance of broader economic and social structures in determining instances of homelessness. Prior studies have, for example, stressed the ‘centrality’ of poverty to contemporary homelessness—determining that the experience of poverty during childhood and adolescence are powerful predictors of adult homelessness (Pleace et al., 1998; Bramley and Fitzpatrick, 2018) and that the experience

of poverty, as well as age, are characteristics which best define pathways into homelessness (Anderson and Christian, 2003). A structural account of homelessness ultimately points to housing shortages, labour market trends, poverty, and unemployment as causes of youth homelessness (Fitzpatrick et al., 2000; Watts et al., 2015). Arguments for a 'structural' understanding of homelessness appear to be stronger given that eviction, rent or mortgage arrears, and overcrowding tend to drive homeless applications in greater numbers than substance misuse or health problems (Pleace et al., 2008).

Gauging the causes of homelessness is important as causation is crucial in determining what areas are suitable for intervention (Blasi, 2000). If one recognises that poverty produces, and reproduces, homelessness, they can then target policies towards alleviating poverty. If one considers individuals as 'participatory' in their own homelessness, however, they may be more inclined to foist blame on the individual and be less inclined to address the issue through policy intervention. At the same time, if one prescribes to the deterministic view that one's life, and any adverse experience therein, is at the whim of great forces such as the economy, this may discount the agency individuals have over their own lives. This study, therefore, recognises the 'blended' approach described by Bramley and Fitzpatrick (2018: 97): the 'concentration of vulnerable people with support needs in the homeless population...[explained] in terms of their heightened vulnerability to adverse social and economic conditions'. Understanding the causal factors of homelessness is required before determining how to respond to it. Before doing so, however, one must also understand what is meant when we talk about *home*.

2.3 Defining 'home'

Having given thought to how homelessness is defined with relevance to this research, attention must also be placed on how 'home' itself is defined and understood, as an important facet of this study is investigating students' conceptions of 'home' and how this relates to their housing situations while in HE.

A home, and what it represents, extends beyond its front door. A house is a physical structure: brick and mortar, where one makes their home. It is both the physical manifestation of stability, in that it provides shelter from the environment, but is also a provider of psychological and emotional stability. *Home* is a space associated with subjective feelings and is the context for social relations, a critical locale for developing and maintaining emotional

experience, memories, and meaning (Chow and Healey, 2008), and a ‘safe haven’ where people ‘retreat from threats, problem-solve, and gain emotional relief’ (Scannell and Gifford, 2014: 26). The idea of home as a safe haven is of particular importance to marginalised and minority groups who experience everyday stressors more so than their peers (Scannell and Gifford, 2014). A settled home provides stability, allowing individuals to pursue careers, training, interests, vocations, and is essential to the acquisition of both economic and social capital (Netto, 2011). A house relies on a process of exclusion to become a home. The home is a ‘private, isolated, and familiar’ space, protecting its inhabitants from the outside environment, with its roof and walls a physical barrier (McCarthy 2018: 963). The inside or ‘familiar’ space requires the outside, the ‘unfamiliar’, to define itself as a distinct space, meaning a home requires homelessness to construct and define itself.

Housing insecurity is oft described as a ‘continuum’ or sliding scale, stretching from extreme rooflessness on one end, to settled accommodation on the other (Watson and Austerberry, 1986). Across Europe, a European Typology of Homelessness and housing exclusion (ETHOS) is used broadly as a shared understanding of housing insecurity, situating it on a similar scale (FEANTSA, 2005). McCarthy (2018: 961) is, however, critical of this continuum of housing insecurity, considering it ‘inadequate as a means of conceptualising complexity’, arguing that the meaning of ‘home’ and ‘homelessness’ differs depending on the circumstances of those experiencing it. McCarthy (2018) argues, keenly, that a hierarchy which places permanent housing at the top and rough sleeping at the bottom does not account for those in extreme situations—the example of domestic abuse given—where permanent accommodation may still not constitute a ‘home’. Home and homelessness, therefore, have ‘messier’ definitions than one might expect.

2.3.1 Place identity

Easthope (2014: 581), furthering their earlier work (Easthope, 2004), argues that the ‘long acknowledged link between one’s dwelling place and one’s wellbeing (and identity) can be explained through the concept of “place”’. Easthope (2004) argues that one’s identity is formed through their interaction with the physical world. Our environment—especially those spaces in which we spend a significant amount of our time—naturally shapes and reshapes our identity, moulding us into the people we become. These impactful spaces become ‘homely’ places, and, as Easthope (2004) clarifies—and which this thesis expands on ahead—need not be places where we sleep.

Gieryn (2000: 465) describes space as 'abstract geometries' which are 'detached from material form and cultural interpretation': tangible descriptors such as distance, direction, size, shape, and volume can be used to describe them. 'Place', therefore, only describes a space which has undergone a transformation through the 'unique gathering of things, meanings, and values' Gieryn (2000: 465). In this sense, space can be thought of as an empty vessel we fill with thoughts, memories, values, fears, desires, and superstitions. One only develops a sense of place through the meanings they ascribe to it, place is space 'filled up by people, practices, objects, and representations' (Gieryn, 2000: 465). Place attachments are, therefore, formed through our 'biographical experiences' in spaces (Gieryn, 2000).

Hulse and Milligan (2014: 638) discuss the concept of home through the prism of *safety*. They recognise that 'security is important to human wellbeing', and this conception of safety and security extends beyond the physical parameters of the home, rather, they extend the concept to the psychosocial dimension of security: ontological security. Utilising Saunders (1990) definition of the concept as the satisfaction of the psychological need for a sense of security and constancy. Easthope (2014: 582) utilises Giddens' (1991) definition of *ontological security* when considering if individuals, and households, live in situations that '[facilitate] the creation of a valued identity and lifestyle', which Giddens (1991: 92) defines as 'the confidence that most human beings have in the continuity of their self-identity and the constancy of their social and material environments'.

McCarthy's (2018: 975) study of women accessing voluntary and community sector services in the north of England understands home as somewhere participants could be 'themselves' rather than a house, specifically, with the idea of home 'revolved around the particular atmosphere of a place which could foster certain emotional states, space for creativity, relaxation, and escapism'. McCarthy notes that a number of participants frequented 'alternative spaces' where they felt a connection or belonging, which demonstrated an understanding of 'home' outwith whatever 'home' they were currently domiciled. McCarthy's study supports the supposition that *home*, or feelings of *homeliness*, can be felt or identified outwith the home, which raises an interesting point in reference to HE students and their relationship to their institution.

Proximity-seeking, a 'hallmark' interpersonal attachment process, can also be exhibited towards places and is expressed through repeat visits or by living in a space (Scannell and Gifford, 2014). Interestingly, the pair find that—even when physical proximity is not

possible— ‘symbolic’ proximity can be achieved. An example given is of American Mormons, living in Mexico, who mimic US architectural stylings in their settlements south of the border. With relevance to this research, students may possess a symbolic attachment to their institution even when not physically there. Students generally expect their university to have comparable safety, security, and identity to home (Chow and Healey, 2008; Holton, 2015). These facets of university spaces may be important to understanding how undergraduate students establish attachment or a ‘sense of place’ within their university space/location. A ‘sense of place’ correlates to the time and space of the location; Holton (2015: 6) points out that tourists or transients will have a weaker sense of connection to a locale than those living there or with ancestral connections. It is worth considering if the university itself exists as the primary ‘sense of place’ for some students, especially those struggling with housing insecurity and homelessness. For a (frequently) mobile group, in a transient and unstable housing market, the university may represent home for many: stable, familiar, safe.

Individuals associate spaces with the ‘fulfilling, terrifying, traumatic, triumphant, and secret events that happen to us personally there’ (Gieryn, 2000: 481). Pointing to the literature of Kitchin (1994) and Sundstrom et al (1996), Gieryn (2000: 472) asserts that people ‘recall more easily places that they associate with momentous events in their lives’. It is arguable that few spaces embody this more than a university, especially for those disadvantaged and non-traditional students who, historically, did not ‘belong’ there. Universities symbolise opportunity; institutions which may transmit social, economic, and cultural capital, and are the site for some of the most stressful and triumphant experiences of a person’s life. This is evidenced in Ahn and Davis’ (2020) study, which finds that students’ emotional engagement with university can be measured by the extent to which they perceive the university as home, noting that this is strengthened by the formation of social networks established through shared living.

Friends and family are ‘synonymous’ with home and form an ‘intrinsic’ part of place identity (Chow and Healey, 2008); the social aspect of a household may be more important to people, especially young students experiencing significant life transitions, than the physical. So, when we discuss home, and the absence of it among the students being investigated, we are also discussing the potential absence or loss of familial and friendship supports. With acknowledgement that *home* helps define one’s self-identity, it is also a means to communicate one’s self-identity to others (Thomsen, 2007). An example given mirrors McCarthy’s, in that decorating and refurbishing one’s home is an expression of self-identity, described as especially

important for young people moving out of the parental home (Thomsen, 2007). Douglas (1991: 289) recognises home as a 'localised idea', located in 'space' but not necessarily a space which is fixed—acknowledging forms of mobile housing such as caravans and boats—but insists that housing which is transitory in nature cannot be considered a home, as it is possible to be happy in a hotel or a transit camp but that they are 'non-homes'.

2.3.2 Accommodation types and conceptions of 'home'

The housing offered to students via their institution or from private student housing providers is fairly consistent across the UK. Students are, typically, offered contracts that cover the teaching year (typically 36-41 weeks) and which expire at the summer break. Accommodation tends to be on or near campus and the weekly or monthly cost of living there tends to cover the cost of accommodation as well as utilities, such as gas and electricity. Students are, typically, expected to live in shared units with fellow students with shared living areas and, often, washing facilities.

Student housing is, observably and understandably, pragmatic in its form and function. Living spaces near campus should, essentially, (i) provide easy access to an institution's teaching and recreational facilities, (ii) living costs combined into a single (weekly or monthly) payment paid directly to a university or private provider provides clarity and consistency without students having to 'shop around' for utility providers, (iii) while the shared nature of living promotes social bonding among a group of young people who, often, move to new areas to study and whom might have no pre-existing support network to engage with. Yet, the very nature of student housing is one that is transient, with providers, typically, being stringent to the extent that students can modify or personalise the spaces they rent. While this can be included in a wider argument regarding private renting in general, it is, nevertheless, a factor in determining whether students living in such spaces are able to make them feel like home. The inherent transiency of HE housing—the contracts that expire each summer, the inability to modify or personalise living spaces, and, typically, the limited ability to choose who students get to share these spaces with, feeds into the idea that student housing should, above anything else, be perfunctory in nature, that university study is not a period in which *home* is a necessity. It can be questioned whether students, therefore, internalise the idea that they are a transient group in terms of housing; if students expect to find *home* while at university at all or if they view this period of their housing journey as a reflection of their life while at university—a transition. It is also worth exploring whether it is emphasised to students themselves that the

stage of life they are in is inherently transitory in nature and, if so, that they should not be 'making roots'.

Thomsen (2007) investigates the ways in which architectural aspects of student housing influence students' feelings of home while living there. Interviews with students in institution-provided housing indicated that, for spaces to feel like home, students had to be able to personalise their rooms. The students in Kenyon's (1999) study defined home as a stable entity, a place that reflected their identity and needs, achieved through 'decoration and personalisation of the space'. Given the temporary nature of student accommodation, the students either could not or would not attempt to make their shared accommodation 'homey', because flatmates, landlords, or housing providers limited their ability to personalise the space. Yet, Thomsen's (2007: 593) research determined that students, despite living in a 'temporary situation' nevertheless base their satisfaction on their living space on the relative 'homeyness' of student housing, their research showing that student renters, despite the limitations of their housing type, did expect to 'achieve a feeling of home and identity through similar means as established homeowners', which suggests that students are inclined to want to establish *home* within student housing, but may be unable to. Thomsen's (2007: 594) research ultimately suggests that housing offered by universities is inadequate for the group it is housing, the 'limited choices, control, and uniform solutions often associated with institutionality do not seem to be an adequate answer to the needs of students and to support this development'.

Thomsen's concern regarding the institutionality of student housing resonates with Van der Horst's (2004) insights on conceptions of home in institutional settings. Institutional housing describes housing which is built for specific groups of people connected to an institution: these can include elderly care facilities, prisons, healthcare institutions, and—with relevance to this research—universities. Institutional housing exists on a scale, with student dormitories on one end as 'partial institutions' and hospital wards on the other as 'total' or 'complete' institutions (Robinson, 2004). Those experiencing homelessness lack a home, either a physical house or by living in housing that is transitory, precarious, or overcrowded. Van der Horst (2004) discusses those living in institutional settings, such as elderly care homes, as similarly lacking 'home', as these settings lack the qualities we associate with one. Van der Horst (2004) refers to institutional housing such as care homes as 'total institutions', rooting their research in the works of Goffman (1963: 11) who defined these as:

'A place of residence and work where a large number of like-situated individuals, cut off from the wider society for an appreciable period of time, together lead an enclosed, formally administered round of life.'

University housing exhibits many of the characteristics of other total institutions like care homes, hospitals, and prisons—former prisons have even, in fact, been converted into PBSA (Colbran, 2023). Students living in halls and PBSA usually study at the same institution, are of similar age, are frequently segregated from other households in student housing enclaves, and have their schedules administered around the university's teaching and assessment calendar. Van der Horst's (2004) study gauged the efficacy of housing for asylum seekers in Rotterdam to feel homelike, finding that participants felt they were 'treated like children', with no autonomy over their lives in these spaces: staying in under-decorated rooms, with visitors permitted only at set times. The frustrations of those involved in Van der Horst's study, arguably, resonate with that of students housed in halls and PBSA.

Brunia and Gosselink (2009: 170), reviewing literature on the conception of identity and emotion in shared workspaces, make an interesting insight on the reality of modern workplace layouts (or 'non-territorial work arrangements') 'since the workspaces are meant to be interchangeable, employees lose the ability to personalise and mark the boundaries of their surroundings, which is mostly an emotional aspect of people's workplace'. A similar argument can be made about student housing in general. These spaces are not designed to be anyone's 'home', rather they are made, and advertised, as spaces which facilitate study and social bonding among students. While this is not an inherently negative observation, it does feed into this idea that HE is not a period in which the concept of home is deemed important. Home is, observably, still considered by institutions to be the parental one, hence the emphasis on having a term-time address and a home address and gaps in student housing tenancies over the summer months. This exacerbates the idea that students are not at 'home' when studying but a transitory cohort, which calls back to discussions on place identity and suggest that students might, in some instances, forfeit place identity through university housing, substituting it through their connection to their university itself.

This supports similar work by Douglas (1991) and echoes points made about transforming space into place earlier. Douglas articulates their point via the work of Durbridge (1982) and the character of 'Vince', a man who had lived in his house for sixteen years, yet whose house 'looked as if he were in the process of either moving in or out...surrounded by packing cases, half laid carpets and paintings waiting to be hung'. While the connotation that

a house has to look a certain way (have an ‘aesthetic dimension’) to be considered home, or *homely*, is questionable, Douglas (1991: 289) does make an interesting insight, that shelter itself does not constitute a home, rather, ‘home starts by bringing some space under control’. Douglas (1991: 289) describes Vince’s house as a ‘happy, serviceable space’ that fails the test because it has all the features and trappings of a home but exhibits ‘no sign of coming out of the state of confusion that would lead one day to the regular cycles of home life’. The assertion that home can only be felt or ‘achieved’ through the ability to exert one’s control or one’s identity over a space supports the insights of Thomsen, Kenyon, Brunia and Gosselink, and van der Horst, and has relevance to student renters.

There is, typically, very little students can do to alter the spaces they move into (be it university halls, PBSA, or the PRS). The ‘cookie-cutter’ nature of housing targeted at students usually has stringent rules against the alteration of the property during tenancy—meaning it is difficult for students to distinguish the space from others or to decorate as they wish without consequence. If the housing students access is unable to be modified to be their ‘own’ in any significant capacity, it is unclear to what extent these spaces can, or should be, considered *home*. Having conceptualised both homelessness and home, the next section provides an account of the unique nature of Scottish homelessness policy and legislation, reflecting on its strengths, weaknesses, and situates it in an international context.

2.4 Scotland: a uniquely strong response to homelessness?

Throughout this thesis, considerable consideration is given to the housing issues facing students in Scotland. What makes Scotland such an interesting jurisdiction to discuss housing and homelessness is its uniquely strong response by international standards and that, despite having some of the most robust homelessness legislation in the world, there remains a crucial gap in the implementation of policy and legislation as it relates to students. Moreover, international students’ housing journeys are further complicated by their residency status and inability to access public funds. It is, therefore, important to consider some of the differences between home and international students in terms of accessing housing. As will be elaborated on in chapter 4, the characteristics of students in the sample recruited for this research (majority international students) became an important contextual factor considering the critical realist theoretical approach of the research. This section of the literature review provides an overview of the evolution of homelessness policy in the UK, discussion of its divergence since devolution in Scotland, makes comparison of international responses to

homelessness, and addresses gaps in implementation that continues to affect students studying in Scotland.

2.4.1 Policy and legislative context

The UK has a well-established history of government intervention in the housing system and in the development of homelessness policy (Anderson, 2007) and is distinct in providing a legally enforceable right to temporary accommodation to some groups experiencing homelessness that lasts until settled accommodation becomes available (Fitzpatrick and Stephens, 2007). Settled accommodation refers to the occupation of accommodation that is secure and long-term and entitlement to it—for any group experiencing homelessness—is where the UK stands out distinctly. Legal rights to accommodation are rare internationally (Watts, 2014) and tend to entitle only those experiencing the most extreme forms of homelessness ('roofless' individuals) to emergency accommodation (Fitzpatrick et al., 2012). Rights to housing were first established in the Housing (Homeless Persons) Act 1977 which covered all of Great Britain, before being incorporated into separate legislation for England/Wales (Housing Act 1985) and Scotland (Housing (Scotland) Act 1987) (Fitzpatrick and Stephens, 2007).

The enforceable right to settled accommodation has, since 1977, been provided to those homeless households with certain 'priority need'—describing groups of homeless households who exhibit greater need for assistance. These typically include but are not limited to: those with dependent children; those considered vulnerable due to age, physical or mental illness; those with a severe impairment in their ability to communicate with others; and those at risk of domestic violence (Fitzpatrick and Watts, 2010; Ministry of Housing, Communities, and Local Government, 2018). Those who do not fall into one of the categories of priority need are, largely, single adults or households of adults of working age who do not have any priority need characteristics (Anderson and Serpa, 2013), meaning those excluded from this 'safety net' have, primarily, been single men of working age. The priority need category is described as the 'key rationing device' used by local authorities undertaking homelessness assessments, accommodating only a subset of households experiencing homelessness (Watts, 2014).

A legal duty to provide housing has, therefore, been enshrined in UK legislation for a considerable period but is, as has been demonstrated, conditional (King, 2015). Emphasis on priority need is, arguably, understandable as a means of triage, but is argued as being

‘fundamentally unjust’ as it creates a hierarchy among already vulnerable people and affords no duty of housing provision to those determined to be non-priority (King, 2015). Watts (2014: 798) notes, however, that the UK statutory framework is, nevertheless, ‘strikingly robust’ from an international perspective, considering its broad understanding of definitions of homelessness and its legally enforceable right to housing, even if this does not extend to all groups experiencing homelessness.

2.4.2 Housing and homelessness policy divergence since devolution

Scotland was considered to have the ‘greatest degree of legal and political autonomy’ from the Westminster Parliament prior to devolution (Anderson, 2007) and has maintained its own distinct legal system, separate from the rest of the UK’s, providing autonomy over law and policy-decision making since the Treaty of Union in 1707 (Reid and Edwards, 2009). Following the 1997 referendum on devolution in the UK, the Scotland Act 1998 was passed, introducing a degree of devolution to Scotland and seeing the creation of the Scottish Parliament in Edinburgh in 1999 alongside the other devolved parliaments in Wales and Northern Ireland—with legislative and policy responsibility being divided between the Scottish and UK Parliaments. The Scottish Parliament is responsible for most areas of social policy in Scotland, including health, education, and—with significance to this research—housing and homelessness (Fitzpatrick et al., 2012), with other areas expressly ‘reserved’ to the UK Parliament, e.g. defence, the armed forces, and economic and fiscal policy (Reid and Edwards, 2009).

Housing policy in Scotland is described as possessing a ‘distinctive Scottish flavour’ prior to devolution (McKee and Phillips, 2012: 1), but the creation of the Scottish Parliament in 1999 is recognised as allowing further significant policy divergence from the rest of the UK (Fitzpatrick et al., 2012). Housing reforms following devolution extended the rights of homelessness households in Scotland to access social housing through provisions to the Housing (Scotland) Act 2001 and Homelessness Etc. (Scotland) Act 2003 (McKee and Phillips, 2012) with the ‘focal point’ of reforms being the phasing out of the priority need category (Watts, 2014).

Following devolution in 1999, the Scottish Executive (now Scottish Government) established a Homelessness Task Force which reviewed homelessness policy in Scotland. Recommendations of the Homelessness Task Force (2000, 2002) emphasised the need for ‘corporate responsibility’ and ‘stronger partnerships’ across all Scottish local authorities,

public bodies, private and voluntary organisations, with a central recommendation of removal of the priority/non-priority distinction in homelessness assessments (King, 2015) as the priority need test was no longer considered appropriate in responding to homelessness in Scotland (Anderson and Serpa, 2013). The phasing out of the priority need category has meant that, since 2012, ‘virtually all’ people experiencing homelessness in Scotland are entitled to settled rehousing—with the aim of reducing the amount of time homeless households spend in temporary accommodation and moving into settled accommodation as quickly as possible (Fitzpatrick et al., 2012; Watts, 2014; Fitzpatrick et al., 2020).

Settled accommodation is usually allocated through a social housing tenancy (Fitzpatrick et al., 2012). All unintentionally homeless applicants in Scotland are owed the ‘full duty’ to be rehoused, with all local authorities’ having a legal duty to meet this—enforceable by the courts (Watts, 2014). While this not guarantee a universal right to settled accommodation for all individuals in Scotland—as will be expanded upon in the next section—unintentionally homeless applicants includes most people experiencing housing insecurity and homelessness, namely: people sleeping rough; single homeless people living in shelters, hostels, and temporary supported accommodation; statutorily homelessness households (households seeking housing assistance from local authorities); and ‘hidden’ homeless households (Fitzpatrick et al., 2012).

The commitment to ensuring all unintentionally homeless people in Scotland have the right to settled accommodation is described as evidence of a ‘stronger social justice foundation’ when compared to approaches from elsewhere in the UK and ‘possibly the strongest legal framework in the world in relation to protecting people from homelessness’ (Anderson and Serpa, 2013: 15). Scotland’s progressive, strongly rights-based model has, resultantly, received international acclaim (McKee and Phillips, 2012), but has also meant significant challenges for local authorities across the country (Fitzpatrick et al., 2012). Decisions on homelessness applications take into account the legal framework, practice guidance, and are, typically, the discretion of frontline local authority staff (Anderson and Serpa, 2013). This means that decisions made and, indeed, outcomes for those being assessed as homeless, can vary across local authority areas despite the existence of a national framework (Anderson and Serpa, 2013). The extension of rights to housing for all unintentionally homeless people has, consequently, resulted in a substantial growth in (often lengthy) stays in temporary accommodation, as well as increasing demand for permanent social tenancies (Fitzpatrick et al., 2012). Placements in temporary accommodation are

described as ‘stable’ for the decade leading up to the COVID-19 pandemic which, understandably, impacted homelessness services in Scotland (Watts-Cobbe et al., 2024). While statutory homelessness presentations and acceptances fell during the pandemic, they have risen ‘sharply’, increasing to a ‘historic’ high of 29% between March 2020 and March 2023 (Watts-Cobbe et al., 2024). This demonstrates that, despite the strength of Scotland’s response to homelessness, policy and legislation are rarely perfect. Yet, despite this, Scotland stands out when compared to international responses.

2.4.3 Comparison of international responses

The distinctiveness of the UK, and particularly Scotland’s, rights-based approach to homelessness is evident. Legislation in England and Wales has remained focused on homelessness prevention, with local authorities tasked with taking ‘reasonable steps’ to relieve homelessness among all households (Fitzpatrick et al., 2021). There is, however, no duty to provide temporary accommodation to most single people experiencing homelessness (Fitzpatrick et al., 2021). Legal rights to housing elsewhere in the UK is, similarly, enforceable by the courts as in Scotland, but this only applies to individuals who meet the priority distinction in homelessness assessments (Fitzpatrick and Watts, 2010).

Enforceable legal rights to housing do exist internationally (e.g. in Germany, Sweden, and Poland) but they are limited in scope, entitling roofless individuals to emergency accommodation rather than settled accommodation (as is the case for all unintentionally homeless people in Scotland) (Watts, 2013). So, while other European countries contain a constitutional ‘right’ to housing, there are rarely legal mechanisms in place for individuals to enforce their rights (Fitzpatrick et al., 2012). Europe was recognised for progressing towards more comprehensive strategies to respond to homelessness, but these were, ultimately, mired by the financial crash of 2007-2008 which greatly impacted those countries hit hardest (FEANTSA, 2011).

Watts (2014) makes an especially useful comparison between the framework of Scotland and Ireland (a close European neighbour)—two relatively small jurisdictions, with similar population sizes, both exhibiting ‘liberal’ welfare regimes yet employing differing (yet equally ‘ambitious’) approaches to tackling homelessness. Ireland rejected a legal rights-based approach to housing, instead fostering ‘strong partnerships’ between statutory and voluntary organisations in the homelessness sector (Watts, 2014). The rationale for this is that placing power in the hands of the courts to rule over housing issues detracts from the power and

resources of housing and homelessness service providers (Fitzpatrick and Watts, 2010). This comparison between Scotland and Ireland demonstrates some of the tension between individual and structural interpretations of homelessness and in seeking who is responsible for ensuring one's welfare: the state or the individual.

Resistance to rights-based approaches to housing has tended to circle around ideas of self-reliance and personal responsibility. Watts (2014: 806) considers both 'contradictory' perspectives, considering whether legal rights to housing empower those experiencing housing difficulty or disempower, undermining the self-reliance and autonomy of already vulnerable people. Hesitancy around rights-based approaches is explained by differing attitudes towards state intervention in individuals' lives; while a rights-based approach to housing meets an individual's housing needs, it might also communicate that people are 'passive recipients of welfare, rather than self-reliant citizens', which some take umbrage with (Watts, 2013; Watts, 2014). Fitzpatrick and Watts (2010) do recognise, however, that Ireland's model has nevertheless worked in reducing levels of homelessness in the country. Watts (2014), pointing to the work of Dwyer (2004), gauges that welfare reforms have generally shifted towards being 'more conditional and less inclusive', with Scotland appearing to have forged a different path. Despite this, however, there remains a crucial gap in the implementation of policy as it applies to students—international students especially.

2.4.4 A crucial gap in policy and legislation

As established, the abolition of the priority need category in Scottish homelessness legislation has meant that all unintentionally homeless people in Scotland are entitled to settled accommodation. Significant to this research, however, this precludes those deemed ineligible under immigration legislation (Fitzpatrick and Davies, 2021). Immigration policy is reserved to the UK Government in Westminster—the expectation is that those immigrating to the UK be able to 'maintain and accommodate themselves without recourse to public funds' (UK Government, 2023), meaning only those who are 'normally or habitually resident' in the UK are entitled to access benefits and social housing (Home Office, 2021). Scotland's rights-based, legally enforceable right to housing, therefore, only applies to those students who are ordinarily resident in Scotland (i.e. home students). This means that, while home students in Scotland can feasibly be assessed as homeless by their local authority, international students remain ineligible due to their residency status.

Universities and other Higher Education institutions (HEIs) allocate their students a fee status (for the purpose of charging tuition fees) of which there are three levels: a 'home' fee for students living in Scotland, a 'rest of UK' (*rUK*) fee for students moving to study in Scotland from elsewhere in the UK and Ireland, and an 'overseas' fee for all other international students (Lewis, 2023). Home students in Scotland are eligible for publicly funded student support in the form of free tuition, as well as means-tested loans, bursaries, and grants provided by the Student Awards Agency Scotland (SAAS). Undergraduate fees for home undergraduates are covered by the Scottish Government and capped at £1,820 (for the academic year 2023/24). Students not allocated home status by SAAS pay significantly more for undergraduate study, capped currently at £9,250 for *rUK* students and, often, significantly more for overseas students, varying dependent on the course and institution (Lewis, 2023).

In 2022, eligibility requirements for home fee status and student support in Scotland were consolidated as new regulations came into force (The Education (Fees) (Scotland) Regulations 2022 (No 156) and The Student Support (Scotland) Regulations 2022 (No. 157)) (Lewis, 2023). To be eligible for home fee status and student support, students must be 'settled' in the UK and 'ordinarily resident' in Scotland; settled status describes one's indefinite permission to stay in the UK ('indefinite leave to remain'). Students are considered 'settled' if they have no restrictions on how long they can stay; students are considered 'ordinarily resident' if they are living in Scotland on their course start date (but are permitted to take short periods away for work, education, and holidays), but must have lived in Scotland for three years before their course start date (SAAS, 2023a; SIC, 2024).

A specific piece of legislation prevents international students from being eligible to access public funds: a student is not treated as having been ordinarily resident in Scotland if the main purpose for being resident there was for receiving full-time education (The Education (Fees) (Scotland) Regulations 2022, para 3), with *rUK* students only being considered ordinarily resident in the part of the UK in which they moved from (The Education (Fees) (Scotland) Regulations 2022, para 3, 3). Despite living in Scotland at the while studying, international students do not have indefinite leave to remain—international students have restrictions on how long they can stay. International students due to their residency status, therefore, have no recourse to public funds, which means they cannot access certain welfare benefits or local authority housing. This does not, however, preclude them from accessing all public services, e.g. they can still use the National Health Service (NHS) and are exempt from council tax like other home and *rUK* students. International students' lack of settled status, moreover, makes

them ineligible for homelessness assistance as one's right to receive homelessness assistance from their local authority is dependent on immigration status (Shelter Scotland, 2024). An individual is, therefore, only eligible for homelessness assistance if they are a British or Irish citizen; have refugee status; have settled status; or have pre-settled status and meet certain extra conditions (Shelter Scotland, 2024).

Scotland's strong rights-based approach to homelessness, ultimately, has a quite glaring caveat, creating a division in rights between home and international students. The inaccessibility of statutory support for international students means they, as a group, cannot access temporary accommodation should they experience homelessness. There is, currently, insubstantial data on what routes international students take when they encounter housing precarity, but it is important to note how pressing the issue is considering that most student participants recruited through this research were international students.

2.5 Summary

This chapter began with a conceptualisation of the research problem to locate the research within the Scottish context (section 2.1), followed by closer examination of the concepts of homelessness (section 2.2) and home (section 2.3) as understood within this research. The chapter closed by providing an overview of Scotland's unique response to homelessness, detailing how it diverged following devolution, comparing it with international responses, and addressing gaps that remain in policy and legislation concerning students (section 2.4).

The HE housing sector has grown substantially across the UK, with the quality of accommodation varying massively by institution and even by building, with myriad problems for student renters including cost, availability, and suitability. Yet these housing challenges are not Scotland-specific. Having defined homelessness and home, and having conceptualised HE housing precarity in Scotland, both research questions which have driven research are now addressed via relevant literature, helping understand the difficulty of studenthood in an increasingly global context.

3 The Knowledge Economy

This chapter also constitutes a broader, non-systematic literature search, teasing out those underlying, causal mechanisms which disrupt students' housing pathways and educational journeys—reflecting the critical realist theoretical framework which guides this research. The purpose of this chapter is to review and discuss existing literature which demonstrates how housing precarity can manifest among students by exploration of the socioeconomic pressures inherent to contemporary studenthood. The chapter begins with discussion of students' housing pathways, before outlining historical changes to UK HE, and the consequences of policies of widening participation that continue to reverberate—contributing to the student housing crisis that has emerged. The chapter closes by reinterpreting both the typified student housing pathway and studenthood itself.

3.1 Higher Education: beyond borders

Looking back, broadly, to the turn of the 21st century, growing demand for university graduates and university research is evident, with this change in advanced economies described as a shift towards a 'knowledge economy'. The competitiveness of economies in the 21st century is thought to be dependent on 'knowledge, creativity, and innovation', all of which are deemed to be the result of a highly educated workforce (Munro et al., 2009: 1805). Governments worldwide have, responsively, sought to increase and widen participation in HE. The UK HE landscape has, resultantly, transformed since the early 1990s. Universities are institutions of particular importance to the knowledge economy, evident in their expansion as a sector as well as their physical expansion throughout their respective towns and cities (Munro et al., 2009; Moos et al., 2018). Discourse around universities and their relationship with the wider urban area is well-worn, with debates over 'town and gown' still raging. In discussion of the knowledge economy, four distinct facets will be explored:

- I. *The HE housing context, describing contemporary housing options for university students (discussing both on-campus accommodation and the wider 'urban dormitory' which encompasses all privately rented off-campus student housing in university towns and cities)*
- II. *The impacts of HE sector growth on the wider housing market and tensions in university towns and cities that have become entrenched as a result*

- III. *Changes to student funding over time and its efficacy considering challenges facing current groups of students*
- IV. *How collective understanding of students and studenthood need reconceptualised in context of an increasingly globalised economy*

This chapter explores literature to help answer both questions which guided this research. The first section, *'Pathways to precarity'*, corresponds to the first research question, *'What is causing HE housing precarity in Scotland and what are its impacts?'* Student housing in Scotland is examined in greater detail here, highlighting implicit structural barriers (causal generative mechanisms) in students' housing pathways, demonstrating how housing precarity manifests among this group. The section that follows, *'Reconceptualising studenthood'*, corresponds to the second research question, *'Why has HE housing precarity received relatively scarce attention in research compared to homelessness among other groups?'*, rooting housing precarity in the context of an increasingly globalised UK HE sector, helping understand why precarity in students' housing and educational pathways has gone under-researched for so long. This research argues—in line with recent research from Hurst (2018) and Mulrenan et al. (2018; 2020)—that the experience of housing precarity among students has intensified as a result of widening participation in HE and changes to the housing market resulting from serial intakes of students, including those non-traditional and disadvantaged. The four facets explored in this chapter, ultimately, demonstrate what underlying, causal mechanisms interact to cause housing precarity among students and how their interaction, in a cascading effect, has led to a student housing crisis in Scotland.

3.2 Pathways to precarity

Housing pathways refer to the housing routes individuals take over their life course, which can include stays in multi-person households, e.g. childhood in the family home; shared living as a student; shared homeownership with a partner; care home in old age (Clapham, 2005). Pathways are an important consideration in this research as housing, education, employment, and identity are considered 'critical moments' or 'turning points' during young peoples' housing biographies (Mayock and Parker, 2019). Critically, universities are places in which these key moments converge.

Student renters are characterised by their demand for shared living, short-term contracts, adaptability to any type of property, and how they concentrate in certain areas.

There is a student housing shortage in Scotland, evident in the ‘crises’ at Scottish universities evidenced at the beginning of this thesis. The significant (and growing) demand for student accommodation is related to widening access policy, but is also bolstered by continued recruitment of high numbers of international students. The UK government set a recruitment target of 600,000 overseas students by 2030, which was met ten years early (Bolton et al., 2024). Following changes to funding rules and visa requirements in 2021/22, students studying in the UK from the EU dropped by 53%, while concurrently entrants from outside the EU grew rapidly (Bolton et al., 2024). Most of the recent growth in student numbers, therefore, stem from countries such as India, China, and Nigeria. Universities are increasingly recruiting such students, particularly, for one-year, taught postgraduate courses—between 2014-2015 and 2021-2022, international student numbers across the UK increased 55% (HESA, 2023a; HESA, 2023b). These students have an inherent need for accommodation, however, due to a lack of established support networks. This, coupled with steady growth of home undergraduates, is putting strain on existing housing stock.

As more home students from disadvantaged backgrounds enter HE as a result of widening access policy, the affordability of student accommodation provision can be questioned (Gibb et al., 2022). As stated previously, students experiencing homelessness are likely to mirror characteristics of those experiencing homelessness more generally—experience of local authority care, poverty, family breakdown. If subsequently lacking support from home, students may struggle to find housing as current housing trends target more socioeconomically advantaged students. In discussion of housing precarity, which is the basis of this research, it is necessary to outline what housing is available to HE students, as their housing pathways tend to differ from other young renters. By referencing different housing types, one can evidence the features of each and gauge not only their efficacy for the groups they house, but how all forms of housing available to students exhibit potential issues—most revolving around cost, condition, and availability. Four distinct student housing options will be defined and explored. Exploring their interplay ultimately helps demonstrate the discordant nature of student housing.

3.2.1 Parental (or guardian) home

The ‘overwhelming’ majority of full-time HE students in the UK move to attend university—over 80% in 2018-19 (Whyte, 2019). Widening participation and the mass mobility resulting from it has ‘encouraged the belief that student life should be lived away from home’ (Whyte,

2019: 7). The expectation persists that students will move away from their family home to attend university. Living independently is considered as much part of the ‘student experience’ as attending lectures and events on campus. Facilitating this idea are university staff, students, and families who share the sense that individuals ‘miss out’ if they choose to commute from home (Whyte, 2019). The picture differs, somewhat, for disadvantaged students, however.

Not only are HE students in Scotland less likely to move abroad for study, but students from more disadvantaged socioeconomic backgrounds show lower levels of mobility, generally (Whyte, 2019). Disadvantaged students in Scotland are less likely to leave home and more likely to attend institutions whose student population, likewise, commute (Donnelly and Gamsu, 2018). For students especially, the family home can act as a ‘safety net’ protecting against housing instability during, and following, periods of study (Sage et al., 2012; 2013). It is, however, important to consider those students without a safety net and to investigate how they cope with the housing transition, how they are supported through this process, and what housing options are available to them, as this group may find it especially tough navigating the housing market, exacerbated by limitations in both student finance and student accommodation. While it is important to acknowledge that many students stay in their own home during study—19% between 2020-2021 (HESA, 2021)—in broader discussion of housing precarity that this research employs, it is less likely that students experiencing disadvantage, or students with a younger age profile, will own or be staying at home while at university. Most HE students will journey from their home into the three housing types that follow.

3.2.2 University halls (of residence)

University halls are a ‘ubiquitous’ feature of universities (Holdsworth, 2009), with the mass expansion of UK HE post-’92 helping entrench the typified HE housing journey of home-to halls-to rented housing which persists to this day (Smith, 2008; Holton, 2017). University-managed accommodation is the most established housing option for HE students and, for those unfamiliar with the HE environment, or for those moving further afield to attend, is considered a safe and familiar choice. Most university halls of residence are on campus or in the campus vicinity and are, typically, divided up large flats with private bedrooms for each student, who share kitchen and living and/or dining areas with flatmates; depending on the age of halls, students might also be expected to share a bathroom and washing facilities with other students. The shared nature of university halls is thought to facilitate the development of

students' identity, with students developing cultural capital through shared living with those from, often, diverse backgrounds (Hubbard, 2009; Holton, 2016). After completing their first year, students then tend to move into shared private-rented housing in the wider urban area as they progress through the rest of their degree (Holton, 2016).

There is an expectation that universities will provide first-year cohorts a room in their own managed accommodation (Holton, 2016). Universities, however, are frequently unable to make provisions for all prospective students, requiring them to engage with external providers to house first year cohorts (Smith and Hubbard, 2014). This is evident in repeated housing shortages reported at Scottish Universities such as the University of Glasgow and the University of St Andrews. Many universities in Scotland advertise an accommodation guarantee involving one offer of accommodation for single student households (meaning no extension of a guarantee to couples or families). This offer does not allow for a preference or choice in accommodation and is not offered to continuing or returning students, meaning after a student's first year, the chance of getting accommodation becomes less likely (hence the expectation of *home-to halls-to rented housing*).

Of the 15 universities in Scotland (the University of Glasgow, University of Edinburgh, Heriot Watt University, University of St Andrews, Edinburgh Napier University, Aberdeen University, University of Dundee, and University of Stirling), 8 have a first-year accommodation guarantee (University of Glasgow, 2024; University of Edinburgh, 2024; Heriot Watt University, 2024; University of St Andrews, 2024; Edinburgh Napier University, 2024; Aberdeen University, 2024; University of Dundee, 2024; University of Stirling, 2024). The remaining seven institutions (University of the Highlands and Islands, Robert Gordon University, Glasgow Caledonian University, University of Strathclyde, University of the West of Scotland, Abertay University, and Queen Margaret University) have no such guarantee and, instead, offer accommodation on a first-come, first-served basis—all stipulating that priority is given to those students who are care experienced, estranged, or have disabilities. The remaining seven institutions (University of the Highlands and Islands, 2024; Robert Gordon University, 2024; Glasgow Caledonian University, 2024; University of Strathclyde, 2024; University of the West of Scotland, 2024; Abertay University, 2024; Queen Margaret University, 2024). A stipulation that must be made in reference to both university-owned housing and private PBSA is that tenancy agreements only cover the university calendar, meaning students are expected to vacate accommodation over the summer months, with an expectation that they will return home (Bland, 2018).

Accommodation policies are relatively similar between those institutions that offer accommodation guarantees, again, with some stipulations. In Edinburgh, for example, accommodation guarantees are only offered to those students applying from outwith the Edinburgh council area, with similar stipulations recently being enacted by the University of Glasgow and St Andrews owing to high demand in recent years (University of Edinburgh, 2024; University of Glasgow, 2024; University of St Andrews, 2024). Most universities without accommodation guarantees point to an insufficient number of student beds available as their reason for not offering one and, instead, signpost students to privately-owned PBSA and letting agents for PRS properties.

Increasing student numbers in universities has put stress upon university-managed accommodation, with insufficient numbers of bedspaces available to students in recent years (Hubbard, 2009; Holton, 2016). In efforts to slow the tide, as it were, the building of student housing is increasingly being outsourced to private companies, with property investment firms building most new student accommodation across the UK (Savills, 2019). Yet, even with the growth in PBSA in the private sector, there is still a lack of available and—critically—affordable student accommodation across the UK. Places like Edinburgh have a student-to-bed ratio of 3:1, predicted to worsen in future (The Herald, 2019).

While relative scarcity of university halls is a barrier facing student renters, the cost and quality of university-owned accommodation also varies considerably. Holton (2016: 64) argues that students' expectations of living in halls have 'exceed[ed] the standard provision of being simply somewhere to sleep', with current cohorts of students expecting such facilities as high-speed internet, ensuite bathrooms, and catering. The provision of these services, however, is reflected in price increases across the sector (Holton, 2016). Unipol (2012) stress this point, noting that, from 2001-2 to 2011-12, the average weekly rent in student halls across the UK doubled from an average of £59.77 per week to £117.67 per week, with the figure increasing another 60% between 2012-2021 (Unipol, 2021). Yet, even with increasing costs, university-owned accommodation remains cheaper, on average, than privately-owned and operated PBSA, with the average UK rental cost of staying in university-owned accommodation at £6,650pa compared to £7,200pa in PBSA (Knight Frank, 2021). The relationship between rental prices in university-owned and privately-owned accommodation are, however, connected.

Unipol (2021) suggest that the prices of student housing are artificially inflated, with rents in the private PBSA sector being benchmarked to what their competitors are charging. As private PBSA now ‘dominates’ the student housing market (accounting for 70% of bed spaces in Scotland), universities have been accused of moving away from their implied responsibility to provide accommodation to students (NUS Scotland, 2023a). Similarly, because the HE sector continues to grow and greater intakes of students now study in Scotland, universities are increasingly reliant on private PBSA to fulfil their accommodation guarantees to incoming first-year students, discussed previously. Unipol (2021) have been critical of a ‘major shortfall’ in the availability of affordable accommodation across the UK and point to the mismanagement of university-owned stock as exacerbating this problem.

Having acknowledged university halls as the oldest and most established of accommodation types for students, this too comes with it the perception that university-owned accommodation is in need of modernisation. Smith and Holt (2007) describe university halls as a space which fosters feelings of ‘cohesiveness and sociability’, the shared experienced of living in ‘scummy halls’ being a source of camaraderie among fellow student renters, with this perception of halls as being in a bad state of repair perpetuating to this day. Yet this perception is based in truth, with the regeneration of university halls causing some difficulty for universities.

There has been an overall growth in the quality of PBSA stock across the UK, but an assessment by Cushman and Wakefield (2022) found 175,910 un-refurbished, first-generation bedspaces still on the UK student housing market in the 2021-2022 academic year—roughly one quarter of the market. Just 17% of these un-refurbished bedspaces were operated by private PBSA providers, with the remaining 83% operated by universities themselves. The difficult decision for universities in this instance is gauging how effective refurbishment would be, as these bedspaces are reaching the end of their operational lives, but doing so might impact institutions’ net zero targets. Universities are expected to profile their total estimated greenhouse gas emissions arising from their operation and activities under the Climate Change (Scotland) Act 2009 (SCF, 2023) and, given the embedded carbon from new builds (Cushman and Wakefield, 2022), it means a difficult decision for universities. Ultimately, as older university stock falls out of commission and is neglected to be replaced, so too does more affordable accommodation options disappear from the student housing market (Unipol, 2021).

University halls are considered the more economical choice, given that many residences include utility bills in residence fees quoted, but, even with this, the total cost of living still consumes a significant proportion of students' income. University accommodation should be a panacea of sorts: operating tangentially to both the private and social housing markets, offering quality-assured accommodation for students close to universities and reducing competition amongst other households seeking accommodation. Having gauged the pragmatic nature of university accommodation in the discussion of *home* earlier—namely its proximity to the university, housing costs being lumped into a single payment covering rent, heating and utilities, internet access, and bedding, and the benefits of shared living in helping foster and develop friendships—its major limitation appears to be its scarcity, its varying quality, and its increasing cost.

3.2.3 Private-rented sector (PRS)

The PRS has grown to be the main housing option for university students (HESA, 2021; Gibb et al., 2022). The PRS encompasses any property that is privately owned and rented out as housing, with students in this instance occupying the property under a tenancy agreement. A significant increase in the proportion of households in the PRS is observable in Scotland, from 5% in 1999 to 14% in 2019; an almost tripling in absolute numbers of households from 120,000 to 340,000 (Scottish Government, 2022). Increased demand for rented property since the 1990s has been driven by broader socioeconomic changes, namely: labour migration and the expansion of the HE sector post-1992 with the UK government's policy target to increase the proportion of people entering further education (FE) and HE by at least 50% by 2020 (Leyshon and French, 2009).

Students are one of primary groups that has driven demand for housing in the PRS (Rugg et al., 2002) and—given scarcity of student housing bedspaces in the months leading up to term-time—this can mean considerable competition for PRS properties and subsequent rent increases due to demand. An increasing lack of availability and affordability disadvantages all student renters, students from disadvantaged socioeconomic backgrounds are particularly hard hit, however, as they are less likely to be able to afford increasing rents, deposits, and guarantor requirements to rent a property. The impact of student demand on the PRS is wider-felt as other low-income households struggle to find accommodation due to rent increases, often being priced-out of inner-cities and university towns (MacLennan et al., 2013; McKee and Hoolachan, 2015).

Longitudinal studies of PRS rent increases across Scotland in the past fifteen years show the greatest increases clustered around the central belt, particularly in Lothian (39.8%) and Greater Glasgow (30.9%) and the towns dotted in between (Scottish Government, 2020). What is missing from this data, however, is that these areas experiencing the most significant rent increases are university towns and cities—areas with significant student populations. University students, unlike other young renters, however, are, largely, ineligible for Universal Credit which could help mitigate increasing housing costs.

Rent increases disproportionately impact young people who are less likely to be owner-occupiers and more likely to rent PRS properties (Fiori et al, 2019); and doing so for increasingly longer periods due to a lack of available affordable housing in Scotland (McKee et al., 2015). Young single person households are even more likely to occupy PRS accommodation as demands for social housing means, often, exceptionally long waits as priority is given to those with greatest need (Hoolachan et al., 2017)—which occurs despite the priority need test being abolished in 2012 in Scotland (Scottish Government, 2021). HE students may feel this more keenly than other young people as they struggle to find accommodation as a single household, in an overcrowded rental market, concentrated in large urban centres near universities, reliant upon maintenance loans, largely, to cover their living costs.

As prefaced earlier, the expansion of HE in the UK post-'92 led to massive demand for term-time accommodation, owing to most home students moving to attend university and, increasingly, intakes of international students moving to the UK, particularly for postgraduate study (Smith and Hubbard, 2014). Universities' existing housing stock has been insufficient in growing proportionally with the growth in student numbers and scarcity of university-owned accommodation has meant a 'spillover' of students into the wider housing market, driving growth in both PBSA and houses in multiple occupation (HMO) in university towns and cities. HMO describes properties that have undergone conversion from single-family housing units to accommodate multiple single-person households, commonly done so to attract students seeking housing outwith university-owned or private PBSA. Most HMOs are let by HE students and tend to be let earlier in the year than PBSA as tenancy contracts in the PRS can accommodate students over the summer months, unlike a significant proportion of PBSA tenancies (Jones and Blakey, 2022). PRS properties often offer cheaper rents than those in university halls and private PBSA, however, the use (and overuse) of housing stock

surrounding universities as HMOs has prompted responses from universities and local authorities through planning policy (Jones and Blakey, 2022: 19).

Student renters are often desirable for landlords as properties converted to HMOs can accrue rent from multiple households as opposed to rent from a single household. It has been suggested that PRS landlords tolerate problems associated with students because of the greater yield from student rents and that students are expected to be supported financially by their parents (with the typical prerequisite that students will provide their parents as a guarantor when signing a tenancy contract) (Christie et al., 2002; Ford et al., 2002). Guarantors are individuals who, should a tenant be unable to make a rent payment, can be pursued for payment by a landlord or letting agent. Guarantors are not unique to students, but students are a group who are heavily reliant on them, considering their rents are covered, primarily, by loans, grants, and bursaries—which do not qualify as ‘income’—and sometimes complimented by part-time wages. Hubbard (2009: 5) argues that a further aspect that makes student-renting attractive to PRS landlords, as well as private PBSA developers, is students’ ‘seeming acceptance of annual rent increases and a lack of bad debts’.

Tenancies in the PRS differ from PBSA as utility payments and other bills are usually the responsibility of student tenants, rather than being inclusive of rental costs in PBSA. The most significant difference between students living in the PRS and those living in PBSA, however, is the ambiguity in terms of tenancy contracts students are bound to. Students in the PRS, including those in HMOs, count as tenants under the Housing (Tenancies) (Scotland) Act 2016, while students in PBSA and university halls instead have a common law tenancy (Gibb et al., 2022). Students living in student accommodation are exempt from the new Scottish Private Residential Tenancies ushered in following the 2016 Act, leaving them with fewer protections than those living in alternative accommodation types, in reference to living conditions, rent increases, and notice periods (Gibb et al., 2022). This distinction means that students under contracts with specialists, such as private PBSA, ultimately have fewer rights than those tenants in the PRS.

Bouzarovski et al. (2012) note that a significant proportion of HE students do not adequately understand their tenancy rights, property standards they should expect in the PRS, or energy efficiency of properties they rent. This is particularly concerning for students studying in the UK, as the UK has the oldest housing stock in Europe, with older dwellings requiring significantly more energy to warm them compared with new builds (Li et al., 2015).

HMOs are found to be ‘frequently old, solid wall properties with low levels of insulation and have a higher prevalence of expensive electric heating systems’, which can lead to condensation, damp, and mould on walls, ceilings, and furniture (Morris and Genovese, 2018: 10). And it is more likely that students will inhabit accommodation which exhibits some of the concerns mentioned here, with research indicating that students have a preference over lower quality housing as a means to offset the cost of rent (Morris and Genovese, 2018: 17). What has received particular emphasis in discussion of the UK’s ongoing cost of living crisis is that households are struggling to afford to heat their homes, evidenced by NUS Scotland (2023a) whose survey suggests more than two fifths of HE and FE students in Scotland have been unable to pay their energy bills at some point. Attempts to minimise heat expenditure, however, can lead to condensation and mould (Morris and Genovese, 2018).

The PRS has significantly lower efficiency measures when compared with other sectors of housing (Li et al., 2015). The average Standard Assessment Procedure (SAP) score (a housing stock energy efficiency standard using index numbers) for all UK dwellings was 59 in 2012, with the average SAP score for dwellings built before 1991 being 40.2 (Palmer and Cooper, 2013). Only 27% of Scotland’s housing stock was built post-1982, with 19% being built pre-1919 (Scottish Government, 2022). Morris and Genovese (2018) find in their substantive investigation into fuel poverty, that new and existing buildings under EU regulation require both energy performance requirements as well as Energy Performance Certificates which indicate current and potential energy efficiency levels, but this does not apply to HMO dwellings. The pair point to research by Dixon (2014) that shows that landlords across the UK have implemented energy-saving measures and energy performance standards in their marketing of properties as a means of potentially increasing rental value, but that this not ‘proliferated into the student market’ (Morris and Genovese, 2018: 6). Exacerbating the situation is the frequent short-term nature of student renting which reduces students’ ‘bargaining power’ with landlords to implement any improvements in HMO dwellings (Morris and Genovese, 2018: 5).

Walsh (2021) demonstrates the difficulty in challenging a landlord in such instances, amassing data from 15 studies on landlord disputes in the PRS to demonstrate that students’ desire for housing repairs and improvements proved difficult, given variance in landlords’ willingness to carry these out. The power of landlords in these disputes meant students across these studies avoided asking for repairs as they did not think challenging landlords worth it,

meaning, as a consequence student tenants lowered their expectations about acceptable standards of properties (Walsh, 2021).

The biggest difference of this accommodation type for students is the presence of landlords as opposed to renting from a specialist organisation or institution, as is the case in university halls and private PBSA, which might cause issues in terms of the standard of repair of properties or their ability to redress these. Yet, PRS renting exhibits much of the same issues presented in university halls: tenancies being typically short-term in nature, increasing in cost, and lacking in availability. It is worth mentioning, however, that new tenancy reforms proposed in Scotland in 2023 might have an impact looking forward. Student tenancies in Scotland (across university halls, PBSA, and the PRS), typically, work different from the rest of the PRS, offering fixed-term tenancies that coordinate with the academic year (MacInnes, 2023). Rented sector form, as proposed by the Scottish Government, would ban private student housing providers from offering fixed-term tenancies, leaving them open-ended with a two-month notice period (Scottish Government, 2023b). The potential divorce of tenancies from the academic calendar has been flagged as causing ‘uncertainty’ for landlords whose properties may no longer be available at the start of semester when new intakes of students arrive, which some suggest may reduce student housing supply further (MacInnes, 2023).

While the PRS can often be considered a more economical choice when compared to both university halls and private PBSA, given increases in energy costs across the UK, the gap has likely narrowed. Having acknowledged that properties occupied by students tend to be older and less energy-efficient, this means that the all-inclusive nature of living costs in student accommodation might make university halls and PBSA more cost-efficient looking forward. The changing faces of university towns and cities can be traced back to the expansion of the HE sector and the subsequent ‘explosion’ of HMOs in the PRS to cater to student renters, but the greatest shift in housing has been the rapid development and redevelopment of private PBSA from the mid-2000s onwards.

3.2.4 Purpose-Built Student Accommodation (PBSA)

The number of HE students continues to rise, particularly international students, which has placed great pressure on universities to house growing intakes of students each year. Given that UK universities’ existing housing stock has been insufficient in keeping up with the growth in student numbers, private PBSA has filled the gap by providing universities with additional housing in areas where bedspaces are scarce as well as providing investors strong returns on

their investment through student rental income (Hale and Evans, 2019). Those universities who offer an accommodation guarantee to new students have engaged and agreed with private providers of PBSA to offer bedspaces when universities themselves have been unable to (Gibb et al, 2022).

PBSA describes housing built by private developers to exclusively house FE and HE students. PBSA housing is broadly similar to university halls of residence, involving shared accommodation with fellow students. PBSA usually takes the form of private studio apartments (bedsits) or individual rooms with shared living and dining areas. PBSA tenancies are, generally, similar to university halls, with fixed-term tenancies, typically, covering just the academic year. As the sector has expanded, there has been increasing emphasis on including leisure facilities such as study areas, gyms, cinemas, and games rooms as a means of attracting students. Similarly to university halls, and in contrast to the PRS, the cost of living in PBSA typically includes utility costs such as electricity, heating, and internet access.

As stated in discussion of the PRS, students living in HMOs are covered by the new tenancy arrangements in the Private Housing (Tenancies) (Scotland) Act 2016, which includes 'finite and reduced means of repossession by landlords and a 28 days' cooling off period for tenants at the start of tenancies', yet students renting from specialist institutions (university halls and PBSA) are exempt from legislation, instead being housed under common law contracts (Gibb et al., 2022: 11). This has created a division in rights between students dependent on housing type chosen.

The development of PBSA has seen an upward trend across Europe. Issues around PBSA are felt keenly across the UK because it has the most established student housing investment market, with the first specialist housing provider 'Unite' being founded in 1991 (Unite Students, 2023). For comparison, a review of PBSA investment transaction data found over 600 different investors in UK PBSA, compared to 210 in Germany, 141 in the Netherlands, 100 in France, and 49 in Spain (Sanderson and Ózugul, 2022). Amplifying the need for more student bedspaces is the fact that the UK has the second largest number of overseas students in the world, only behind the US (Universities UK International, 2020).

Universities have partnered with private student housing providers to increase the number of student beds available to new intakes of students, but, increasingly, private PBSA providers are building new developments with no fixed arrangement with universities whose students they are pulling from (Smith and Hubbard, 2014). The growth in student housing is

now primarily driven by the private sector, accounting for 85% of new schemes across the UK between 2021-22 (Cushman and Wakefield, 2022). The growth in bedspaces was, however, hampered by COVID-19, which slowed the delivery of new schemes across the UK—with 2021-2022 delivering 24,612 new bedspaces, just 677 higher than 2020-2021, 25% lower than the five-year average leading up to the pandemic (Cushman and Wakefield, 2022). Even with the impact of COVID-19, the PBSA market still sees growth in demand, with rental growth in, for example, Edinburgh (6.2%) and Glasgow (8.6%) between 2022-2023 (Cushman and Wakefield, 2022). More specifically, and with relevance to the crisis discussed at the onset of this thesis, PBSA rents in the west end of Glasgow are billed as the strongest growth of any area in the UK at 13.1% rental growth over one year, attributed to high demand and a significant shortage of housing in the area (Cushman and Wakefield, 2022).

The COVID-19 pandemic impacted retail and office sectors and saw investors turn towards investment in residential real estate. PBSA is described as ‘resilient’ (PricewaterhouseCoopers, 2021), with strong growth still anticipated in the sector (Savills, 2023). The anticipated resilience of PBSA in the housing sector is a trend that can be seen looking back to the economic crash of 2007-2008, where the student housing sector is described as coming ‘onto the radar’ of equity funds and investment managers seeking to diversify their portfolio (Sanderson and Ózugul, 2022: 171). PBSA specialists have accumulated substantial portfolios across Europe and particularly in the UK either by developing PBSA units or through acquisition of existing developments. Trends in student housing investment can be traced back to activity in the UK, with the development or acquisition of PBSA across Europe being ‘mostly preceded by investment in UK PBSA around five years earlier’—by which specialists held onto portfolios for five years, selling them when banks were once again willing to lend to purchasers (Sanderson and Ózugul, 2022: 171).

The strong demand for student housing means continued growth in the sector, which has proved appetising for investors as PBSA typically provides strong returns owing to a consistent revenue stream from student rents (Knight Frank, 2021; Cushman and Wakefield, 2022; Savills, 2023). Individual investors can invest in shares in PBSA real estate investment trusts (REITs) and real estate operating companies (REOCs) and can also invest in a single unit of PBSA, which the authors compare to investment in the buy-to-let market wherein investors can receive rent from PBSA as income as well as any capital appreciation upon sale (Sanderson and Ózugul, 2022), emphasising the relative ease and encouragement of investing in PBSA. As an example of the scale of PBSA investment, in 2020 Kinetic Capital set up a

£100m PBSA funding platform, created to specifically help individuals invest in new PBSA development in the UK (Hickey, 2020), with Singaporean private equity firm QIP and property investment group Soilbuild having formed another £200m platform in 2023 (QIP, 2023). Investment in PBSA trumps many other areas of the property sector, with PBSA investment activities peaking at £5.7b in 2015 and growing steadily between £3.2-£4.2b per annum, making PBSA an ‘asset class in its own right’ (Jones and Blakey, 2022: 24).

‘Well-maintained’ PBSA is thought to provide more positive outcomes when compared to ‘haphazard participation of students in the local housing market’ (Revington et al., 2020: 192), with Universities encouraged to foster more collaboration with councils to ‘minimise disruptive impacts of students on cities, with the planning of PBSA and the resultant concentration of students in student ‘villages’ or ‘enclaves’ described as a ‘tangible threat in the urban landscape’ (Ruiu, 2017: 854). The language used in this research, while attempting to create a more balanced implementation of PBSA in UK towns and cities, again tips towards describing students negatively, but does recognise that universities must engage with local authorities and other housing providers to improve students’ integration into the urban area as outsourcing the building of student housing is creating tension between students and their local communities.

PBSA can, ultimately, ease housing shortages in university towns and cities, but cannot itself resolve wider issues around living costs and the segregation of student renters within the broader rental sector (Revington et al., 2020). The drawbacks of privately-owned and operated PBSA appear to be its cost, its ambiguity in terms of tenancy rights, and its impact on university towns and cities—real or perceived—when developments concentrate students in particular urban areas.

3.2.5 Studentification

Transition to a knowledge economy involves more than the physical transformation of housing described here, it comes with it ‘novel social transformations’, described as a process of ‘youthification’ when students are concentrated in high-density urban areas (Moos, 2016; Moos et al., 2018). The ‘massification’ of UK higher education—a result of widening access and the creation of the ‘new’ universities in the 1990s—has encouraged student mobility but, critically, it has ‘profoundly’ altered the housing market for HE students in the UK by creating massive demand for term-time housing and recommodifying housing surrounding universities (Hubbard, 2008). The development of new housing and the regeneration of existing student-

housing stock is of obvious benefit, not only to institutions (who need to accommodate new intakes of students each year and whose accommodation exists in varying degrees of standard and repair), but also to prospective students. There are, however, inadvertent impacts—namely, steep price rises (Whyte, 2019). Students are often a gentrifying force (Chatterton, 1999; 2010). The concentration of students in locations near universities and the transformation of housing in these urban spaces has been established as a process similar to gentrification, coined ‘*studentification*’ (Smith, 2002).

Studentification describes the social, cultural, economic, and physical transformations within university towns and cities, resulting from the seasonal migration of HE students. Transformations within university towns alludes, principally, to the recommodification of existing private rented housing to produce and supply HMOs to HE students (Smith, 2005; Smith, 2008; Hubbard, 2008; Hubbard, 2009), the proliferation of PBSA developments in a similar manner (Kenna, 2011; Smith and Hubbard, 2014), and the subsequent impact of students’ stay on the local area (Smith, 2008). Smith (2005) outlines four dimensions of studentification:

- **Economic:** increases in property prices tied to the recommodification of private rented housing into HMO with a subsequent reduction in proportion of owner-occupiers
- **Social:** replacement or displacement of established permanent residents with concentration of transient, young single-person households (assumed to be middle-class)
- **Cultural:** shared culture and lifestyle of student population with shared consumption practices having knock-on effects on retail and service infrastructure in local economy
- **Physical:** either an improvement to external physical environment through conversion of properties to HMO or subsequent downgrading of environment (dependent on local context)

Studentification is instigated, primarily, by small-scale property owners buying and converting properties to HMO and large-scale property investment trusts building enclaves of private student accommodation in urban areas, typically, near university campuses—both recognising opportunity for profit maximisation. Studentification can, therefore, be understood as a capital-led process (Smith, 2005). Gentrifiers utilise high levels of capital, buying up and building properties to supply yearly waves of student renters (Smith, 2005). Students are a later wave of gentrifiers, predominantly consuming ready-made gentrified properties supplied by professional developers who initially gentrified neighbourhoods. Studentification is argued as having greater impact on smaller urban areas where the disproportional presence of

university students impacts available housing stock (Munro et al., 2009). The intensity of studentification is argued, then, as being majorly dependent on the provision of university accommodation (Hubbard, 2008; Munro et al., 2009; Sage et al., 2012). Smith (2005) stresses, however, that HE students should not be considered ‘passive recipients’ of the studentification process—pointing out that their demand for HMOs ultimately drives changes in the housing market in areas with universities. Discussions of studentification need to be navigated with care because they often perpetuate the assumption that those students driving demand for, and recommodification of, housing have the resources available to access it. Given changes in the make-up of the student population in Scotland, it is difficult to gauge if this remains true.

Hubbard (2009: 2) argues that ‘studenthood itself is now being effectively gentrified’: investors have capitalised on the increasing need for student housing operating on the, not entirely incorrect, assumption that students will pay a premium for inner-city living—particularly near campus. This research considers to what extent the *luxurification* of student accommodation is limiting housing options for students. As Hubbard (2009: 4) states: ‘it is clear that both supply and demand factors are conspiring to create pockets of relatively expensive rented accommodation in many UK towns and cities’. The consequence of improvements in student accommodation is that students, who cannot easily afford increases in living costs, may be priced out of available student accommodation and forced to rely on the PRS (Whyte, 2019).

Studentification, as a process, results in the proliferation of shared and temporary housing (Sage et al., 2011). The prevalence of HMO properties in the PRS is necessitated by increasing student numbers, however, the consequence is students occupying increasingly transitory, insecure housing. Students experiencing homelessness are likely to mirror characteristics of those experiencing homelessness more generally—experience of local authority care, poverty, family conflict. If subsequently lacking support from home, students may struggle to find housing as current housing trends target more socioeconomically advantaged students. There are criticisms to make of the exploitation of students seeking housing, generally, but students with better financial means will, nevertheless, be better able to navigate the housing market than their more disadvantaged peers.

The economic, social, cultural, and physical changes in urban areas caused by intakes of student renters—while, typically, positive for the economy—is commonly associated with neighbourhood disturbances, presenting a ‘confounding challenge’ for city planners (Revington

et al., 2020: 189). The concentration of students in certain areas and the simultaneous displacement of other residents creates a great deal of tension—the ever-present conflict between ‘town’ and ‘gown’ (Smith, 2005; Revington et al., 2020).

3.2.5.1 Town and gown

Conflict around studentification predates the expansion of PBSA, which has helped tackle scarcity in student housing, but has arguably intensified town and gown conflicts (Revington et al., 2020). Concerns over housing students prior to the PBSA expansion in the mid-2000s centred around HMO (Sage et al., 2012) and echoed contemporary discourse, mainly gauging to what extent students ‘overwhelm’ the areas they occupy and if this offsets the obvious economic benefits from student footfall on local business.

Discussion of studentification has focused on the economic impacts of universities rather than on questions of social cohesion. Hubbard (2008: 324) explains that, as a result of students occupying what they describe as a ‘highly ambivalent place in social and spatial hierarchies’, students are, largely, uninterested in contributing to local life, and are, thus, excluded from mainstream spaces of leisure and community life—with failure to connect to the local community, purposeful or not, exacerbating tensions in university towns and cities. Concerns over studentification, or frank opposition to it in many instances, can result in the ‘othering’ of students. Focus on the recommodification of PRS properties, the development of new PBSA, and the ‘culture’ of student populations housed here—including instances of antisocial behaviour exhibited by some—reproduces the idea that students’ presence, values, and lifestyles are different or even incompatible with the established, non-student community (Hubbard, 2008).

The building of new student housing has and continues to be contested. The building of new student housing developments off-campus was considered a ‘planning solution’ for university towns and cities as their development was directed to ‘appropriate’ areas, attempting to attract students away from other sections of the housing market (Hubbard, 2009). What occurred, however, was the segregation of students to specific areas near universities, which ultimately impacted other housing in its immediate vicinity as well as the subsequent gentrification of businesses in these areas, ‘reinforcing rather than mitigating’ concerns over the impacts of studentification (Sage et al., 2013). Smith and Hubbard (2014: 99) show that students became more spatially concentrated from the mid-2000s onwards, resulting from the expansion of PBSA in the UK, resulting in gated, ‘exclusionary, student-only

spaces' caused by the 'commodification' of student housing. The pair note that student populations have been 'largely overlooked within studies of social segregation, despite scholars suggesting students gravitate towards particular neighbourhoods to maintain distinct lifestyles, identities, and practices (Smith and Hubbard, 2014).

Hubbard (2008), following consultation with locals in the university town of Loughborough, found that studentification was blamed chiefly for the 'deterioration' of the environment. The 'deterioration' described the physical appearance of outdoor areas (rubbish piling up; unkempt gardens), but also furnishings (the absence of 'decent curtains' and the like). While many agreed that those letting to students should be responsible for upkeep of properties—some arguing that landlords should be held financially responsible with suggestions to increase the amount of council tax paid—others pointed blame squarely at students. Concerns were raised that students had issues with housekeeping in general and that they 'deliberately despoil' the environment. In other cases in the UK, locals have been more sympathetic to the plight of student-renters. Residents responding to the National HMO lobby in 2018, for example, were angrier about 'bad landlords and the universities' attitudes' than individuals' behaviour', sympathetic to the fact that, if students felt 'ripped off' by landlords it was 'human nature for them to have little regard for the property they live in and, by extension, the wider area' (Oliver, 2018).

Discourse around students' 'negative' impact on the urban environment may obfuscate housing precarity among student renters as focus turns towards noise pollution and unkempt outdoor areas, rather than on the standard of students' housing itself. The blaming of students rather than landlords for the deterioration of HMO properties, for example, may mean that student renters garner less sympathy from non-students in their community. Some may subsequently blame students for their predicament which may filter into practice by housing teams in university towns. The consequence of this, in Hubbard's (2008) study in Loughborough, was the employment of 'exclusionary discourses' wherein some residents suggested the construction of boundaries between the university and the town in an effort to curtail students' perceived negative impacts—with rhetoric suggesting that students did not 'belong' in Loughborough. The language of residents involved in the Loughborough study projects fears of 'dirt, pollution, and deviance' onto students, language 'more usually associated with xenophobic and racist discourse' (Hubbard, 2008: 334). This use of language and, indeed, a profoundly negative perception of students persists to this day. Indicative of

this attitude, examples include Conservative councillor Linda Holt who in 2018 described the impacts of students on the town of St Andrews as ‘akin to social cleansing’ (The Saint, 2018). The prevalence of unsympathetic attitudes can subsequently lead to students feeling unwelcome and unsupported. The consequence of this can be students failing to, or deliberately avoiding, integrating into communities and utilising services.

Hubbard (2008) concludes that the case study in Loughborough affirms that students are an ‘invisible population’ in policy terms: their voices notably absent in discussions around housing policy. This is reflected in the relative invisibility of students in discourses around housing and homelessness, generally. Some of the struggles facing students are emblematic of universities’ own issues embracing identity in towns and cities. In response to citizen complaints about students in PRS accommodation in Newcastle, critics suggested that if universities were ‘anxious’ to set a good example for students, they could ‘do worse than soften their own sometimes remote and inaccessible images within cities’ (Beech, 2018). In response to issues in Newcastle, the university’s director of student experience noted that students actively giving back to their community through such schemes as the ‘Best Neighbour on Campus’ award and voluntary litter-picking enabled students to become active in their community and for locals to ‘[get] to know the students so they don’t see them as alien creatures’ (Beech, 2018).

Media portrayal of students appears to be stuck in time in many ways, associated with negative impacts on urban areas: alcoholism, drug misuse, refuse buildup, and noise pollution (Smith and Holt, 2007). Yet there is relatively little discussion on the quality of housing students can access and the wellbeing of students in these spaces. This research is not attempting to refute any and all negativity towards student renters, as it is apparent that households consisting of young cohorts, living alone for the first time, often for short periods might ‘disrupt’ in myriad ways (Hubbard, 2009), but it is important to recognise that negative perceptions of students may prevent students from engaging with others in the wider community and may cause a backlash towards them.

The toxicity towards student-renters has led to unfortunate conclusions in different locales. Once again, in the university town of St Andrews, the uptake of new HMOs was frozen for the foreseeable future by Fife Council to stem the flow of properties to students. What the council failed to consider, however, is that it may lead to students spreading themselves thinly across even more houses for general occupancy. Ushering in bans to

appease residents upset at the acquisition of properties by students does nothing to remedy the shortage of affordable housing but is an example of a reactionary policy which, arguably, discriminates against students and does nothing to bolster housing numbers for the families it is designed to benefit. The housing ‘crisis’ in St Andrews is now argued as having intensified as a result of the HMO ban (Flett, 2023). All of this suggests that studentification—and negative reactions and response to it—have created a bogeyman out of student-renters. Discourse around student renters and of space being given over to house them is concerning because a lack of compassion towards this group might make it difficult for people to take their housing precarity seriously.

Students are frequently considered the cause, or in some instances to ‘blame’, for changes in the urban housing market (Hubbard, 2008). The drive to convert properties to attract students and the intensity of international investment in private PBSA suggests, however, that studentification is largely a macrosocial issue. Students are a desirable prospect for investors and developers because the backlash from locals to the building of PBSA, or the transformation of existing properties to HMOs, is routinely directed at students themselves. And it is, arguably, the—perhaps—antiquated understanding of studenthood as a bourgeois pursuit that contributes to the problem. This research explores the broader economic pressures impacting students, reflective of the changes in the HE student profile in Scotland in recent years. This also means contextualising studenthood and emphasising the potential vulnerability of this group: examining HE students as low-income households, concentrated in areas with expensive accommodation (often in need of repair) and, in most cases, ineligible for state support i.e. Universal Credit.

What complicate matters and which is true for all accommodation types available to students—university halls, PBSA, and PRS accommodation—is that they are frequently unaffordable relative to the support package available to students, often reaching or exceeding the maximum maintenance loan. There is an assumption that students can bear the brunt of rent rises across all accommodation types; the housing options for HE students are prefaced on the idea that rental prices are feasible financially for those studying at universities. The transition in advanced economies to a knowledge economy has meant great demand for both university graduates and university research, putting pressure on institutions to increase student numbers and on young people to pursue HE. Widening access to HE has been achieved in the UK, but it has coincided with sweeping changes to how students fund their

studies. The following section delves into how the financial reality of student life is incongruent with the financial support offered to students.

3.2.6 (On policies of) widening participation

It is necessary to track some of the significant changes to the ways in which HE students' fund their study—having contextualised the housing pressures they experience—as implementation of policies of widening participation has coincided with sweeping changes and, in some instances, erosion of state support for students. This section, therefore, analyses policy related to widening access and changes to financial support for students. Analysis of policy is 'synergetic' with a critical realist theoretical framework (Couch, 2022) as it provides opportunity to 'locate' content of a policy within the 'larger context of political and economic forces' (Rata, 2014: 347) and understand how it impacts peoples' lives (Couch, 2022).

The welfare state can be defined as one which exhibits collective responsibility for social wellbeing, with four key dimensions: social security, health, housing, and education (Marwick, 1967). The inclusion of education here has, however, been contested. In some welfare regimes, education is considered an integral part of the welfare state, while in others it is viewed as separate from other policy (Allmendinger and Leibfried, 2003). HE, in particular, has frequently been excluded from welfare discourse, explained by historically only accommodating 'modest' shares of the population and, therefore, being in conflict with the 'collective' underpinning of welfare policy (Malinovskiy and Shibanova, 2023).

Widening access to HE is most commonly associated with the post-1992 reforms discussed earlier in the thesis. Recognising the systemic issue of unequal access to HE, universities across the UK rolled out recruitment programmes aimed at young people from disadvantaged and non-traditional backgrounds, such as outreach programmes and summer schools (Riddell, 2013). It is important to note that the primary focus of widening access historically throughout the UK has been on students who have experienced socioeconomic disadvantage, with less emphasis on students sharing protected characteristics as defined by the Equality Act 2010 (e.g. sexual minorities and ethnic minorities) (Arshad and Riddell, 2011). The emphasis on social deprivation as a means of disadvantage has faced criticism, with suggestions that there should be greater intersectional analysis of disadvantage, i.e. examining barriers such as disability or access to young people living in rural areas (Weedon, 2013).

To contextualise the economic pressures impinging on current cohorts of university students, one must journey back further than '92 and examine the expansion of the HE sector as a whole. Without treading too far beyond the scope of this research, the expansion of university education can be traced back to the context of the post-WWII period wherein great social reforms came into place as state powers were extended for the purpose of social reconstruction (Whiteside, 1996). The integration of social policy and education 'lies at the roots of the UK welfare state' (Allmendinger and Leibfried, 2003: 63), with education policy being overhauled during the post-war period as other policy developments were being implemented, namely, the introduction of family allowances, the right to all forms of medical attention and treatment through the National Health Service, and state maintenance of full employment—all of which falling under the Beveridge recommendation that there be one comprehensive system of social security (Marwick, 1967). In examination of historical education policy change across the UK, the outputs of two committees in particular will be explored: the Anderson (1960) and Robbins report(s) (1963), whose recommendations can be seen to drive HE policy throughout the UK until the late 1980s.

Access to university education until the 1960s is described as being more unequal (Willetts, 2013). Students were supported during this period, but, as there was no statutory duty to assist students by way of grants, any assistance received by students during this period was under the discretion of each local authority, meaning there was variation in practice of the system of awards given (Wilson, 1997), e.g. £96 was provided to students in Bury in the early 1950s, compared to £275 for students in Gloucester (Willetts, 2013). Reforms enacted resulting from the Anderson committee report (1960) meant a national HE policy, simplifying what had become a 'jungle of grants and scholarships' (Anderson, 2016).

The publication of *'Grants to Students'*, or the Anderson Report (1960), was the foundation for a UK-wide scheme which entitled students to full-payment of fees and means-tested grants for those awarded a university place for their first degree (Riddell, 2016). The new system recommended by Sir Colin Anderson's committee proposed generous maintenance and tuition awards for British residents achieving two A-level passes (or equivalent in Scotland), consistent across the country (Willetts, 2013). While fees were not abolished, full-time home students now had fees paid by the state and students were entitled to a maintenance grant regardless of whether they studied locally or moved to attend a different institution (Anderson, 2016). Both fee grants and maintenance grants were means-tested until 1977 and were offered as outright payments to students rather than loans. This,

comparatively generous student-funding model, meant universities also paid for student accommodation as well as social, welfare, and sporting facilities, with the funding of universities from the 1960s through to the 1980s paid for through general taxation (Anderson, 2016). From 1962 until 1990, full-time UK-based students studying for their first degree received 100% grants for maintenance, means-tested to their parents' income (Wilson, 1997).

While the educational system in Scotland has differed historically from that of England and Wales, the Anderson report (1960) broached that there was 'no reason why there should not be a very close assimilation of the public awards systems of the three countries' (Anderson Committee Report 1960: para 7, pg. 1). The Anderson report (1960) determined that grants should not be dependent on 'local judgement' and should instead be part of the national educational system (Anderson Committee Report 1960: para 273, pg. 79). For the sake of national interest, committee members urged the government to encourage 'the greatest possible number of men and women in higher education' and, while there was emphasis placed on the need for 'more scientists, engineers, and mathematicians'—recognising that there was a shortage of graduates in these disciplines—they were insistent that they do 'not agree that this should be allowed to distort the system of awards so as to favour one branch of learning above another' (Anderson Committee Report 1960: para 12, pg. 3). A key tenet of the report was that 'the nation should not depart from the ancient and sound tradition that young men and women go to the university to become all-round citizens and not merely to learn a special skill' (Anderson Committee Report 1960: para 12, pg. 3). Expansion of the sector was recommended and furthered by the Robbins Committee report (1963).

The Robbins committee report, *'Higher Education'* (1963) called for major expansion of the HE sector and proposed that university places should be made available to all who qualified for them, recommending the establishment of more new universities and tripling student numbers in universities with a target of 350,000 students at university by 1980 (Shattock and Berdahl, 1984), each receiving consistent type and quality of education as their predecessors (Anderson, 2010). In broad strokes, one can see improved access to university education throughout the 1960s and 1970s, with the introduction of a national admissions system and improved mechanisms for student financial support (Willetts, 2013; Turnbull, 2020). The Robbins report (1963), described as 'democratising' the HE model without radically changing it, saw expansion through the establishment of polytechnics in England and Wales and (broadly equivalent) central institutions in Scotland (Anderson, 2010). Central institutions were similar to polytechnics in England and Wales and were HE institutes emphasising teaching over

research. Turnbull (2020: 19) describes tension between the ‘Establishment’ and the university sector during this period, with the view that access to university should be the ‘preserve of the elite’ clashing with the committee’s view that limiting access to HE represented a ‘huge risk to the long-term economic and social wellbeing of the UK’.

The 1980s saw a massive increase in the number of students entering university, helping usher in this mass expansion was Conservative Secretary of State for Education Kenneth Baker who, in 1989, called for the doubling of HE entrants from 15% to 30% over the next 25 years (Baker, 1989). Critically, Baker clarified that expansion of student numbers in the HE sector should be achieved, principally, via private finance rather than public expenditure (Harding, 2011). All of this with context that the 1987 election meant increasing ‘Thatcherism’, correcting what was deemed a ‘perceived overreliance on the public sector’ (Arnott, 2011: 182). The number of home full-time undergraduates, ultimately, increased by over 50% between 1987-88 and 1992-93 (Wilson, 1997).

In 1989-90 ‘mortgage-style’ student loans were introduced to supplement student living cost grants across the UK and the 1991 Education Act ended the division of HE between the ‘autonomous’ university sector and the ‘public’ polytechnic sector or ‘central institutions’ in Scotland (Maclure, 1998). The Further and Higher Education (Scotland) Act 1992 removed the distinction between them, which meant that central institutions in Scotland amalgamated and the universities of Abertay, Glasgow Caledonian, Edinburgh Napier, Paisley (now West of Scotland), and Robert Gordon became university degree-awarding institutions. Means-tested student grants were reduced throughout the 1990s and began to be phased out in favour of loans from 1998 as Labour at Westminster—following their landslide electoral victory in 1997—introduced ‘up front’ means-tested tuition fees for students across the UK billed at £1,000 (Raffe and Croxford, 2015). Students in Scotland received exemptions for families’ whose income was below a £23,000 threshold, with a sliding scale of fees with those families earning over £30,000 liable to pay the full fee (Riddell et al., 2015).

Around the turn of the century one can begin to see significant divergence within HE policy, as devolution led to different approaches between the UK Government at Westminster and the new devolved governments in Scotland, Wales, and Northern Ireland.

3.2.6.1 HE policy divergence since devolution

Scottish HE policy has diverged, quite significantly, from the rest of the UK since this period. Scotland voted for devolution in the 1997 referendum and, in the first Scottish Parliament elections in 1999, Scottish Labour formed a coalition government with the Liberal Democrats. Across the UK the Liberal Democrats had made the scrapping of tuition fees a key pledge in their election manifesto and in their negotiations with Labour before agreeing to a coalition (Riddell, 2016). Following the establishment of the Scottish Parliament, the Scottish Liberal Democrats lobbied for the abolition of upfront tuition fees in Scotland and, following publication of the Cubie inquiry into Scottish HE and student finance in 1999, the Lib/Lab coalition Scottish Government decided that graduates should contribute £2,000 to a graduate endowment fund when they reached an income threshold (over £10,000) post-study, with exemptions for students from poorer backgrounds or those with disabilities (Riddell et al., 2015).

In 2004, the UK government introduced the Higher Education Act 2004 which permitted universities to increase course fees to £3,000, converted into loans and repayable on an income-contingent basis (Anderson, 2016), putting greater emphasis on costs of HE being met by students and their families rather than the state. Grants were, ultimately, abolished and replaced with loans across the UK between 1999-2000 (Riddell, 2016). A milestone for devolution in Scotland was the abolishment of tuition fees for Scottish domiciled students between 2000-2001, in contrast to the 'increasingly market-driven approach to Higher Education' by the Westminster Government (Riddell, 2016: 3).

Following the 2007 Holyrood election which saw the SNP form a milestone minority government, the party was able to act on their manifesto pledge to abolish the graduate endowment payment which meant no Scottish home student would have to pay back course fees upon graduation. This means no undergraduate Scottish home students have paid tuition fees since their abolition in 2007, their fees being paid by the Scottish Government (Riddell et al., 2015). Scotland is, therefore, the only country in the UK where undergraduate students pay no tuition fees, however, this only covers the cost of tuition, meaning students may still be required to take out a student loan to cover living costs while studying. On this basis, one could conceive that unequal access to HE has been redressed in Scotland, but this is, of course, an oversimplification, as increased access to HE has resulted in different challenges.

Widening access to HE in Scotland is a trend that can be seen continuing, yet there is still some disparity in entry rates for countries in the UK. Scotland remains having the lowest entry rate in the UK, with 29% of 18 year-olds entering university in 2023, compared to England (37%), Wales (30%), and Northern Ireland (38%) (Bolton, 2024). The Higher Education regulatory framework in Scotland is underpinned by the Post-16 Education (Scotland) Act 2013 which aims to improve access to HE for young people from the widest possible range of backgrounds. The Commission on Widening Access (COWA) recommendation 32 states that: 'by 2030, students from the 20% most deprived backgrounds should represent 20% of entrants to higher education. Equality of access should be seen in the college and university sectors' (SFC, 2023).

HE policy in Scotland has diverged from England significantly, with Scotland and Wales adopting policies described as 'more generous' for supporting students and 'less onerous ones for fees' as a means to increase participation from socioeconomically disadvantaged students. Changes include the establishment of a single funding council for both further and Higher Education in Scotland (Trench, 2009). Scottish-domiciled students studying in Scotland are entitled to free tuition, with students from low-income households entitled to an increased living cost loan as well as a non-repayable maintenance grant. Yet, this conception of Scottish HE as being more egalitarian has been contested.

Riddell (2016: 6) is critical of the 'strong political narrative' in Scotland that free undergraduate tuition 'automatically produce[s] a more egalitarian system'. Riddell points to research on participation rates in Scottish HE by Hunter-Blackburn (2016) which suggest that those who have benefitted most from the free tuition policy are more advantaged students. Hunter-Blackburn (2016: 30) cites a 'predictable effect' of devolution in Scotland being the cost of expanding HE being 'disproportionately borne by graduates from the most disadvantaged backgrounds'. This is identified by Hunter-Blackburn as middle-class students benefiting the most from the Scottish Governments' policy as they do not incur tuition fees, are significantly more likely to receive monetary support from their families to cover living costs, and are less likely to be reliant on maintenance loans, unlike their disadvantaged peers (Riddell, 2016; Hunter Blackburn, 2016). The policy of 'free tuition', furthermore, limits the mobility of disadvantaged and non-traditional students as it does not apply to those home students who wish to study outside Scotland (UCAS, 2024), meaning students would have to fund study outwith Scotland through a tuition fee loan—which is, likely, more feasible for students whose families possess substantial economic capital.

Welsh students are provided a comparatively more generous support package than Scottish students and makes for an interesting comparison with the Scottish HE funding system. The Welsh system of funding is, arguably, more equitable as all home students receive the same amount (£9,950) but both the grants and loans are provided on a sliding scale based on household income i.e. households earning under £18,370 receive a grant (£6,885) and income-assessed loan (£3,065) over the teaching year, while households earning over £59,200 receive a grant (£1,000) and income-assessed loan (£8,950) (Welsh Government, 2024). This figure increases for students studying outwith Wales and eligible disadvantaged and non-traditional students can also access further support via a Childcare Grant (which contributes towards the cost of childcare for any children), Parents' Learning Allowance (at a maximum of £1,896 per year based on household income), and an Adult Dependents' Grant (at a maximum of £3,322 per year, should a student have a partner or other adult who is financially dependent on them) (Welsh Government, 2024). The significance of this is that Welsh students may graduate with more debt on average than their Scottish peers, but they receive significantly more financial support during their degrees—which might ease some of the financial pressures associated with HE.

Sosu et al. (2018: 6) argue that the increased funds available to students from low-income households makes it easier to cover living costs during study, enabling them to 'progress through university without significant financial hardships', albeit, graduating with higher levels of debt compared to more advantaged peers, putting them at further disadvantage following graduation. This, however, can be contested by comparison of HE funding in other parts of the UK. The cost of teaching HE home students is met by the Scottish Government, at a cost of approximately £900m between 2022-2023, this figure also represents provision of non-repayable bursaries for living costs to the most disadvantaged students of up to £2,000 per year (IFS, 2023). While this means that Scottish home students leave university with lower levels of debt compared to students in the rest of the UK, the consequence is that they receive less support with living costs during study (IFS, 2023) which, arguably, creates more hardship overall. The assertion by Sosu et al. (2018) that HE funding in Scotland as it exists currently is sufficient for low-income households is observably wishful, as even those student who qualify for increased funds still require housing within demonstrably expensive sectors and—as reiterated throughout this thesis—are more likely to have experience of local authority care and family and relationship breakdown, and are

more likely to have children or other caring responsibilities, all of which compound challenges in accessing housing (Homeless Link, 2018; SSAC 2018; Soria et al., 2020).

What is distinct about Scottish HE—and partly why this research has zeroed in on Scotland specifically—is that access to HE differs here compared to the rest of the UK. What has been demonstrated in this section is that ‘free’ university in Scotland is a more nuanced issue than one might consider and, although the policy of free tuition can be identified as a significant policy in improving access to HE for those lacking social, economic, and cultural capital, it, nevertheless, has inadvertent impacts. The next section discusses how the level of maintenance loan offered to students in Scotland is insufficient considering the housing pressures demonstrated earlier in this chapter. What it intends to demonstrate is how feasible hardship is for students based on the current student finance model and how it might lead to further hardship for disadvantaged and non-traditional students

3.2.6.2 Contemporary context

It is important to demonstrate for the sake of this research how limiting student finance is in context of the housing system students navigate, established earlier in this chapter. What is evident when examining the figures and structure of student support payments for students is that they feasibly contribute to economic and housing precarity in this group.

Full-time students in Scotland typically take out the full living cost loan available to them, with student loan payments based on the gross household income of students applying (SAAS, 2018). Maintenance loans in Scotland are issued in 10 payments over 9 months (students receiving a ‘double’ payment at the start of term in September), akin to a monthly wage and differing from funding in England and Wales where students receive their loan in three instalments over the teaching year (SFE, 2024). The average living cost loan authorised in 2022-23 was £5,590 per full-time undergraduate student, with grants and bursaries (including the Young Students Bursary, Independent Students Bursary, and Care Experienced Bursary) provided to eligible students at an average of £1,775 per student (SAAS, 2023b). Students supported by SAAS from the 20% most deprived areas in Scotland (SIMD20) received more financial support on average (£7,050) than students from the least deprived areas in Scotland (£5,980) between 2022-23 (SAAS, 2023b), with students from the most deprived areas (63.1%) significantly more likely to receive a grant or bursary than those from less deprived areas (19.4%) (SAAS, 2023b).

Housing costs are, typically, the biggest outgoing cost for any household (Clarke et al., 2016), with student households being no different. The University of Glasgow—which became the catalyst for so much of this research—is used as an example here to emphasise the inherent difficulty in finding affordable student accommodation:

The average undergraduate accommodation fee for a bedspace in halls at the University of Glasgow for the 2022-2023 session was billed at £171.50 per week, working out to £6,688 over the standard 39-week tenancy agreement (University of Glasgow, 2023). The lowest priced accommodation offered by the institution (for a shared room) was £114 per week, working out at £4,460 (or £495 per calendar month) over the 39-week contract (University of Glasgow, 2023). A student receiving the average loan amount in Scotland (£5,590) that year—paying the average price for a bedspace in halls at the University of Glasgow—would be left with -£738 to cover living costs over the academic year. To stress this point further, care experienced students in the 2022-2023 session—who received the most ‘generous’ support package (a non-income assessed Care Experienced Students Bursary of £8,100) (SAAS, 2023b)—would still struggle staying at university accommodation at the lowest price point (Cairncross House): leaving them with £3,640 over the academic year. The most vulnerable students, therefore, would be expected to live on approximately £404 per month or £93 per week while studying. To put this in context, the destitution income threshold calculation for the same period (2022-2023) was determined to be <£95 per week for a single household. By this measure, all students receiving maintenance loans and/or bursaries and grants staying in university halls at the University of Glasgow would be considered destitute based on the existing support package (JRF, 2023).

Student incomes are small. If they cannot be supplemented by parental support, the alternative is reliance on part-time, precarious, and seasonal employment (Smith and Holt, 2007; Morris and Genovese, 2018). Students are, however, expected to attend lectures and classes on campus and to supplement in-person teaching with independent study, meaning a standard study week is, expectedly, 35 hours per week (the equivalent of full-time employment) (University of St Andrews, 2023; University of Edinburgh, 2023). Those students who need to work over and beyond the hours expected of them to gain a ‘good’ degree of 2:1 and above do so to the detriment of time to socialise, rest, and sleep (Glogowska et al., 2007: 69; Havlik et al., 2020). Undue stress is, therefore, put upon those students cannot support

themselves on loans and bursaries alone. In acknowledgement of the role of a university to administer social, economic, and cultural capital, this is especially detrimental to disadvantaged students without strong networks as undertaking a high amount of paid work (more than 17 hours per week) is found to negatively impact learning progress, engagement with staff and fellow students, and graduate outcomes (Moore et al., 2013; HEPI, 2018).

Changes to student finance in Scotland has resulted in contemporary groups of students being reliant on loans to cover housing and other living costs. This section has evidenced ways in which the financial support offered in Scotland is incongruent with the reality of the cost of living as a student. If maintenance for students is inadequate, hardship ensues. More advantaged students might still be financially dependent on their families throughout their period(s) of study, but students without these kind of support networks are at a disadvantage, reliant on insecure (and increasingly scarce) work. Complicating matters, regardless of background, is students navigating housing without state support to help with living costs. This chapter has already established that student housing is a resource that is often scarce, expensive, and of varying quality. Having now evidenced limitations of student finance to cope with increasing costs in the sector, what assumptions have to be made about the student population to rationalise and justify price rises in the sector?

HE has changed in terms of who accesses it and what is taught. The economy in which students step into post-study has, similarly, transformed. Access to HE has shifted over time from, primarily, a system of grants and awards towards maintenance loans, implying a shift from state responsibility towards personal. The next section of the literature review expands on this, 'deconstructing' existing conceptions of studenthood.

3.3 Reconceptualising studenthood

This chapter has identified what causal mechanisms might interact to explain experiences of housing insecurity and homelessness among HE students.. This final section explores existing conceptions of students and studenthood itself, demonstrating how research on students' housing precarity has been disadvantaged by, arguably, outdated and inaccurate ideas about HE, students' reasons for pursuing it, their journeys through it, and their outcomes post-study. This section discusses challenges associated with transition, culture, and alienation in the HE environment which further complicate students' housing and educational pathways.

3.3.1 Transition

The transition to university is often depicted as a pathway, or journey, that students embark on (Christie, 2009; McIntosh, 2016). For those students who move to attend university—down one of the routes specified earlier in this chapter—the transition involves more than a change of address. It means adapting to a new educational environment as well as new physical and social conditions, requiring independence, self-regulation, and initiative (Maloshonok and Terentev, 2017). Literature has, largely, framed the transition to HE as both a ‘linear, time-bound, chronological process through which students learn to navigate institutional norms, structures, and procedures’, and a ‘growth’ process through which students experience significant, or ‘critical’, incidents at key stages during degree study which result in changes to identity, aligned with academic progress (Taylor and Harris-Evans, 2018: 1255). Yet, the linearity of students’ transitions can be ‘messier’ than many envision.

The transition to university is better understood as an increasingly complex process (Christie, 2009), coinciding with substantial changes in young peoples’ lives (Jindal-Snape and Rienties, 2016), and a process of maturation, development, and ‘becoming’ (Gale and Parker, 2012). The transition to university means one’s institution becomes interconnected with one’s identity, a part of the ‘whole life of the student’ (Taylor and Harris-Evans, 2018) and has been described as both the ‘biggest hurdle’ facing students (Cook and Leckey, 1999), and as a particularly anxious time for young people (Gill, 2021). Transition is also considered a greater hurdle for disadvantaged and non-traditional students (Thiele et al., 2017), which is concerning as poor transitions produce feelings of alienation, creating barriers for student engagement (Jones, 2017).

Havlik et al. (2020) find that the socioeconomic status of students can impact outcomes in terms of transition, attainment, and retention. Christie et al. (2004), in their study of non-continuing students in HE in Scotland, find that—given changes in student profiles in the UK—there exists considerable variations in non-continuation rates by social class and by institution. Higher rates of withdrawal among non-traditional students, and, notably, in less ‘prestigious’ UK universities is argued as exacerbating the ‘steep class gradient evident in the new profile of students’ (Christie et al., 2004: 618). The researchers attribute non-completion to widening access and participation, arguing that the now greater diversity of students in Scottish universities are more likely to possess non-standard qualifications and lower grades which may ultimately make them less able to cope with transition and the upkeep of postsecondary

work. In this context, struggling and withdrawal from courses would be attributed not to the students themselves, but to institutions failing to prepare students for transition and support them through it. Given the increasing massification of HE in the UK since this work was published, it is likely that these struggles have become entrenched.

McInnis and James (1995), explore how students hold preconceptions of HE which affect their degree of involvement in educationally effective practices. This point feeds directly into discussion on whether students from non-traditional backgrounds are being adequately supported by universities during the transition process. Vinson et al. (2010: 91) describe such preconceptions forming as a result of parental attitudes or understanding of university information ‘gleaned from discovery days, comments, or experiences from peers or other family members’. Students from families, or even entire communities, without collective experience or understanding of HE can be ill-equipped to navigate the transition, with subsequent impacts on performance and wellbeing. This is significant, considering that one of the most important factors in ensuring student success in education is the active involvement of parents and guardians in a child’s education (Tedin and Weiher, 2011), with parental involvement of particular benefit to students from disadvantaged backgrounds (Bryk and Schneider, 2002).

Discussion of students’ journeys through HE will be broken down to two facets: the physical (housing) pathway and the (slightly) more abstract educational pathway. Discussing both demonstrates the complexity of students’ journeys through HE.

3.3.2 (Rethinking) the typified student housing pathway

The process of transitioning to university, typically, involves a change in housing—having established earlier in this chapter that over 80% of students across the UK do so each year (Whyte, 2019). Moving from the family home to attend university is considered ‘normal’, a ‘rite of passage’ to adulthood (Holdsworth, 2006; Balloo et al., 2021). Recent literature has, however, begun to rethink students’ housing pathways.

As established, the typified student housing pathway involves a move from the family home to an initial period in shared university accommodation, followed by subsequent move(s) to shared accommodation in the PRS, resulting, ultimately, in homeownership (Rugg et al., 2004; Heath, 2008; Smith and Hubbard, 2014). The student pathway is described as a ‘particular and specific trajectory to adulthood’ (Christie et al., 2002). Students are considered

to be in a 'semi-autonomous state' and 'opaque' in housing terms, meaning their housing pathways are often misconstrued (Rugg et al., 2004).

The typified student housing pathway is prefaced on class-advantage. Rugg et al. (2004) describe it as a 'supervised' and 'sheltered' trajectory, but one that exhibits an expectation of mobility, both through different housing types and in serial returns to the family home. There is an element of infantilism inherent to this understanding of students' housing journeys, considered 'semipermanent', predicated on, often, substantial family support, and not seen as living truly independently (Balloo et al., 2021). HE study is, therefore, considered a stepping stone to adulthood (Holdsworth, 2009), with the move from the family home to university accommodation a first 'taste' of living independently. The student housing pathway is described as akin to an apprenticeship, 'an essential education in housing that enhances the housing and labour opportunities of graduates' (Rugg et al., 2004: 22), considered 'favourable' to student renters due to universities' offer of first-year accommodation guarantees. What contests the favourability of this housing pathway is that many of the features that had been, hitherto, 'favourable' to students are no longer guaranteed to newer intakes of students—the accommodation 'crises' at Scottish universities a notable example. Ford et al. (2002), however, recognise different pathways for students, understanding that this 'sheltered trajectory' does not reflect that of all student renters. Ford et al. (2002) describe, for example, a 'chaotic' housing pathway, describing how students can become constrained by a lack of income, the absence of family support, and ineligibility for certain types of housing. Found, typically, in the PRS, researchers note that 'episodes' of homelessness are common in this pathway, as well as entrenched mobility (Ford et al., 2002). Challenging the linearity of students' housing pathways means understanding the complexity of students' housing journeys, and in more nuanced ways. The typified student housing pathway has received considerable critique (Taylor and Harris-Evans, 2018; Gravett, 2019; Holton and Finn, 2020; Baker and Irwin, 2021; Balloo et al., 2021) and is argued by this research as increasingly irrelevant to understanding of the housing pathways of contemporary students.

What has complicated students' housing pathways considerably are the impacts of widening participation in UK HE. Christie et al. (2002: 209) make mention of the stereotype of student life as 'generally privileged and largely the preserve of the middle classes', with the experience of 'a little hardship' a short-lived insight into the wider world. Yet, they contest this, pointing to the mass expansion of HE in the UK and intakes of an increasingly broad cross-section of society, particularly drawn from working-class communities as evidence that

this stereotype of studenthood as now a ‘long way from reality’ (Christie et al., 2002: 210). This chapter has demonstrated that each of the housing routes students can take through HE exhibit some measure of precarity. Sweeping changes to student housing is predicated on the idea that students have access to the kind of economic capital necessary to afford increasing rents associated with the luxurification of the student housing sector. This means an inherent assumption of which students are renting.

Disadvantaged and non-traditional students have also been established in this thesis as lacking economic and social capital, which creates barriers to their access of housing and in seeking assistance when experiencing housing difficulty, respectively. In discussion of HE transitions, they can also be acknowledged as lacking cultural capital: possessing limitations in knowledge, values, experience, and behaviours that assist an individual in navigating culture. Mention of capital has, thus far, been limited to its relationship with housing, but requires greater examination in discussion of the more abstract discussion of studenthood and its relationship to the knowledge economy.

3.3.2.1 Capital

Bourdieu (1986) defines three main forms of capital—economic, social, and cultural. How capital is distributed among individuals determines one’s chance of success in whichever avenue they pursue (Reay et al., 2009). To demonstrate this in a HE context, students from disadvantaged backgrounds lack access to monetary assets (economic), lack connections to those with status and power in their social network (social), and lack linguistic and cultural competences which are accumulated from one’s family and which assist with learning (cultural).

Students without these forms of capital—especially cultural—may have trouble transitioning through key stages of their educational journey (Holton, 2017), as cultural capital assists the intellectual transition from school to university education (Gravett, 2019). The culmination and reproduction of cultural capital between parent and child is central to understanding how class is maintained and reproduced (Patiniotis and Holdsworth, 2005). For example, people in the UK whose parents have university degrees are significantly more likely (64%) to get a degree compared to those whose parents have no qualifications (18%) (SMC, 2023). The cultural capital transmitted to more advantaged, middle-class students, therefore, ensures a smoother transition to HE and trajectory through it. Disadvantaged and non-

traditional students are, therefore, groups of students that require particular support to navigate the culture and practice of HE.

Students' educational journeys through university are also entangled with the typified housing journey established earlier. Baker and Irwin (2021) note that transition-related activities remain premised on the idea that students move directly from high school to university, bringing with them knowledge of the university environment, conventions, teaching, and assessment. Yet, recognising the increasing diversity of students' learning backgrounds means recognition that fewer and fewer students will experience a smooth transition into and through university. Those whose parents could not offer information and guidance on university can feel 'held back' educationally (Bowl, 2001), making the move into HE a 'shock', accompanied by a sense of 'powerlessness', and a struggle for 'personal, financial, and emotional survival' (Bowl, 2001: 141).

Those who exhibit high levels of capital are better able to secure benefits through relationships in their social networks (Skobba et al., 2018). With the absence of these relationships and networks, disadvantaged and non-traditional students lack knowledge of the culture, customs, and practices of academia which leads to difficulties with enrolment, transition, post-study plans, and retention (Gupton, 2017; Skobba et al., 2018; Karlin, 2019). Glogowska et al. (2007), studying factors influencing students' decisions to leave HE, finds that, for students who have come to HE through non-traditional routes, the theoretical and academic demands of the course were 'unexpected', with participants reporting that they were not made sufficiently aware of what their course entailed. Exacerbating these problems were the extraneous demands of paid employment and financial pressures. This study is US-based and, while its generalisability to the UK context is questionable, the stressors identified by participants are likely to mirror those experienced by students in the UK. Most students in the study had to supplement their income through employment, which led to them being 'more exhausted and less able to cope with an already demanding course' (Glogowska et al., 2007: 69). The dual pressures of work and study meant many struggled with responsibilities and maintaining a social life, leaving them unable to engage with their peers, and resulting in a 'growing sense of not "belonging" to their group'. A point echoed by Havlik et al. (2020) and, naturally, likely to impact socioeconomically disadvantaged students especially.

Universities are institutions in which students can accumulate capital (Martin, 2009). The institutional social capital transmitted from universities to students has been thought to play

a large part in connecting graduates to graduate jobs (Brinton, 2000), owed, not just to having attended a particular HEI, but to the networks established with peers while studying there (Hall, 2011). This is recorded in research which shows that over half of students in elite institutions use family contacts for their post-graduation plans (Martin, 2009). Leonard (2004) states that for students to 'get ahead' in the HE environment rather than merely 'get by', they must establish links between communities with bonded social capital and wider society. Successful educational journeys are, therefore, prefaced on students' ability to capitalise on their established relationships with their family and friends to forge new relationships with those in other networks. It is difficult to determine to what extent disadvantaged and non-traditional students are able to accumulate capital and forge relationships beyond their immediate networks, having established their difficulty to transition to university and engage with wider aspects of university life. Considering this then has implications for students' motivation for HE study and what their outcomes are following graduation.

Mann (2001) explores how the meaning of education and motivation for attaining it has changed over time, suggesting that students' motivations for attaining a degree have become 'institutionalised', in that they feel they have no real choice in the matter. Mann evidences this with a student survey at the turn of the century (Times Higher Education Supplement, 1999: 6) suggesting students 'drifted' into HE as the next logical step on the journey to adulthood. Students would, therefore, go down the university route either out of consciousness of the need to improve their prospects in a competitive labour market, uncertainty, or because of family expectation. This is argued as being exacerbated by government policy to widen participation in HE (Jones, 2017).

Mann (2001), advancing the work of Lyotard (1984), argues that the changing sociocultural context of HE (in both what is taught and who is learning) has, inevitably, led to HE students feeling alienated and despondent. This is attributed to a loss of the 'ideals of emancipation or of truth' in university knowledge, with HE learning and teaching now narrowly focused on developing in students the 'skills necessary to tackle world competition and to fulfil society's needs' (Mann, 2001: 8). University in this context derives its worth not from contribution to knowledge or to culture, but in its utility to the global economy:

'The desired goal becomes the optimal contribution of higher education to the best performativity of the social system' (Lyotard, 1984: 48)

3.3.2.2 Student as consumer

Universities are described as ‘engines of economic growth’ in the era of the knowledge economy (Chakrabarti and Santoro, 2004). The shift towards a knowledge economy, as established earlier in this chapter, has meant the transformation of the HE landscape through physical expansion of the sector and mass intakes of students, but has also meant increasing neoliberalism of HE. Globalised, market-oriented forces now underpin educational policy and strategy in many nations, including the UK (Patrick, 2013). In an increasingly globalised economy, knowledge of technology, information, and communication technologies are given primacy due to their economic utility, to the detriment of other disciplines like the arts and humanities (Patrick, 2013). Universities are, therefore, described as a ‘key driver’ towards the knowledge economy, evidenced by how they have been encouraged to forge partnerships with industry and business (Peters, 2003). This is true even in Scotland—where the cost of tuition is met by the government—as there is an assumption that ‘free’ HE will be paid for by universities expanding into international markets.

The Scottish Government has controlled the number of spaces for Scottish home students since 2013-2014 to stem spiralling teaching costs. This has meant that funding per student per year of study has fallen by 19% in real terms over the past decade, making Scottish universities increasingly reliant on international student fees (IFS, 2024). While students from elsewhere in the UK are charged tuition fees to study in Scotland, international students can be charged significantly more, with no caps on numbers, argued as incentivising recruitment of international rather than home students (IFS, 2024). Scottish universities are, therefore, reliant on international students’ fees to subsidise the teaching of home undergraduates (IFS, 2024). The University of St Andrews can be used as an example which emphasises the disparity in tuition fees accrued from different undergraduate students. Tuition fees for home students studying Arts, Divinity, and Science degrees at the institution between 2023-2024 was capped at £1,820 per annum and covered by the Scottish Government; students from the rest of the UK paid £9,250, while overseas students paid £28,190 (St Andrews, 2024). Furthermore, indicating that UK universities are experiencing financial pressures to maintain this income stream, the University of York is reported to have told staff to lower admission requirements for overseas entrants (Adams, 2024; Fisher et al., 2024).

The maintenance of funding for universities is predicated on HE providing external benefit to the economy as they contribute to a country’s ‘competitive standing in the global marketplace by producing and disseminating economically productive knowledge’ (Naidoo

and Williams, 2015: 210). Knowledge, and universities by extension, become actors in the maintenance of public good; central to the (knowledge) economy. Widening participation is a key determinant of this, as improving access to HE increases social equity and mobility, meaning disadvantaged young people can access university, *hypothetically* improve their capital and skills, and, most importantly, contribute to the economy (Naidoo and Williams, 2015). The usefulness of a degree is, thus, determined by what extent it benefits the economy.

Students, therefore, become consumers in the knowledge economy—attributed to the marketisation of UK HE, via governments’ attempts to shift the funding of study from the state onto students as ‘customer beneficiaries’ (Naidoo and Williams, 2015: 208). Market-driven demand means universities, like other public sector organisations, are pressured to become ‘entrepreneurial’ to ensure their ‘competitiveness’ among other universities and other university markets, implying a shift to neoliberalism in the HE sector (Raaper, 2019: 1). Universities, thus, compete to offer students the best ‘deal’ in the market. In this context, students are increasingly addressed in policy and discourse as fee-paying consumers who practice economic decisions (Raaper, 2019).

Marketisation of HE has meant competition between universities and competition for funding, but also means competition for students. With universities required to continuously recruit students, this results in concerning implications for those disadvantaged. The Social Mobility Commission (2019: 86) describes HE as ‘an engine for social mobility’ if disadvantaged students can successfully move through it. The report, however, acknowledges that disadvantaged students, nevertheless, are more likely to dropout from their degree and less likely to end up in high-skilled jobs. Candidly, the report admits that universities and government have placed such emphasis on widening access and participation in HE, but that the need for universities to ‘stay afloat amid this competition for students’ has resulted in ‘perverse incentives being offered to disadvantaged students to take up places on courses and at universities which are not the most suitable for them’ (SMC, 2019: 86)—which the commission considers potentially damaging for social mobility. This also leads to reduced graduate outcomes, as they evidence data suggesting HE students who received free school meals in primary school were paid, on average, 11.5% less than their peers post-study (SMC, 2019: ix).

Peters (2003) provides in-depth exploration of the role of universities in producing workers for the knowledge economy and pays particular attention to the communications of

Joseph Stiglitz, ex-chief economist of the World Bank and former advisor to the White House. Stiglitz (1999) defines a trained labour force as the key to the success of a knowledge economy, achieved by focus on improving educational systems. Stiglitz determines three facets that make a knowledge economy successful: (i) 'higher order cognitive skills', (ii) training in science and technology (including subsidies for science education), and (iii) increased competition in higher education (attributing a lack of 'strength' of HE to it being a sector in which competition is 'most limited'). These facets espoused by Stiglitz can be seen to drive much of the trend of neoliberalism in UK HE. Education, it is argued, has been 'incorporated into an agenda of wealth production at nation state level' (Patrick, 2013: 2). Patrick (2013: 4) points to research by Brown and Lauder (2006) to further articulate their point on the impact of neoliberal ideology on the transformation of HE, described as the 'end of education' to the 'creation of the knowledge worker':

'The children from wealthy backgrounds no longer have an unfair advantage over children from disadvantaged backgrounds, because of the international character of the labour market. What holds back the children from disadvantaged background is not the fact that those from privileged backgrounds enjoy all the educational advantages, but their lack of credentials, knowledge and skills which prevent them from competing in the global competition for high-skilled, high-wage employment' (Brown and Lauder, 2006: 28).

The shift to a knowledge economy has meant emphasis on 'knowledge workers' and 'labour market flexibility' as a means to compete in an increasingly globalised economy (Brown and Lauder, 2006: 35). Prophetically, Brown and Lauder (2006) note that an oversupply of these relevant skills means employment and wage competition shifts to a global auction based on quality and price. Widening access policy have massively increased the number of students entering university, but this has also massively inflated the graduate pool. Those students whose graduate outcomes result in lower wages and precarious work will tend to be those students who are disadvantaged and non-traditional.

3.4 Summary

This chapter has evidenced the ways in which a shift to a knowledge economy has transformed the UK housing market, as well as students' housing and educational journeys through university. What is clear is that these changes, while targeted at improving access to housing for student renters, have also disadvantaged this group in a multitude of ways. Despite the changes that have occurred in university towns and cities as a result of widening access policies since the 1980s, students' housing experiences still remain broadly similar: students are still

expected to share living spaces, to be mobile, to adapt to any property available to them (regardless of state of repair), and still concentrate in 'studentified' areas. The expansion of HE in the UK has outpaced the availability of suitable, quality, affordable accommodation for students, meaning university towns and cities have limited capacity to ensure housing welfare for university students. Limitations in university provision of housing for increasing intakes of students has meant a 'spillover' of students into the PRS, where HMOs have transformed housing surrounding universities, displacing other renters. As the spillover of students into PRS HMO was, however, inadequate at addressing housing shortages, PBSA now proliferates the student housing market, which has helped ease shortages but has not stopped them. The concern with PBSA is its movement upmarket, with luxury student living becoming a norm in new developments, pricing out students without substantial economic capital and—because these students are renting from a specialist—a division has been created in rights between students living in different housing types.

A historical overview of changes to the way HE students fund their education (section 3.2.6.2) paved way for discussion around the insufficiency of existing loans, bursaries, and grants to meet the needs of contemporary groups of students and demonstrates that this may contribute to hardship among them. This is argued as creating more barriers for disadvantaged and non-traditional students who, typically, lack financial support and who, often, have to supplement their incomes with precarious, part-time work to cover housing and living costs. The changing faces of UK towns and cities are, frequently, driven by student renting, but there is often a failure to reflect on the fact that it is those students—particularly those disadvantaged and non-traditional—who 'suffer' the consequences of increasing luxurification of HE housing (section 3.3.2). Having examined the primary housing types available to students, one can see the discordant nature of student renting. What underscores the problems with each type of tenancy is that students are limited in their ability to redress any issues that arise as they are a group who is frequently unaware of their rights as tenants, receive limited state support, and are, often, viewed in a profoundly negative light.

This research, ultimately, points to massification of the HE sector as complicating students' housing journeys. Widening access policies and the increasing international reach of universities has meant increasing intakes of students recruited without the infrastructure to house them. Neoliberalised reform to HE across the UK is argued as disproportionately impacting disadvantaged and non-traditional students as they are more likely to experience housing precarity and less likely to possess the kind of economic capital to access increasingly

expensive housing. This insight responds to the first of the two questions which have guided this research: *'What is causing HE housing precarity in Scotland and what are its impacts?'*

The expansion of HE and the subsequent transformation of university towns and cities has entrenched conflict between students and non-students and has created an environment wherein housing has become more expensive altogether. It is the negative perception of students that needs to be unpacked here as students themselves bear the brunt of ire towards structural changes in the housing sphere. This is attributed to a fundamental mismatch between perceptions of studenthood and the reality of contemporary HE study. This *antiquated* conception of studenthood is argued, furthermore, as obscuring the experience of housing precarity among students. This insight responds to the second of the two questions which have guided this research: *'Why has HE housing precarity received relatively scarce attention in research compared to homelessness among other groups?'* While chapters 2 and 3 helped gauge what factors disrupt students' housing journeys and provided a rethinking of students' housing and educational journeys, the systematic review of student homelessness literature that follows in chapter 4 outlines existing research on housing insecurity and homelessness among HE students.

4 A systematic review of existing research

This chapter provides a systematic review of existing HE housing insecurity and homelessness literature to demonstrate what the current evidence base is and what gaps in literature this thesis helps fill. The context in which HE housing insecurity and homelessness is studied has changed dramatically since beginning this research, with the issue having shot up the agenda significantly. A challenge, initially, was amassing a significant volume of existing research in this area, most of which centred around US universities.

Literature on homelessness in HE settings is relatively scarce, especially when compared with research on homelessness amongst other groups, and, again, particularly at the onset of the research in 2019. What complicated searches was filtering out instances of homelessness among students in different educational settings. For example, there is a great number of studies into homelessness in K-12 settings in the US (the US equivalent to secondary education in the UK), which fell outwith the scope of this research. Similarly, studies existed of students studying in HE settings who had experienced homelessness before studying which, again, fell outwith the scope of this research. Owing to a lack of sources and a lack of discourse around homelessness in university settings, especially in the UK, research was widened to look at housing and homelessness, generally, and attempt to tease out where HE housing precarity may be occurring, but also why there was an apparent dearth of resources to accumulate a robust literature review (chapters 2 and, especially, 3). This research has university study and, indeed, universities themselves as the locus of homelessness, which made garnering relevant literature a challenge. What further stifled research was the perfunctory nature of US-based research on this matter, which overwhelmingly fails to ask why students are experiencing housing insecurity and homelessness, instead attempting to gauge solutions to the problem.

Inclusion criteria was determined by each study's relevance to housing insecurity and homelessness in Higher Education settings specifically, meaning only studies specifically covering instances of housing insecurity and homelessness among university/college students are included. Given gaps in literature that remain, inclusion criteria are wider in terms of format—eligible works cited include peer-reviewed journal articles, Doctoral and Masters' theses, and relevant grey literature. Most existing research is US-based and seeks to understand how widespread housing insecurity and homelessness is among students, with many studies seeking to address impacts and prevention strategies. These studies often draw

from particularly large datasets, however, most lack sufficient depth in understanding of the structural factors of housing difficulty among students. This thesis attempts to fill this gap, with particular focus on what causal mechanisms may interact to cause or exacerbate housing precarity among students. Table I provides an overview of works cited in this literature review section and demonstrates quite substantial gaps in knowledge in this research area. Following the overview of works included in this literature review, the main findings of these existing works are discussed.

4.1 Search terms

Articles were sourced from relevant databases using Boolean operators. Multiple databases were used (including Google Scholar, ProQuest, and JSTOR) to ensure the dataset included articles across different disciplines and journals (Skobba, 2023). The search protocol focused on key words: 'youth', 'homeless', 'education', 'Higher Education', 'student', 'university', 'college', 'housing', 'insecurity', 'unhoused', and 'transition'. Given the apparent scarcity of articles, a particularly broad timeframe was set (from 1980 onwards). Most research, it transpired, has been published since 2012.

Three questions were asked having identified and amassed literature:

1. *Does the literature focus on housing insecurity and homelessness among students?*
2. *Is the literature relevant to the research questions being pursued?*
3. *Does the literature contribute to the research(er)'s insights?*

Asking these questions enabled the researcher to identify which articles would be included and excluded from this systemic review (O'Brien and McGukin, 2017); only those articles included in the final review responded positively to all three questions. Following screening and investigation of each article, this was narrowed down to those in Table I ($n=35$).

Table 1: Works included in systematic literature review

Author(s)	Document type	Research questions; Purpose of study	Conceptual; Theoretical Framework; Theorist(s)	Location	Measure(s)	Sample and size	Discusses factors causing or exacerbating housing precarity?	Co-occurring needs insecurities/ impacts of housing precarity	Significance to research; Significant insights
Adame-Smith (2016)	Doctoral thesis	Research seeks to obtain a greater understanding of the 'lived experience' of homeless college students.	Maslow's hierarchy of needs	US	(Qual) Interview	8 HE students	None mentioned	(No mention)	Confirms instances of housing insecurity (HI) and/or homelessness among students
Anderson et al. (2022)	Journal article	What is the meaning of FI, what are its impacts, and what solutions can be found to tackle FI?	(No mention)	US	(Qual) Interview	30 HE students	(No mention)	FI compromised mental and physical health of participants	Finds housing costs/living expenses to be primary contributor to food insecurity (FI)
Bland (2018)	Journal article	Explores the relationship between estranged students studying at UK universities and colleges and their families	(No mention)	UK	(Quant) Survey	564 HE students	Author points to the experience of poverty as a cause of homelessness among participants surveyed	Finds instances of students leaving their degrees due to experience of living in unstable housing	Finds instances of student homelessness resulting from housing costs and tenancies ending in student accommodation over summer break
Bowers and O'Neill (2019)	Journal article	Synthesises data from seven studies on student homelessness to develop a comprehensive understanding of their housing experience	(No mention)	US	(Qual) Meta-synthesis	60 HE students	(No mention)	(No mention)	Consulted at onset of research; highlights substantial knowledge gap on causes of HE housing precarity
Broton and Goldrick-Rab (2018)	Journal article	Collates data from four surveys on FI and HI among HE students across the US	(No mention)	US	(Quant) Survey	>30,000 HE students	(No mention)	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students

Cady (2016)	Journal article	Author shares interactions with students struggling with FI	n/a	US	n/a	n/a	n/a	Describes interactions with students experiencing housing insecurity	Confirms instances of HI and/or homelessness among students
Coakley et al. (2022)	Journal article	Examines associations between FI, HI, mental, and physical health among university students	(No mention)	US	(Quant) Survey	833 HE students	(No mention)	Describes HI and FI as exacerbating mental and physical health problems	Confirms instances of HI and/or homelessness among students
Collins (2017)	Media article	Reports on homelessness among international HE students in New Zealand	n/a	NZ	n/a	n/a	n/a	n/a	Confirms instances of HI and/or homelessness among students
Crutchfield (2016)	HE report	Policy paper (HE housing insecurity and homelessness)	(No mention)	US	(Mixed-methods) Interview; Survey; Focus group; Document analysis	(Interview) 92 academic staff, (Survey) 1,039 HE students, (Focus group) 16 HE students	(No mention)	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students
Evans (2022)	Doctoral thesis	Explores homelessness among care experienced Higher Education students	Critical realism	UK	(Qual) Interview	11 HE students	Points to availability and affordability of accommodation	Participants indicate feelings of anxiety stemming from precarious housing; describes HI impacting degree performance	Confirms instances of HI and/or homelessness among students
Fyall (2019)	HE report	Explores on HI and FI among University of Washington students	n/a	US	(Quant) Survey	5,440 HE students		Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students

Geis (2015)	Masters thesis	Explores the academic and social experiences of students experiencing homelessness	(No mention)	US	(Qual) Interview	7 HE students	(No mention)	(No mention)	Confirms instances of HI and/or homelessness among students
Gibb et al. (2022)	Report	Research was commissioned to inform the work of the PBSA Review Group, tasked with the development of a Student Accommodation Strategy for Scotland	(No mention)	UK	n/a	n/a	Points to students coming from lower-income, widening access backgrounds; increasing affordability pressures across student accommodation provision	n/a	Demonstrates or embodies significant gap in literature; confirms instances of HI and/or homelessness among students
Glantsman et al. (2022)	Journal article	Assesses college students' FI and HI risk amidst the COVID-19 pandemic	(No mention)	US	(Quant) Survey	1,956 HE students	(No mention)	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students
Gupton (2017)	Journal article	Explores the experience of homelessness among HE students and gauges how community colleges can promote resilience among this group	Resiliency theory	US	(Qual) Interview	4 HE students	Points to the experience of trauma in earlier life as a cause of homelessness among participants surveyed	(No mention)	Confirms instances of HI and/or homelessness among students

Hallett and Crutchfield (2017)	Journal article	Explores how homelessness intersects with social issues that marginalise individuals and negatively influence degree completion (including poverty, care experience, and LGBTQ+ discrimination)	n/a	US	n/a	n/a	n/a	n/a	Demonstrates or embodies significant gap in literature
Hallett and Freas (2017)	Journal article	Seeks to understand how students experiencing homelessness experience community college, focusing on the multifaceted traumas that negatively impact their educational engagement and persistence	(No mention)	US	(Qual) Life history	7 HE students	Authors point to the experience of trauma in earlier life as a cause of homelessness among participants surveyed	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students
Hallett et al. (2018)	Journal article	Discusses developing spaces on campus that serve students experiencing homelessness, recommending a single point of contact on campus	(No mention)	US	(Qual) Interview	8 HE students	(No mention)	(No mention)	Confirms instances of HI and/or homelessness among students
Hurst (2022)	Debate paper, third sector org	Discusses institutional responses to HE homelessness across the UK	n/a	UK	n/a	n/a	Points to continued policy focus to widen participation by bringing more disadvantaged students into HE	n/a	Demonstrates or embodies significant gap in literature

Jangiou (2022)	Journal article	Illustrates the short-term impacts of the COVID-19 pandemic on HE students who use a university-provided food pantry	Resiliency theory	US	(Qual) Interview	12 HE students	(No mention)	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students
Karlin (2019)	Doctoral thesis	Investigates assistance programmes targeted at homeless youth to support them through college	Resiliency theory	US	(Mixed-methods) Survey; Interview	(Survey) 130 HE students; (Interview) 8 HE students	(No mention)	Finds HI co-occurring with mental health problems	Confirms instances of HI and/or homelessness among students
Karlin and Martin (2020)	Journal article	Investigates homelessness and housing insecurity on college campuses in the United States	Resiliency theory	US	(Mixed-methods) Survey; Interview	(Survey) 130 HE students; (Interview) 8 HE students	(No mention)	Finds HI co-occurring with mental health problems	Confirms instances of HI and/or homelessness among students
Kornbluh et al. (2022)	Journal article	Explores the relationship between housing instability in relation to academic and mental health outcomes.	(No mention)	US	(Quant) Survey	1,416 HE students	(No mention)	Describes HI and FI as exacerbating mental and physical health problems as well as impacting degree performance	Confirms instances of HI and/or homelessness among students
Landry et al. (2023)	Journal article	Highlights research gaps in the area of college FI	n/a	US	n/a	n/a	n/a	Finds HI co-occurring with FI and mental health problems	Demonstrates or embodies significant gap in literature
Maurer (2017)	Masters thesis	Seeks to understand the experiences and obstacles homeless college students face while they work toward a degree.	Resiliency theory	US	(Qual) Interview	4 HE students	(No mention)	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students

Moya et al (2022)	Journal article	Explores FI and HI among university students at a public Hispanic-Serving Institution (HSI) located in the US-Mexico border region	(No mention)	US	(Quant) Survey	2,767 HE students	(No mention)	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students
Mulrenan et al. (2018)	Journal article	Explores homelessness among students at a London post-1992 university; argues that student homelessness is a significant and an under-researched barrier to students reaching their potential in HE	(No mention)	UK	(Qual) Interview	16 HE students	Argues that causes of homelessness are both structural and personal (acknowledging the experience of childhood poverty and relationship breakdown, for example)	(No mention)	Confirms instances of HI and/or homelessness among students; mentions widening participation as contributing to HE homelessness
Mulrenan et al. (2020)	Journal article	Explores homelessness among students at a London post-1992 university; focuses on the key factors that promoted resilience among them	(No mention)	UK	(Qual) Interview	16 HE students	Argues that the causes of homelessness are both structural and personal (acknowledging care experience, for example)	(No mention)	Confirms instances of HI and/or homelessness among students; mentions widening participation as contributing to HE homelessness
Olfert et al. (2021)	Journal article	Attempts to quantify the number and type of students failing to secure basic needs	(No mention)	US	(Quant) Survey	22,153 HE students	(No mention)	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students
Paden (2012)	Journal article	Suggests approaches for identifying and supporting students experiencing homelessness	(No mention)	US	n/a	n/a	n/a	n/a	Demonstrates or embodies significant gap in literature

Scheer and Thomas-Murray (2021)	Doctoral thesis	Explores the educational experiences and needs of college students experiencing homelessness	Maslow's hierarchy of needs	US	(Qual) Interview	4 HE students	Mentions personal factors e.g. substance abuse, parental incarceration	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students
Speirs et al. (2023)	Journal article	Documents the resources US universities offer to address student FI and HI and explores differences across different institutional types	n/a	US	n/a	n/a	n/a	n/a	Demonstrates or embodies significant gap in literature
Wilking et al. (2022)	Journal article	Explores predictive factors for HI and homelessness among HE students	(No mention)	US	(Quant) Survey	1,416 HE students	Authors point to income, race/ethnicity, awareness of services and being impacted by a natural disaster as all significantly impacting HI and homelessness	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students; demonstrates or embodies significant gap in literature

Wood et al. (2016)	HE report	Report presents findings from the Community College Success Measure (CCSM), an institutional-level needs assessment tool used by community colleges to understand challenges facing underserved students	(No mention)	US	(Quant) Survey	3,647 HE students	(No mention)	Describes HI and FI as exacerbating mental and physical health problems as well as impacting degree performance	Confirms instances of HI and/or homelessness among students
Wood and Harris (2016)	Journal article	Seeks to understand which racial/ethnic student groups experience FI and the extent to which other external insecurities and challenges are predictive of acute FI	(No mention)	US	(Quant) Logistic regression analysis	6,103 HE students	(No mention)	Finds FI co-occurring with HI	Confirms instances of HI and/or homelessness among students

4.2 Incidences of Higher Education housing precarity

Homelessness among university students is a research area that is growing substantially but has received scarce attention until recent years. In 2019, a meta-synthesis of qualitative studies into student homelessness was carried out, finding just seven articles expressly investigating homelessness in HE that met parameters set by the researchers (research involving currently enrolled students, of rigorous methodological quality, and containing representative quotes from informants) (Bowers and O'Neill, 2019). This demonstrates the scarcity of research in this area at that time, with the volume of new research included in this thesis indicating substantial gains in knowledge on this facet of homelessness. Having acknowledged that definitions of homelessness vary across literature, and that most literature cited in this review comes from the US, those included in this review use broadly similar definitions to that used in this research—recognising more extreme forms such as rough sleeping, while including more hidden behaviours such as sofa-surfing.

Data collated from numerous surveys on housing insecurity and homelessness across the US suggest roughly similar proportions of the experience of homelessness in respective student bodies there. In 2017, a survey of approximately 8,000 students in the state of Georgia reported that 39% of students had experienced housing insecurity that year, with 9% having experienced homelessness (Goldrick-Rab et al., 2018). The #RealCollege survey of approximately 22,000 students across undergraduate campuses in the City University of New York (CUNY) system found that 55% of students were housing insecure in their first year of study, while 14% had experienced homelessness (Goldrick-Rab et al., 2019a). A third study by the researchers was administered to approximately 40,000 students in the California Community College system, finding similarly high-rates of housing insecurity (60%) and homelessness (19%) (Goldrick-Rab et al., 2019b). Similarly high prevalence has been found in survey data from different research teams. For example, data from a subsample of students in colleges in California surveyed on their experiences of food and housing insecurity found that 32.8% of students had experienced housing insecurity, with 12.2% experiencing food insecurity (Wood and Harris, 2018).

While fewer studies have attempted to gauge prevalence of housing issues among students in the UK, data from NUS Scotland's *Cost of Survival* (2023a) report suggests remarkably similar prevalence to existing US data—all taken with a grain of salt, however, as there is no breakdown for HE and FE students but, nevertheless, a useful indicator of trends.

The report indicates that students are experiencing economic insecurity, with 37% of students considering dropping out from their course for financial reasons, and over half (52%) having skipped a meal due to financial constraints. The report confirms incidences of both food insecurity and housing insecurity, with 11% of students polled having used a foodbank and 35% having been unable to pay their rent in full. Of central importance to this research, 12% of students indicated they had experienced homelessness during study, with 2% currently experiencing homelessness at the time of the survey. Concordantly with the housing shortages reported at the start of term that year, 13% of all students had either been unable to find somewhere to live by the time their classes began in September 2023 (11%) or still had not found somewhere at the time of the survey (2%).

Nationwide statistics on students' experience of housing insecurity and homelessness in Scotland are limited. We can piece together anecdotal accounts of student homelessness from online profiles, social media accounts, and third sector reports but cannot say with certainty what proportion of HE students are experiencing homelessness. Something echoed by other researchers and under active consideration in research design. Hallett and Crutchfield (2017) note that hidden homelessness, caused by the stigma surrounding housing insecurity and homelessness, makes it difficult for researchers to gauge the size and scope of housing issues in HE because hidden living arrangements limit researchers' and practitioners' exposure to the diversity of ways students experience housing insecurity. The pair call for future research to 'unpack why and how institutional type relates to experiences of housing insecurity among college students' (2017: 26). By conducting research across multiple universities in Scotland, exploring a variety of institutional contexts, findings from this research speaks to this point.

4.3 Co-occurring needs insecurities

The experience of housing precarity frequently coincides with food insecurity—which describes a lack of consistent access to food (Wood et al., 2016). Most US research has examined housing insecurity simultaneously with food insecurity or, in many cases, has been uncovered when examining food insecurity itself (Wood et al., 2016; Martinez et al., 2018; Anderson et al., 2022). Food insecurity and housing insecurity seem, then, to be inextricably linked, with those students who had experienced food insecurity during childhood being most likely to experience housing insecurity when at college (Olfert et al., 2021). The lack of

consistent access to food among students has necessitated the opening of food pantries at college campuses across the country (Hale, 2020).

The experience of housing and food insecurity impact the whole life of the student, impacting both their physical and mental health (Jangjou, 2022) and found to be particularly prevalent in metropolitan, urban areas with a high cost of living (Landry et al., 2023). Deficiencies in basic needs has also been linked to other negative health outcomes such as decreased cognition, sleep problems, increased rates of chronic disease, anxiety, depression, and higher mortality rates (Raskind et al., 2019, Savoie-Roskos et al., 2022).

4.4 Intersectional analyses

More recent studies investigate HE homelessness through an intersectional lens, Moya et al. (2022), for example, points to ‘demographic composition’ changes in US colleges since the 1970s meaning more low-income, non-traditional, racial and ethnic minority students being enrolled in HE than at any other point in history. With suggestions that the frequency of both housing and food insecurity will be growing due to increasing costs of HE in the US and will be more prevalent in community colleges—institutions with greater concentrations of ‘underserved communities’ i.e. low-income students and a greater diversity of race/ethnicity (Wiling et al., 2018). This, however, requires further examination as survey findings from Wood and Harris (2018) suggests that the relationship between housing insecurity and food insecurity is relatively constant across racial and ethnic groups.

4.5 Degree impacts

Established widely across existing research is that the instability in housing leads to poor outcomes for students in terms of physical and mental health, wellbeing, academic performance, and academic outcomes (Goldrick-Rab et al., 2015; Wood et al., 2016; Martinez et al., 2018; Hallett and Freas, 2017; Hallett et al., 2018; Anderson et al., 2022; Speirs et al., 2022). Moreover, basic needs insecurity has also been described as limiting students’ engagement with wider aspects of student life, including declined involvement with student activities and difficulties engaging with peers and with services on campus (Cady, 2016; Crutchfield et al., 2016; Glantsman et al., 2021). This is attributed to the instability in housing creating a sense of isolation and disconnection for students, where they question why they struggle with accessing housing (Crutchfield et al., 2016; Hallett et al., 2018).

4.6 Lens of trauma

While lacking theoretical depth, Hallett and Crutchfield's (2017) monograph, nevertheless, provides a useful foundation to build upon with this study. The pair, in their own words, acknowledge the limited research specifically related to HE and urge others to provide more expansive research on student homelessness, concerned that the issue may be more prevalent than policymakers and practitioners might think. They collate data from student housing surveys conducted in colleges across the US, determining that housing insecurity likely affects a 'significant number' of college students. With emphasis on low-income students, they explore the ways in which homelessness intersects with issues which further marginalise people e.g. LGBT+ issues, care experience, and citizenship.

Hallett and Crutchfield (2017) explore student homelessness using a trauma-informed conceptual framework. The pair point to the experience of loss of stability, exploitation, substance use, and fractured relationships as multiple traumas homeless students may have experience, discussing how the experience of trauma may inhibit students' engagement in the educational process and affect how they perceive themselves and their prospects. No data is collected from students experiencing homelessness or from helping agencies to confirm these hypotheses, however, and they are less successful in connecting these traumatic experiences as potential causal factors in the experience of homelessness among students. Hallett and Crutchfield's (2017) study is a helpful contribution to this research but does not exhibit sufficient depth in analysis on the causes, or roots, of HE homelessness. They do, however, raise a concern echoed in this research, in that policymakers have ushered in policies which attempt to increase educational access for those from disadvantaged socioeconomic backgrounds but have paid less attention to the pressures facing students following enrolment. The pair find that research has focused, primarily, on homelessness in K-12 settings (the US equivalent to Scottish primary and secondary education) wherein the experience of homelessness shows co-occurring needs insecurities such as food insecurity and poor mental health, conflating to reduce the likelihood of pursuing postsecondary education (2017). Hallett and Crutchfield (2017) explore the number of prospective college students who have residential histories that include homelessness, which is worthy of investigation, but an important consideration of this research is the experience of housing precarity among students who may have no difficult housing experiences prior to study.

4.7 Resiliency theory

Gupton (2017) utilises resiliency theory as a conceptual framework to examine the phenomenon of HE homelessness in the US. Resiliency theory investigates what allows at-risk populations—such as those experiencing homelessness—to endure and persevere in harsh or volatile conditions. A resiliency framework suggests three primary protective factors: resilience as a (i) personal attribute, (ii) familial support, and (iii) institutional support. This research framework is observable as the most common for investigating HE homelessness in the US, allowing researchers to gauge what ‘personal factors’ students possess which help them continue towards their degree in the face of adversity.

Having determined poverty, family conflict, and school and residential mobility as pre-college educational barriers for youth experiencing homelessness, Gupton (2017) suggests several useful strategies for universities to engage with students on campus experiencing homelessness. These range from outreach committees, to distress support networks, and prioritisation for on-campus housing. Gupton (2017) demonstrates feasible and reasoned student engagement strategies worth considering, however, suggestions are made without consulting students experiencing homelessness or support staff at universities. The hope with this research is that asking students and non-student stakeholders what changes they themselves would like to see implemented can help determine more nuanced responses to HE housing precarity in Scotland.

Karlin (2019), similarly, employs resiliency theory as a theoretical framework, exploring how students in the US are impacted by homelessness and how universities can support resiliency in this group. Karlin surveys 130 US universities within the membership of the Coalition of State University Aid Administrators (COSUAA) to provide an overview of what programs on homelessness exist, as well as conducting interviews and focus groups with HE personnel and students experiencing homelessness to gauge best practice. Karlin (2019) gauges the impacts of homelessness on students in some detail—demonstrating co-occurrence with significant mental health struggles—but, again, investigation into what structural factors are involved is missing. The focus on how students are impacted by homelessness and how universities can support resiliency in this group tells us how students navigate homelessness as a student, but tells us very little on the factors through which the problem occurs. Moreover, the focus on prevention strategies and ways in which institutions should respond to housing precarity among students, without first gauging *why* the problem

is occurring, arguably, normalises the issue—placing responsibility on students themselves to overcome adversity. This, ultimately, ignores what systemic barriers interact to cause homelessness in this group.

4.8 Causation

Discussion around what structural factors may be interacting to cause housing precarity among students is insubstantial and the most significant gap evident across existing literature. Prior studies do acknowledge that the increasing cost of HE, housing, and the cost of living have driven cases of housing insecurity and homelessness, but this is mentioned rarely and, among those authors who do mention it, in a very rudimentary manner.

Moya et al. (2022) acknowledges that the nature of their data creates little ‘leverage’ to estimate causal determinants of housing insecurity. Maurer (2017: 51) states that the cause of homelessness ‘looks different for each of the people experiencing it’, but that ‘students who have a goal or dream in mind will stop at nothing to achieve it’ owing to a ‘strong resiliency and the ability to thrive in a negative situation’. The focus on resilience among students, not only in being a, rather, weak theoretical framework to underpin research, obfuscates the issue and—in reiterating this thesis’ argument in the previous section—puts the onus on students themselves to resolve their housing issues.

Similarly, Bowers and O’Neill (2019) critique existing studies for, largely, being descriptive: lacking discussion of causes and consequences of housing insecurity and homelessness. Wilking et al. (2022) is the single US study which seeks to determine what factors explain housing insecurity and homelessness in university settings. The researchers’ survey findings suggest that income, race/ethnicity, awareness of services and being impacted by a natural disaster, all significantly impact housing insecurity and homelessness among students (Wilking et al., 2022). Analysis of these findings, albeit brief, recognises that students who are ‘under-resourced financially’ or from ‘underrepresented communities’ are even more likely to struggle with unstable housing, attributed to a shortage of resources, landlord discrimination, and scarcity of affordable housing options (Wilking et al., 2022: 12).

4.9 UK-based findings

There exists a handful of studies researching HE housing precarity in the UK—Bland (2018), Mulrenan et al. (2018; 2020), Costa (2020), Gibb et al. (2022), Evans (2022), and Hurst (2022)—all of which touch upon the structural pressures acknowledged in this thesis.

In researching relationships between students and families they are estranged from, Bland (2018) finds instances of housing insecurity and homelessness. Bland's (2018) study pulls from survey data of HE students across the UK ($n=564$) and finds that a third of participants had experienced homelessness prior to entry. While this falls outwith the remit of this research, the study also finds that a number of students experienced homelessness following entry, particularly around the summer period as their tenancies in university halls ended and they struggled to find affordable accommodation elsewhere (Bland, 2018). Bland (2018: 82) describes the student experience as one that is 'full of struggle', linking this to the scarcity of suitable and affordable accommodation and estranged students' lack of material support from their families, forcing them to maintain peer networks to help navigate housing difficulty.

Costa et al. (2020) also find instances of homelessness in similar research on estranged students at two Scottish universities ($n=21$). Participants in the study described their experience of homelessness as resulting from financial hardship and struggles to access rent guarantorship, owing to a lack of family support—with one participant recounting an experience similar to Bland's (2018) findings: facing homelessness at the end of term as both their tenancy and student loan ended, with the expectation embedded that they return home to their families until next term. Costa et al. (2020: 121) attribute the participants' experiences of housing difficulty to their lack of economic and social capital, describing their economic struggle as being 'compounded by limited meaningful social ties that could provide support'.

Evans' (2022) research is remarkably similar to this study—trying to understand HE homelessness from the perspective of care experienced students at a London university ($n=11$), using both a critical realist framework and thematic analysis as tools to explore this. Students in Evans' (2022) study shared broad insecure housing experiences, ranging from temporary stays in hostels and shelters, sofa-surfing, and rough sleeping. This data is rich, and helpful in addressing the research gap. While the research is underpinned by a critical realist framework, however, analysis of causality is weak—there is recognition that the cost and scarcity of housing contributes to worsened housing experiences for students, especially disadvantaged students—but this is not demonstrated with sufficient depth or relevance to

the theoretical framework adhered to. An account of causality is, however, expressed more clearly by Mulrenan et al. (2018; 2020).

Citing Fitzpatrick (2005), Mulrenan et al. (2018; 2020) argue that the causes of homelessness are both structural and personal, with recognition that a policy focus on widening access has resulted in students from disadvantaged backgrounds increasingly being recruited to UK universities. The authors also stress that successive UK government policies have reduced the amount of social housing, which they point to as increasing instances of homelessness and the growth of poor quality and insecure housing in the PRS (Mulrenan et al., 2018). Themes generated through analysis of participant interview data ($n=16$) in both papers fit comfortably with those generated in US research on the impacts of homelessness: diminished emotional wellbeing, impacts on degree performance, and limited engagement with peers and in wider university life (Mulrenan et al., 2018; 2020). While this study does consider causation, this does not stem from primary data, with questioning tailored to understand why students remained at university despite difficult housing experiences. The interview questions asked of participants involved in this research do not explicitly ask what structural factors (causal mechanisms) may have contributed to HE housing precarity, however, participants' responses and the structure of the interview itself help reveal these.

Government pressure to widen admissions to applicants from disadvantaged backgrounds is, similarly, argued by Hurst (2022) as contributing to homelessness among HE students. Hurst (2022: 11) gauges what the institutional response should be to experiences of homelessness within their student body, presenting the case that universities have a 'civic duty above and beyond their core objectives to relieve and prevent homelessness' considering their 'dominant' role in their respective communities and economies. The onus is feasibly on universities themselves, as Hurst's argument goes, because their presence tends to increase the cost of housing surrounding it and puts pressures on housing availability which contributes to rates of homelessness (Hurst, 2022). While not suggesting that student populations are 'directly linked' to homelessness, Hurst (2022: 27) does demonstrate that—because of the housing pressures they exacerbate—homelessness is a 'common feature of many university towns and cities'.

4.10 Summary

The current evidence base on HE homelessness indicates that it is occurring on university campuses on a large scale. US literature exhibits similar themes across different studies, demonstrating that housing precarity frequently coincides with other needs insecurities such as food insecurity and poor mental health. Existing research also determined that needs insecurities impact negatively on degree performance, engagement with peers and university resources, and on retention. Most US research fails to determine causation, however, and, where relevant, relies on weak theoretical frameworks such as resiliency theory—a framework that exemplifies neoliberal doctrine critiqued in this chapter as normalising the experience of precarity at university. UK-based research is better in this regard, thinking more critically about causality, yet a significant gap in understanding remains.

These three literature review chapters have provided an overview of the current evidence base, acknowledged key themes in literature, and identified gaps in knowledge. They are more than an evidence review, however, and are the first stage of critical analysis: making a significant theoretical contribution in this research area and helping fill this most substantial gap in knowledge—understanding *why* students are experiencing housing precarity. The remainder of this thesis makes an empirical contribution to knowledge, with insights from research participants helping identify some of the ways in which students in Scotland have experienced housing precarity, exploring their individual housing pathways through a critical realist lens. Firstly, though, chapter 5 outlines the methodology of the research used to generate new knowledge on student housing precarity.

5 Methodology

The purpose of this chapter is to outline the research process for this thesis. The chapter begins by reiterating both research questions (section 5.1) before clarifying its theoretical framework (section 5.2), and research methods used (section 5.3). An overview of the recruitment process and participants involved follows this (section 5.3.1) before description of data analysis (section 5.3.2), closing with consideration of potential ethical issues (section 5.3.3).

5.1 Research questions

The research aimed to understand more about housing precarity in HE as literature is scarce on homelessness in this setting. The research pursued the following research questions which arose following review on homelessness literature:

1. *What is causing HE housing precarity in Scotland and what are its impacts?*
2. *Why has HE housing precarity received relatively scarce attention in research compared to homelessness among other groups?*

Answering these questions was achieved by both the researcher and the researched. Review of literature identified potential causal generative mechanisms which interact to sow precarity in students' housing pathways. Following this, recounting of students' housing journeys through university confirmed the interplay and impacts of these mechanisms. What was demonstrated is that preconceptions of students and of studenthood—often antithetical to the reality participants shared—have contributed to a failure of research to address this crucial gap in literature.

5.2 Theoretical framework

Research philosophy refers to a researcher's underlying beliefs about the way in which they design and pursue their research. The philosophical framework chosen defines the researcher's worldview and their place in it, akin to a belief system (Guba and Lincoln, 1994). One's research philosophy guides the research, underpinning how the researcher determines understanding of *ontology*, *epistemology*, and *methodology*.

Ontology is concerned with what constitutes reality (what exists?); epistemology is concerned with knowledge, how 'reality' is assessed and measured (how do we determine what exists?); one's methodology explains how this knowledge is collected. The research

philosophy (or paradigm) chosen, ultimately, determines the quality of the research and how data is gathered, analysed, and used (Gorski, 2013). Social science research has, typically, gravitated towards two contrasting research paradigms: *positivism* and *constructivism*.

Positivist paradigms are concerned with generating knowledge via evidence to help explain, or better understand, reality; this is done through scientific experimentation. Positivism is rooted in empiricism, concerned with testing hypotheses to generate verifiable evidence that explains phenomena being tested (Fleetwood, 2014). Positivists attempt to generate knowledge that is objective—unmarred by the values held by the researcher or participants to ensure it is accurate and congruent with reality (Park et al., 2020). The accuracy of knowledge is achieved by separating the researcher from the participant during research, ‘dislodging’ themselves from bias, emotions, and values that may compromise the objectivity of their research (Sciarra, 1999).

Constructivism, conversely, considers knowledge to be subjective, ‘constructed’ by individuals through their interactions with the world (Kivunja and Kuyini, 2017). Constructivists view knowledge not something that is observed but, rather, something created by people that is accumulated and understood differently depending on class, culture, values, and beliefs (Fletcher, 2017). Knowledge produced through a constructivist paradigm is not ‘discovered’, but, rather, constructed by the researcher and those being researched through their interaction. Constructivist research, typically, involves qualitative methods of enquiry such as thematic analysis which involves in-depth analysis of participants’ responses through interview. The knowledge produced through constructivist research, ultimately, enriches or transforms our understanding of reality. Constructivism, contrary to positivist notions of obtaining knowledge from the ‘outside’, argues that knowledge can only be obtained by acknowledging what goes on ‘inside’ (Fleetwood, 2014). There is no universal truth to be uncovered in this paradigm, knowledge is coloured by all these subjectivities.

Housing precarity among students does not fit cosily with existing theoretical frameworks. This thesis has drawn on ideas of capital—a theoretical approach commonly adopted—and, while it is not the core approach of this research it is, nevertheless, an important consideration in discussion of students’ housing pathways. Having refined research questions, however, a critical realist approach was considered the most appropriate theoretical framework to answer them.

Critical realism uses components of positivism and constructivism in its account of ontology, epistemology, and methodology. It is valuable in determining causality, achieved through structural analysis, causal analysis, and theorising (Hastings, 2021), and is considered a key theoretical framework in advancing the understanding of homelessness causation, specifically—bridging the gap between structure and agency by viewing reality in a stratified way (Fitzpatrick, 2005). Critical realism understands the world as complex and hierarchical, with reality separated into three overlapping domains: the *real*, the *actual*, and the *empirical* (Archer et al., 1998). The ‘real’ refers to causal mechanisms: structures, powers, generative mechanisms which act as causal forces to cause events (things that make something happen); the ‘actual’ refers to the events themselves; the ‘empirical’ refers to how individuals experience these events (Haigh et al., 2019). Critical realism attempts to explain social phenomena by referencing causal mechanisms and the effects they have on each ‘layer’ of reality (Fletcher, 2017) and provides ontological distinction between the various layers of the natural and social worlds (Gorski, 2013).

The position of a critical realist is that reality is objective—it exists independent of our awareness of it—but our understanding of reality, of the world around us, is filtered through us: our perceptions, our interpretations, our experiences, and our biases (Ritchie et al., 2013; Fleetwood, 2014). Bhaskar (2008: 242) describes the ontological and epistemological underpinnings of critical realism as:

‘Things exist(ing) and act(ing) independently of our descriptions, but we can only know them under particular descriptions. Descriptions belong to the world of society and men; objects belong to the world of nature. We express [our understanding of] nature in thought’.

It is of critical importance to this theoretical framework that participants’ interpretations of their housing experiences are researched, with the variety in their vantage points yielding diverse understanding of HE housing insecurity and homelessness, ensuring a more nuanced understanding of the phenomenon. To emphasise the value of critical realism in understanding student housing precarity, international students can be used to demonstrate the stratified nature of reality and how each ‘layer’ interact and overlap to disrupt their housing journeys:

- **Real**, in this instance, refers to those underlying, causal generative mechanisms which interact to create barriers to international students accessing housing, and which cause housing precarity: housing costs; housing scarcity; differing legal status; lack of access to public funds; guarantor requirements; exploitative conduct of landlords and letting agents

- **Actual** refers to international students' experience of housing insecurity and homelessness, resulting from these causal events: the struggle to find and access accommodation, resulting in hotel stays, sofa-surfing, and other precarious housing situations
- **Empirical** refers to the emotive aspect: students' experience of anxiety and depression resulting from experience(s) of housing insecurity and homelessness

Research on homelessness can become entangled in assessments of prevalence, causation, severity, and temporality. Through the prism of critical realism, however, causal mechanisms operate across a range of social layers, or 'strata' (Fitzpatrick, 2005), meaning nothing comes logically over another—it is the combination of causal mechanisms that is important. Moreover, what makes critical realism valuable to this research's objective of expanding understanding of HE housing precarity, is that it takes a broad view of causation and, critically, does not require a constant conjunction of events.

Deductive explanation requires a constant conjunction of events, meaning one event always follows another. Mingers and Standing (2017), helpfully, use the example of a hammer hitting a nail to demonstrate this: one can determine that the hammer causes the movement of the nail, driving it into the drywall, but all that can be understood of these events is that one will always follow the other (in a constant conjunction). In this understanding of causation, nothing underlying or unobservable is considered in terms of causal explanation (Mingers and Standing, 2017). This is described as 'insufficient' as a form of explaining causality and 'inadequate' within social science research as it fails to recognise human agency altogether (Smith, 2006). Investigating structures at more than one level (in a stratified way), means understanding what underlying mechanisms cause events at a deeper level (Mingers, 2011).

With relevance to this research—and its understanding of both home and homelessness laid out earlier in chapter 2—it is not as simple as determining that *X* causes *Y*. Something may tend to cause homelessness, but this does not mean that it does so in every instance. Critical realism allows for greater understanding of why different contexts, conditions, and aspects of *X* might lead to *Y* (Vincent and O'Mahoney, 2018) and, moreover, an event happening once is enough to establish causation. Using home students as an example this time, then, it would be inaccurate to determine that socioeconomic disadvantage in one's youth results in housing difficulty upon reaching university. Home students might, however: struggle to access expensive accommodation; visit campus less often because of travel costs and,

therefore, fail to make friendships among their cohort (i.e. potential flatmates); and have fewer protective 'anchor' relationships, allowing them to mitigate housing insecurity and homelessness should their tenancy fall through or rent rises beyond what they can afford (Fitzpatrick et al., 2012). Contextual factors might, contrarily, 'intervene to prevent correspondence between cause and effect' (Fitzpatrick et al., 2012: 14), e.g. home students may be able to 'retreat' to their parental (or caregiver) home should they be priced-out of accommodation, remedying their housing precarity. With respect to this thesis' consideration of causation, structural factors receive considerable consideration, but these are not determined to be more fundamental than those individual or social factors. The critical realist framework chosen understands that it is the interplay of these underlying causal factors that is important.

Critical realism, ultimately, helps answer both research questions. A stratified understanding of reality helps reveal those generative mechanisms that caused a student housing crisis in Scotland. Moreover, having analysed these, the opaqueness of students' housing pathways is revealed, which helps explain the difficulty in recognising housing difficulty among students, and helps ascertain why the precarity of studenthood has gone unaddressed in research until fairly recently. Having determined that the greatest weakness of existing research is its lack of analysis concerning causality—the focus tending to be quite rigidly being on *what* is happening—the greatest strength of a critical realist framework is its ability to determine *why*.

5.3 Methods

If a phenomenon needs to be understood because it has been insufficiently recorded, then it merits a qualitative approach. Qualitative research is exploratory and is useful when the researcher does not know the important variables to examine. This type of approach may be needed because the topic is new, the topic has never been addressed with a certain sample or group of people, and existing theories do not apply to the particular sample or group under study (Morse, 1991).

To prevent researcher bias on what issues to discuss, semi-structured interviews were conducted to help define key areas to explore with participants while still allowing the interviewer to diverge if an insight was shared which required more extensive exploration (Britten, 1999). This is a more flexible approach to research when compared to structured

interviews, which limit the ability for participants to elaborate on points made that are important to them and that may not have been thought pertinent to the researcher (Gill et al., 2008). Interviews adhered to a general structure, consisting of key areas to be discussed, but a detailed structure was not *strictly* adhered to, ensuring flexibility based on participants' responses. This provided participants a degree of freedom of expression and autonomy in the direction and content of discussion (Drever, 2003; Ochieng, 2009).

The use of interviews as a method of data collection is appropriate considering it is well-suited to exploring attitudes, values, motives, and provides opportunity for evaluation of the validity of participants' responses by observing non-verbal indicators (Barriball and While, 1994). The strength of semi-structured interviews is allowing the researcher to understand the perspectives and worldviews of the people involved (Merriam, 2009). Interviews were recorded digitally using Microsoft Teams and, in one instance, an interview was conducted in-person and audio-recorded. The 'detailed insight' digital-recording provides allows one to understand the 'nuances of the interactions between respondent and interviewer' i.e. acknowledge expressions, intonations, and pauses which 'validate' the accuracy of collected data (Barriball and While, 1994: 332). The interview schedule involved open-ended questions to encourage responses from participants with greater depth and to attempt to discourage short answers (see appendices V and VI) (Walsham, 2006).

To ensure the most productive sample possible, i.e. students able to engage with research questions and help develop theory relevant to them, the study recruited a purposive sample: a small number of important cases which 'yield the most information and have the greatest impact on the development of knowledge' in research (Patton, 2001: 236). Purposive sampling allows the researcher the ability to answer the questions posed for the study by directly targeting participants that provide the best data and information to guide the study (Creswell, 2014). Ultimately, interview data does not provide objective truth but, rather, the 'telling of a particular story' (Cloke et al., 2000: 137), appropriate for the study of a vulnerable group who have remained, largely, invisible in academic literature until recently.

5.3.1 Sample

The logic and power of purposive sampling in qualitative research is determined by the quality of information obtained rather than the quantity (Sandelowski, 1995). Inadequate sample sizes can undermine the credibility and generalisability of research findings yet, within qualitative research, it is difficult to determine the sample required to ensure the researcher has

collected enough data. While it could be argued that the sample included in this research may be too small to fully grasp the complexity of this phenomenon but, however, can be considered adequate as a critical case sample (Sandelowski, 1995). Participants were sampled for the information that could be yielded from them to reveal more about HE housing precarity (the students interviewed being information-rich cases).

The suggested sample size by the researcher for this research was forty which, in retrospect, was ambitious considering the difficulty in recruiting students and the researcher's lack of institutional links. Participant recruitment was further complicated by COVID-19 lockdown(s) and a lack of engagement from institutions during participant recruitment. The sample included in this research was deemed adequate as data saturation had been reached, reflected in observed repeating themes and concepts shared by participants (Creswell, 2014). While it is difficult to determine when saturation has been reached in qualitative research, a systematic analysis of interview-based studies finds that saturation is likely at twelve interviews, after which participants' insights are no longer novel, but, rather, variations on existing themes (Guest et al., 2006). Moreover, as participants in this dataset were recruited based on a common criteria, the similarity of participants' housing experiences fosters a 'fairly exhaustive data set' despite the relatively small sample size (Guest et al., 2006: 77).

A purposive sample of thirteen students and nine non-student stakeholders were recruited. Inclusion criteria for student participants were those actively studying (or who had recently graduated or left) a course at a Scottish university. Purposive sampling allowed the researcher to specifically target those participants whose data would best be able to generate novel insights in this research area (Creswell, 2014). Students interviewed were undergraduates, taught postgraduate students, and PhD candidates. For recruitment of non-student stakeholders, inclusion criteria were those individuals in roles which involved interaction with students experiencing housing insecurity and homelessness. In absence of this, participants were included who had access to data or knowledge of policy which would help inform the research. Non-student stakeholders were recruited from student support departments in universities, students' unions, third sector organisations, and local government.

5.3.2 Participant recruitment

Recruitment of students initially involved reaching out to student support departments at each university as staff employed there were identified as potential gatekeepers. Response was

poor, and so students' unions were contacted under similar logic, again, to poor response. Three students were eventually recruited through a combination of social media posts on Twitter, sharing research with relevant students' groups on Facebook and Instagram, and posting physical posters on university campuses the researcher had access to: Edinburgh Napier University, University of Glasgow, University of Strathclyde, Glasgow Caledonian University, University of Stirling, and University of the West of Scotland. Academic staff were eventually contacted en masse to circulate the call for participants to students on their email lists. While initially ineffective, as news broke of a developing student housing crisis in Scotland, academic staff were recontacted to circulate information about the research. This resulted in swift recruitment of a further ten students.

Participants could either reply themselves to the email or follow a QR code which would autogenerate a response email to the researcher. Those interested in participating were provided a document which detailed what participation would involve as well as a consent form. Students were then asked to type a message confirming they were comfortable with all aspects of participation and to choose a date and time for their interview to be scheduled. At the start of each interview, participants were asked to reiterate their consent to participant, asked to provide a pseudonym to have their contributions anonymised, and were advised of their right to pause or suspend the interview should they feel the need to for any reason. The youngest participant interviewed was nineteen and so no parental consent was sought for participation. The recruitment of non-student stakeholders proved less taxing, and was achieved via institutional links—aided, helpfully, by both PhD supervisors and employees at Shelter Scotland. Table 2 provides a breakdown of participant inclusion criteria, while tables 3 and 4 provide more detailed overview of participants' relevance to the research.

Table 2: Participant interviews, by inclusion criteria

Participants' relevance to study	No. of participants
Formally assessed as homeless by their local authority	2
'Hidden' homelessness (e.g. sofa-surfing)	5
Housing insecure (e.g. mobility, overcrowding, landlord issues)	6
Higher Education sector key informant	4
Third sector/local authority key informant	5

Table 3: Relevant non-student stakeholders (9 interviews)

Participant information	Relevance to research
Gavin (policy officer) <i>third sector</i> [Glasgow]	<i>Both experience and expertise in policy area being studied; has interacted with this group through their third sector organisation</i>
Hailey (policy advisor) <i>third sector</i> [Glasgow]	<i>Has expertise in policy area being studied; provided data which assisted enquiry</i>
Niamh (policy officer) <i>third sector</i> [Edinburgh]	<i>Has expertise in policy area being studied; provided data which assisted enquiry</i>
Sandra (student support) [Scotland]	<i>Employed in a support role at university</i>
Jen (students' union representative) [Scotland]	<i>Employed in a support role at university; provided data which assisted enquiry</i>
Stacey (student support) [Glasgow]	<i>Employed in a support role at university</i>
Leigh (student support) [Glasgow]	<i>Employed in a support role at university</i>
Kathy (support worker) <i>third sector</i> [Edinburgh]	<i>Employed in a support role at third sector organisation</i>
Riley (public sector) [Scotland]	<i>Both experience and expertise in policy area being studied</i>

Table 4: Higher Education students (13 interviews)

Participant information	Participant's housing experience
Alex (home student) PhD at University of Strathclyde [Glasgow]	<i>A student from Glasgow who moved back home with his family due to debt and living costs accrued while living near his university campus; lived in overcrowded accommodation throughout MSc as a result.</i>
David (home student) BSc at University of St Andrews [St Andrews]	<i>A student from Dundee struggling with the cost of living in one of Scotland's most expensive locales; involved with campaign advocating for fairer rents for HE students.</i>
Jenna (home student) MSc at University of Stirling [Stirling]	<i>A student from Fife assessed as homeless and housed by housing and homelessness services following period(s) of sofa-surfing with her infant son; moved to unfamiliar local authority area of Fife as she was not deemed to have a local connection to Stirling or Glasgow where she studied and lived, respectively.</i>
Robyn (home student) BSc at University of Abertay [Dundee]	<i>A student from Arbroath assessed as homeless and housed by housing and homelessness services following sale of property by landlord during COVID-19 lockdown.</i>
May (home) BA at University of Edinburgh [Edinburgh]	<i>A student from Moray who experienced housing insecurity as she struggled to secure accommodation during summer months leading into the first semester of her fourth year at university.</i>
Sarah (international) MSc at University of Stirling [Stirling]	<i>A student from Pakistan who sofa-surfed while attempting to secure accommodation in Stirling and Glasgow; she struggled with the cost of living, commuting issues, and lack of employment opportunities.</i>

Gabriel (international student) MSc at University of Strathclyde [Glasgow]	<i>A student from Cameroon whose arranged accommodation fell through as they journeyed to Scotland; taken in by a family friend, he is feeling pressure to leave his current accommodation, but is struggling to afford rents in Glasgow.</i>
Patrick (international student) MSc at Queen Margaret University [Edinburgh]	<i>A student from Nigeria studying in Scotland alongside his brother, both are struggling to secure accommodation in Edinburgh; both are experiencing housing precarity due to ongoing landlord issues.</i>
Christian (international student) PhD [Glasgow]	<i>A student from South Africa who sofa-surfed while attempting to secure accommodation in Glasgow. The dual stressors of COVID-19 and COP26 in Glasgow interrupted his accommodation search; he ended up sofa-surfing at his supervisor's home.</i>
Tracy (international student) BA at University of Edinburgh [Edinburgh]	<i>A student from Vietnam who sofa-surfed while attempting to secure accommodation in Edinburgh; her savings were eaten-up by a hefty deposit on account of having no UK-based guarantor, causing her to experience food insecurity.</i>
Caroline (international student) [Glasgow]	<i>A student from China, studying in Glasgow, who ended up sofa-surfing on Shetland when she was on the islands doing fieldwork for her research. Upon returning to Glasgow and struggling with the cost of living throughout COVID-19 lockdown(s), she ultimately decided to move abroad to complete her thesis.</i>
John (international student) BSc at University of Stirling [Stirling]	<i>A student from Eastern Europe who sofa-surfed with friends while attempting to secure accommodation in Stirling; he ended up in lengthy hotel stays with his girlfriend as they struggled to find accommodation in the PRS and could not be housed by his institution as they could only accommodate single person households.</i>
Em (international) BA at University of Edinburgh [Edinburgh]	<i>A student from the US who sofa-surfed while waiting to move into their new flat (bought by their parents to save money on renting during their study period).</i>

5.3.3 Analysis

Thematic analysis identifies patterns in (and is flexible in its interpretation of) gathered data. In-depth qualitative research, like thematic analysis, is ‘best placed’ to make causal conclusions (Danermark et al., 2001), this makes it a particularly valuable research method considering the critical realist approach taken.

Given the explanatory nature of this research—central to the adoption of critical realism as its theoretical framework—coding involved a *retroductive* reading of the data. Olsen (2007: 4), helpfully, describes retroduction as the process of ‘getting-to-know’, requiring ‘creative exploration and ethical inquiry’ from the researcher. Retroductive theorising requires use of researchers’ intuition, insights, and experience. This is cohesive with the positionality of the researcher identified in chapter 1—recognising and acknowledging the subjectivities the researcher brings to the research. While inductive logic makes observations before reaching hypotheses (‘bottom-up’), and deductive logic makes hypotheses that are then tested to prove or disprove them (‘top-down’) (Olsen, 2007), retroductive logic identifies the hidden causal forces that lie behind patterns in data (Wong et al., 2017) and understands that causation cannot be determined based solely on observable evidence.

NVivo (qualitative analysis) software was used in this research to categorise, code, and analyse participants’ interview transcripts. Thematic analysis followed the phases outlined by Braun and Clarke (2006) wherein the researcher familiarised themselves with the data—taking note of keywords and phrases upon first reading—before generating initial codes based on patterns identified upon second reading. Codes were then collated into themes, worked into a thematic ‘map’, reviewed, and finally refined into the five themes included in chapter 6. The themes included in this thesis do not constitute every code and theme identified by the researcher but, rather, exemplify the richest and most relevant insights shared by participants (Balloo et al., 2021). Retroduction is described as moving between inductive and deductive processes, including and testing researchers’ insights, while attempting to provide possible explanations for data that is acknowledged to be incomplete (Wong et al., 2017). Therefore, while the researcher did not have a strict set of predetermined themes they adhered to when identifying and organising participants’ data during transcription, it was no *tabula rasa*. Particular attention was paid to those insights which aligned with the themes teased out of literature review and which conformed to the critical realist framework underpinning the research. For thematic analysis to reflect the critical realist lens, it is urged that an additional

code be identified—meaning themes emerging from data should correspond to each critical realist domain (Looker et al., 2021). The implications of this in terms of analysis meant understanding how students’ and non-student stakeholders’ insights on housing precarity adhered to those real, actual, and empirical layers of social reality.

The themes generated from participants’ insights respond to both of the research questions pursued in this research. Critical realism is, ultimately, a useful explanatory framework, especially for small-scale, qualitative studies (Stutchbury, 2022). Critical realism helps explain HE housing precarity by identifying barriers to housing for university students, focusing on how students are impacted by and/or overcome these housing barriers, all in context of the housing market in which they are operating.

5.3.4 Ethical considerations

The need for reflexivity in this research is understood, with acknowledgement that research is ‘transformed by the inputs of [the] “researched”’ and that the researcher is an ‘integral part of the research setting’ (Cloke et al., 2000: 136). In this sense, it is important to distance oneself from the ideas of ‘neutrality’ and ‘observational distance’ in research; this can result in participants being treated as objects to study rather than autonomous coproducers of research. Cloke et al. (2000: 136) describe this repositioning of research as ‘morally more acceptable’, albeit creating more of an ‘ethical dilemma’. This point is important when identifying the positionality of the researcher. It is not possible to achieve absolute objectivity but, having clarified the positionality of the researcher earlier, it allows the research to contextualise any interpretations gleaned through analysing data and identifies key political aspects of the self that may be a source of critique following thesis write-up. Therefore, I once again acknowledge both my history as a youth homelessness support worker and my experience as a disadvantaged student who experienced housing insecurity during study, as these experiences may ultimately influence or impact the direction of research. In acknowledging the potential fallibility of aspects of this project, this hopefully demonstrates ‘ethical honesty’ on behalf of the researcher (Cloke et al., 2000).

Potential ethical conflicts arise regarding how researchers gain access to participants, the inherent power imbalance between the researcher and those being researched, and the impacts involvement can have on participants (Orb et al., 2001). As participants being interviewed for this research included those who were potentially vulnerable—having established previously that the group investigated in this study may have experience of local

authority care, family breakdown, and poverty—it was critical that the research considered multiple traumas participants may have experienced. Most research on HE homelessness has used a trauma-informed framework and, while for research to be truly trauma-informed requires a great deal more knowledge of, and experience with, those experiencing trauma, it was nevertheless an factor that was highlighted when discussing ethical considerations of this research.

The purpose of research, its procedures, and goals were explained to participants prior to interview, as transparency is important when researching populations that may have experience of trauma. The safety of participants was subsequently ensured by protecting their anonymity and confidentiality of their contributions to the project. Screening questions were asked of participants upon meeting, but prior to the start of each interview to gauge whether they were experiencing significant levels of stress or emotional distress. An interview distress protocol was also referred to, wherein the researcher looked out for signs or discomfort or distress when speaking with participants, but no participant displayed or verbally indicated any significant signs of distress. One participant, Patrick, had ongoing housing issues at the time of interview and so follow-up emails occurred in which the researcher signposted Patrick to support agencies as he was having trouble navigating an issue with his landlord. Some weeks following the interview, Patrick got back in touch to confirm that he was now housed, had his deposit placed in a safe deposit scheme, and was now progressing “well” with his studies. One other participant, John, got back in touch following the interview to update the researcher on his housing status and job search. No other participant re-engaged with the researcher.

The decision to conduct interview online over Microsoft Teams for all but one interview was because of COVID-19 restrictions in place at the time of research. At the end of each interview, participants were asked if they had any questions about the research, any concerns they had regarding their data or insights they had shared, once again asked if they were comfortable with what they had shared, if they wanted their contributions to remain anonymous, and were advised that they could get in touch with the researcher to have their contributions amended or removed up to an established date following the interview.

In each semi-structured interview, students were asked to recount their housing journey through HE, identify in what way(s) they had experienced housing precarity, why it occurred, and if/how it impacted their health, wellbeing, and academic performance. To contextualise these housing journeys, students were also asked to share their educational

history—as well as their family’s—their aspirations post-study, their conceptions of ‘home’ and what it means to them, any challenges they had faced being a student, and what changes they feel could be made that would make a tangible improvement to their university experience. Non-student stakeholders interviewed were asked to recount any interactions they had had with students experiencing housing precarity, if/how they were able to help these students, their perspective on students’ housing journeys through HE, what barriers they felt students had to overcome to access housing, and, too, what changes could be made on a policy level to improve students’ housing experiences.

Interviews were conducted, digitally recorded, analysed, and transcribed by the researcher, with written consent obtained beforehand from each participant. Interview protocols and materials received approval the University of Stirling’s General University Ethics Panel (GUEP). Given the ongoing COVID-19 crisis, all but one interview was conducted remotely. To ensure confidentiality, interview transcripts are anonymised with all identifying information removed.

The thesis utilises the gathered data and includes anonymised extracts from participants whose names have been replaced with pseudonyms. In the interest of participant autonomy, those interviewed were told their contributions to the research would be anonymised and were asked to provide their own pseudonym to be included in excerpts throughout the study. In the case that any wished to read the findings of the study—given the extent of their involvement and the inherent vulnerability of divulging personal matters and potential trauma they may have experienced to the researcher—it was important that participants were able to recognise themselves and the significance of their involvement (Allen and Wiles, 2015). Semi-structured interviews involved an interview guide with scripted probes for the researcher. The experiences of students and non-student stakeholders were recorded. Chapter 6 explores their insights in detail.

6 Exploring HE housing precarity

This chapter describes the themes identified through thematic analysis of participants' data. The chapter begins by exploring themes which correspond to the first research question (relating to causality). Themes one, two, and three, therefore, correspond to the three domains of social reality within critical realism—the real, the actual, and the empirical, respectively—and help determine what, and how, causal mechanisms interact to disrupt students' housing pathways. The chapter closes by exploring themes related to the second research question (understanding scarcity of research on this issue). Themes four and five, therefore, help explain why housing precarity among students has gone under-researched and why institutions have failed to recognise the severity of housing issues impacting students. This thesis has synthesised previous research on student identity, housing, studentification, home and homelessness, youth transitions, and homelessness within university settings to tease out what causal mechanisms interact to cause housing precarity among university students. This was combined with data generated from semi-structured interviews with students and non-student stakeholders, using thematic analysis to generate themes, which provide greater insight into this under-researched area of housing and homelessness. Five key themes, including subthemes, were identified which are summarised in Table 5.

Table 5: Summary of themes and subthemes

Theme	Subtheme
Students' housing pathways are <i>complicated</i>	Housing scarcity
	Housing costs (including rent; rent increases)
	Cost of living (including food insecurity, job scarcity, travel costs)
	Barriers to housing (including guarantors, limitations in scope of student housing provision)
	Exploitation of student renters (including illegal charges, scams)
Students' housing pathways are <i>precarious</i>	Housing insecurity (including overcrowding, landlord issues, repairing issues, safety issues)
	Homelessness (including sofa-surfing, interactions with statutory homelessness system)
Housing precarity has <i>consequences</i>	Social impacts
	Health and wellbeing
	Degree performance and retention

(Challenging) preconceptions about studenthood	Class; culture Misconceptions about studenthood
Students are a <i>grey area</i> in housing policy and homelessness provision	Responsibility for HE housing precarity Rights-based concerns Candidacy for homelessness services

In each interview, students were asked to recount their housing journey through HE, identify in what way(s) they had experienced housing precarity, and explain how it had occurred. To contextualise these housing journeys, students were also asked to share their educational history, their aspirations post-study, their conceptions of ‘home’ and what it means to them, any challenges they have faced being a student, and what changes they feel could be made which would make a tangible improvement to their university experience. Non-students interviewed were asked to recount any interactions they had with students experiencing housing precarity, if and how they were able to support these students, their perspective on students’ housing journeys through HE, what barriers students face when accessing housing, and what changes could be made on a policy level to improve student housing welfare.

Participants’ extracts are included verbatim in most cases, although, some effort has been made to ‘clean up’ or contextualise participants’ insights if the wording or intent behind their words lacked clarity:

(...) indicates that a portion of the quote has been omitted. This is because (i) the quote would have been too lengthy to include in text, or (ii) the participant had an interesting insight but meandered somewhat before circling back to their initial point.

[] indicates that the researcher has either (i) replaced a word (usually a *Scots* phrase or term) that the reader might be unfamiliar with, or (ii) included a word to provide the reader added context to assist understanding of the participant’s insight.

Questions asked by the researcher are written in *italics* before the participant’s response (in these cases it was deemed necessary to include the question as it provides context to the participant’s response).

Participants, as agents, engage in conscious production (choosing to live and interact with the world in particular ways) (Wheatley, 2019). Having determined what causal mechanisms impede students’ housing and educational journeys, allowing students themselves to illustrate the ways in which they themselves have interacted with said structures acknowledges their agency, their understanding of social reality, and their capacity to transform it.

6.1 Theme one: Students' housing pathways are *complicated*

'You're staying in a two-star hotel but you're paying five-star prices for it.'

Students were asked to recount their housing journeys through university to contextualise their experience of housing precarity which followed. Non-students who had supported students in precarious housing situations were asked to describe these interactions, and if, and in what ways, they were able to resolve any issues. This first theme, and subthemes, correlate with the *real* layer of social reality, describing causal mechanisms identified by participants which created barriers to housing, or exacerbated housing issues among student renters.

6.1.1 Housing scarcity

The sheer volume of students requiring housing, particularly around termtime, meant intense competition for lets, increasing stress on students' already limited incomes, and was the catalyst for most instances of housing precarity among participants:

'[Housing in Edinburgh] is non-existent. Definitely not enough flats around and if there are any, they're too expensive. My friends at uni, we're all broke [laughs].'
(Tracy)

'I applied to the university last year and I had been looking for accommodation on campus, but it was really difficult. There wasn't any available, especially since I wanted something that was near the university campus. Every time I applied, the response was "there is no availability".' (Sarah)

Christian, who arrived in Scotland during COVID-19 lockdown and who was flat hunting during managed isolation, was further impinged by COP26 in Glasgow in 2021, in what was a some particularly tough timing to find housing:

'I went on SpareRoom and I went through Facebook as well. At first I thought "I'm gonna rent my own place", but I don't know if it was just COP26 that was upcoming or if it was just generally a bad time of year, but the agents were, like, "our viewings are booked", never mind even "good luck with the application process".'

No participants interviewed in this research sought PBSA due to its perceived cost, but some had considered university halls. Scarcity of bedspaces in university accommodation, however, meant overreliance on the PRS. Stacey had discussed PBSA as a housing option with students she supported, but recognised the shortfall in bedspaces in Glasgow:

'There's obviously been an increase this academic year...or I should say there's been an increase in international students coming at different times in the year, which has caused a bit of an issue with lack of housing. So, there's been less

movement in the PRS, [that] has pushed people into PBSA and then that's been completely swamped.'

Housing scarcity appeared to really rear its head from 2021 onwards. Jen was concerned at the extent of the problem following engagement with students at her institution:

'Last year, I dealt with a lot of students who were really struggling to get housing. Coming to me, you know, a week or two weeks before their course would start saying, for example, "I've got nowhere to live, could you help me? I'm from up north, I can't just commute in", or, "I'm an international student, I need somewhere to live".'

Leigh, working within student support in Glasgow, mentioned the prevalence of housing scarcity around the start of term. Leigh explained that this disadvantaged postgraduate students in particular, as they were more likely to have later start dates, meaning most available accommodation is occupied by the time they arrive in the country:

'In the last week, three different students we've dealt with have had to go to emergency accommodation. The university provided that and [each] were different situations but, overall, it was because of the lack of accommodation and they were all international students. We've got quite a lot of January starts (...) they've got their visas sorted, they've saved up all this money to come here to study, and then there's just literally no accommodation.'

Stacey assured that the housing crisis witnessed in the autumn 2021 semester was the worst she and her colleagues had seen, suggesting that the issue is worsening in Glasgow:

'I think that's the difference at the moment, the types of students that we're seeing. At the beginning of semester I was, like, "well, we're gonna [provide] advice about how to find accommodation—these are the options, go ahead and choose", whereas now, well, there's nowhere to live, so [shrugs shoulders]? It's the first time, really, in all the years that I've worked here, where I felt like I can't actually offer a solution.'

Further emphasising the limitations of staff to support students in housing precarity, Jen shared that the housing situation in her institution's city had gotten so severe that a student she had supported left the country altogether, having failed to find permanent accommodation:

'One case I dealt with this January, which was an asylum seeker student, he has never found accommodation in Scotland and is in asylum seeker accommodation in England from what I last heard.'

'Just because they couldn't find accommodation in Scotland?'

'Yup [nods head].'

Most institutions have some form of emergency accommodation available to students' experiencing homelessness. Kathy (third sector stakeholder) in Edinburgh who engages regularly with universities in the city, expressed positive sentiment towards certain

institutions there, but implied that there were resource issues, suggesting that emergency accommodation—while available—was at capacity and struggling to cope with students during an accommodation crisis:

‘I’ve worked quite a lot with [redacted university]. I have worked with a couple of colleagues there, the senior widening access coordinator and the safeguarding and equalities officer. Both are very good and will help students access discretionary funds and provide emergency accommodation within their halls, but last year there was a point where there was a bit of a crisis, they didn’t have any spaces left in their emergency accommodation, and the halls were at bursting point.’

David, echoed this point, having engaged with students who had reached out to accommodation services at St Andrews to access emergency housing, who were informed they could not be accommodated:

‘We had someone reach out in the past week who had serious health issues due to their house. They had to leave immediately, but the university told them they couldn’t provide emergency accommodation. I couldn’t give you the figures on that, but, from experience of students coming to us, the university are basically confirming that there is no more emergency accommodation. So, if you’ve got an issue...he was told that he would need to drop out if he couldn’t find somewhere.’

Students relied, primarily, on sites like Gumtree, Rightmove, and Facebook Marketplace to find flats for rent. International students had attempted to find housing near the university—owing to limited knowledge of areas outwith their campus—but the competition for lets meant they had to widen their search. Some students, like John, had tried to secure accommodation before travelling to Scotland, as recommended by institutions, like Glasgow (University of Glasgow, 2024), but applying for lets from thousands of miles away proved infeasible. John’s voice was hoarse as he described his difficulty finding somewhere to live, clearly still affecting him, resolute that he had done everything he could:

‘What I saw from 3,000 kilometres away on Rightmove was ‘oh, there’s two new flats that are, like, £600 per month, I guess that’ll be ok’, but it’s just taken in an instant. I should have looked better, but looking back how could I have known? And how could other students from similar backgrounds to me have known? International students especially know this issue that is apparent, nobody seems to talk about it apart from this study. It was kind of ironic that in the middle of this problem I just see a call that there is a crisis going on and others might be affected as well.’

Given the furore over institutions suggesting that students ensure they have accommodation secured before travelling to Scotland—and to dropout of their course should they fail to find any—Hailey (third sector stakeholder) made clear just how difficult an ask this is for those students traveling from afar:

‘So many landlords and letting agents want to see you in person or have someone do an in-person viewing for you. [They] want to verify information before they’re willing to entertain a tenancy agreement, and you can’t do that if you’re not in the country. So, it’s that kind of catch-22 where—if anyone is arguing that you shouldn’t come to start your course without having accommodation lined up—if you can’t get that accommodation, then you’re stuck between a rock and a hard place.’

Prophesising the student housing crisis reported in the autumn of 2022 in Glasgow (Geraghty, 2022; Percival, 2022; Mannion and Chafer, 2022; Ward, 2022), Leigh had already noticed a worsening trend at her institution:

‘What I’ve been fighting since being in this role is the struggle for accommodation. It tends to be international students who are coming to Glasgow and then there’s just nowhere for them to stay, and so it’s kind of the first time that I’ve had this experience of having so many students who are struggling to find housing. (...) It definitely seems that there is an accommodation crisis in Glasgow more so than I’ve ever been aware of before.’

Flat hunting proved ‘exhausting’ for students, the competition for lets described as a ‘race’ by some, with students even struggling to view properties given how many students were in the same boat. David, our student advocate in St Andrews, even recalled a student he knew living on a boat there, the scarcity of housing having driven students to desperate means to secure viewings:

‘We found out the other day someone is living on a boat in the harbour because they can’t find a house. There’s someone who was camping in a tent on the coastal path whilst coming into study. There’s someone [who] camped outside an estate agents’ for three nights in a row trying to get some place—this is all just in the past few days.’

Scarcity of university housing and the cost of PBSA forced some students into the PRS (determined elsewhere as the primary housing options for HE students) (HESA, 2021; Gibb et al., 2022). The scarcity of housing across all accommodation types is recognised as contributing to increasing rental costs as students compete for PRS properties (Mulrenan et al., 2018; 2020). As student support staff stressed in interviews, competition is particularly fierce around termtime. The movement of student housing upmarket, therefore, appears to price students out of areas and force them to look further afield for housing, as the alternative can mean paying exorbitant costs to stay near their institution. Due to the housing ‘race’ students were unwillingly entered into, some of those interviewed ended up in poor-quality housing they might have avoided otherwise, while others ended up in properties with questionable safety standards. For these students, living in precarious housing was acceptable because the alternative was potential homelessness or withdrawal from study entirely. What became apparent as each student recounted their experience of housing turmoil were how

many barriers students must overcome to access accommodation. Firstly, and most prominently, was cost.

6.1.2 Housing costs

The cost of housing was the most prominent issue raised by students across all interviews and the only issue raised by every participant. No students stayed in university-owned accommodation (halls) or PBSA—some had during their first year at university, but all stressed that they were seeking housing, principally, in the PRS. The sentiment shared by many was that, if they were going to pay significant rental costs regardless of accommodation type, it was better to have a flat of their ‘own’:

‘Some university accommodation options are a little bit cheaper than those private ones, but they’re only slightly cheaper, it’s not much. If university housing is more or less the same price as the private [rental market] or private student halls, then why would I choose the university one? For the free gym membership? [scoffs].’
(Caroline)

University halls were ruled out not only because of price, but because living there was considered infantilising to some:

‘Student halls...[don’t] teach you how to live as an adult and it’s expensive too. It’s really expensive and I’m talking about the ones that the uni provide, I’m not even touching on the ones that you can go to privately.’ (Alex)

Housing owned and operated by the university, while acknowledged as cheaper than private halls or PRS equivalent by student advisor Stacey, was nevertheless considered to be substandard in quality:

‘People go for those daft student accommodations because, technically, I think some of them are cheaper when you factor in not paying electricity, internet, and all that sort of stuff—but you’re just housed like animals’.

Students were concerned with the movement of student housing upmarket. May, repeating the final year of her undergrad due to housing issues interfering with her course, noticed a surge in rents for university accommodation in Edinburgh which were now at prices comparable to, or more expensive than, that available in the PRS which she considered ‘infeasible’ for most student renters:

‘They always seem to be building new student blocks in Edinburgh, but I don’t think it’s that there’s no space, I just think there’s no affordable housing for students. The price ranges are £600 per month upwards and that’s obviously not feasible for a lot of people.’

David, also in the final year of his undergrad, too described the luxury student housing developments there as being both insufficient in terms of bed spaces supplied but also prohibitively expensive:

‘The halls that they’ve built are luxury flats (...) there’s only a few hundred bedrooms and none of these are below the [monthly] SAAS payment, none of them. Yet, all the halls that they’re building now are these insanely expensive developments to market to international students. So, there’s literally nowhere to go now because the private sector is so expensive. You don’t even have the fall back of university accommodation either because none of it is affordable.’

From David’s perspective, the situation in St Andrews shows no signs of improving—the university steadfast in their housing strategy:

‘We’re just seeing the next development that they’re building—almost 1000 bedrooms in 2026 and that’s with the same company—so this situation is not gonna go away. There’s some solutions, but it’s gonna take a long time and that’s gonna have to come from government.’

Discourse around the building of new student accommodation tends to be negative (Smith and Holt, 2007; Hubbard, 2008; Beech, 2018). Students acknowledged that new housing was necessary but were beleaguered with the spiralling costs and the debates around studentification, particularly in Glasgow and Edinburgh where PBSA have sprung up, to the ire of locals. Caroline, an international student from Beijing, China, who had heard these debates play out living in Glasgow’s west end (whose student population has exploded in recent years) was frank in her response to locals:

‘In Glasgow more and more places seem to be those private student accommodations that some locals criticise, complaining, like, “it changes Glasgow’s dynamic, Glasgow is becoming full of those posh students”. Well, there must be that many students in need of housing. This is why people are doing business in this sector—there’s money, there’s a need.’ (Caroline)

There was acknowledgement that the building of new student accommodation, be it university-owned and operated or outsourced to private firms, disadvantages non-traditional students. This was felt acutely by international students, like Caroline, who was frustrated with the cost of housing but had been made aware of it prior to arriving in Scotland, saving as best as she could in anticipation:

‘We know that universities in the UK and the US are different. I think this is why so much new student accommodation—like the new luxury ones—happen to be in Glasgow. I saw them building [new] student dormitories but those are way too expensive.’

Yet, other international students were particularly frustrated with the accommodation available to students at their institution. Patrick asked that universities reflect more on the income capacity of students whose countries they are recruiting from, describing his university's student accommodation pricing as 'unethical':

'Most of the accommodation here is expensive for many of us coming from a low-income country. Even with the £1,200 you're expected to have monthly, you expect me to be paying ridiculous prices for student accommodation. Ethically (...), there is no way you want to pay that much a month.'

Accommodation costs were also a concern for those in student support roles. Sandra (student support stakeholder) shared that steep accommodation costs at her institution resulted in some students relying on hardship payments to make up the difference when they could not make their rent, which those in her department were happy to support:

'Student accommodation is very expensive for what it is—the actual campus accommodation and the private accommodation (...), but if a student is fully enrolled on a full-time course and staying on campus, we can look at making an award to take money off their annual bill.'

Sandra questioned the logic of this, suggesting that a better means of supporting students in this regard would be, quite simply, to reduce rents in the university's housing stock:

'What I personally think should happen every year with the budget that they've got is they just look at reducing the cost of the actual campus accommodation rather than making the people who are in hardship go and find that money and then be assessed for it.'

The increasing cost of accommodation was a concerning trend identified by participants, some of whom were further along in their degrees and had noticed a worsening of both the cost and availability of housing throughout their degree period. David described the housing situation in his university town as being 'in crisis', sharing the tumult he had been put through as he struggled to find alternative accommodation following a stark rent increase from his landlord:

'It's a housing shortage, but then it's also this crisis because of the cost of it as well. It's got significantly worse in the last few years. I, myself, have had to move out of my old home because the rent increase was just...it just became unaffordable. I had to move mid-semester, halfway through all my coursework, to another place with people I didn't know and, you know, that totally disrupted my studies at the time. At St Andrews we've seen, just in terms of housing, an assault on all fronts—because there's been an expansion of AirBnBs across Scotland in the last few years, and that's taken more homes out of [rental availability]. And, yet, there's more students than ever.'

While it is important to acknowledge that students are struggling with the cost of rents in university towns and cities, this is not to suggest that students are passive actors in discourse around rent rises; gentrification; studentification. In fact, participants made mention of students from wealthy backgrounds whose parents bought up flats for their children and rented out spare rooms once they realised this was cheaper long-term:

‘There was a trend of students’ parents buying housing for their little ones to go to university and renting out free rooms, making a mint and—generally speaking—not helping out the local housing situation.’ (Riley, stakeholder)

One of whom was an acquaintance, known to Caroline (student):

‘I know a Chinese student, I won’t mention in detail, but she came to Glasgow and her parents bought her a flat. (...) I was looking for flats and I asked around in the Chinese community, because she was a “landlady”, I thought she must be middle-aged with three children [laughs], no, she’s a student! When she came to Glasgow her parents bought her a flat, then bought another, so she’s renting out her student flat that her parents bought her and I was, like, ‘that’s a different world...’

One participant interviewed, Em, responded to a recruitment email as they had been sofa-surfing for a few months the summer before our interview. It transpired that their reason for sofa-surfing was because their parents, too, had decided to buy a flat due to the expense of Edinburgh rents. Buying made more ‘financial sense’, Em sofa-surfed awaiting a move-in date:

‘Eventually, I [thought] what are all the options? Especially talking to my parents about it. My mom kept [saying] “oh, instead of renting a place, we could buy a place”. Obviously, that would involve taking out a loan, refinancing some stuff, figuring out getting a mortgage in place. Calculating it, for me to live alone—even for one year—I was going to spend almost everything I saved up for uni. Somehow it made more sense financially for me to buy a place and live there for three years instead of renting.’

May, like other students, left Edinburgh during the initial COVID-19 lockdown, opting to return to her family home hundreds of miles away as teaching moved online. Having already grappled with Edinburgh’s rents pre-pandemic, she noticed a sharp increase as she attempted to return to the city when it reopened:

‘The prices have—I mean, they were never cheap anyway—but I noticed since [leaving] Edinburgh and then coming back the prices have absolutely soared. (...) I don’t know if it’s because of COVID [that] a lot of landlords have realised they, maybe, don’t want to let out to students, but there seems to be a lot fewer places to live, not just more expensive. It just seems like there’s nothing.’

May’s insight here is supported by evidence that COVID-19 disrupted housing markets such as Edinburgh’s (Cushman and Wakefield, 2022). This is, likely, to have affected students seeking housing in areas with high demand. This is, potentially, even more intense in smaller

university towns like St Andrews, where David had been clashing with university management over the student housing crisis there:

‘St Andrews just got named one of the most expensive places in the UK to be a student. The cost is just ridiculous. We had a homelessness crisis like in Glasgow and Edinburgh just a few weeks ago, the only bedrooms left on the market were going for £1000 a month. There were two-bedroom properties going for £2500 a month, (...) it’s become the norm that people are paying absolutely insane rents in St Andrews because people are so desperate.’

Having shared the impact on St Andrews, David, went on further to describe how the housing crisis there had spilled over into surrounding towns and cities, pointing to the potentially destabilising effect students can have on housing systems (Smith and Holt, 2007; Hubbard, 2008; Smith and Hubbard, 2014) as landlords seek to profit on students’ housing need:

‘There’s now landlords who own properties in Dundee who are posting places for, like, £700 a month...twice the average rate in Dundee because they now know that St Andrews students are desperate and they’ll pay for it. Everyone has capitalised on this crisis.’

David doubted that the situation would improve in St Andrews as university management continued to disengage following students’ protests over their housing strategy:

‘The university is doing absolutely nothing to fix it or stop it from happening again. Things, like, reducing student numbers, or building new halls, there’s a lot of things they can do and they’re refusing to do any of it. So, we’re just gonna be in this situation across Scotland because the universities need the money, time and time again.’

Housing costs have been established as (typically) the biggest outgoing for renters (Clarke, 2016). Findings support this, with students stressed that maintenance loans and grants barely covered rents alone. The fact that all students were housed in the PRS is reflective of statistics which show this to be the most common housing type for university students (HESA, 2021; Gibb et al., 2022). Students’ acknowledgement that university halls were, generally, cheaper than housing offered in PBSA and the PRS is validated by research showing increases to UK PRS rental costs (Knight Frank, 2021), meanwhile, students’ perception of the quality of accommodation—and refusal to access it—suggests that the spectre of ‘scummy halls’ still looms (Smith and Holt, 2007).

Literature has tracked changes in both the provision and evolution of student housing across the UK (Holton 2016; 2017), which has resulted in price increases across the sector (Holdsworth, 2009; NUS, 2016; Unipol, 2021). Findings from participants expressing concerns over student housing’s movement upmarket is, similarly, validated. The outsourcing of

bedspaces to private PBSA to fill gaps in locations under stress is well established (Smith and Holt, 2007; Hubbard, 2009; Holton, 2016; Hale and Evans, 2019; Savills, 2019), but students' overwhelming refusal of PBSA as a potential housing option—owed to perceptions of its price and accessibility relative to other property types—suggests the cost is disproportionate to students typically small incomes.

6.1.3 Cost of living

Economic uncertainty was expressed throughout and across all interviews, suggesting a rather grim reality in terms of students' finances. Jen, a students' union representative, found that living costs were the most critical issue raised by undergraduates at her institution:

'The biggest challenges would definitely be financial, without a doubt. It's just something that students are acutely more aware of. I think they're feeling the burden as well, over 50% of students [who responded to a students' union survey at her institution] said they felt the burden of the cost of living crisis this year.'

Home students relied, primarily, on student loans to fund their housing and living costs. Niamh, a policy officer in the third sector, asserted just how important loans were in terms of student attrition:

'The number one thing that keeps students in university is adequate student funding through loans or grants. If there's any problems with that—as we're seeing through our cases—if your SAAS is coming in late, or there's a problem with your SAAS application (...), that will really affect your ability to pay for your housing which is, more often than not, your number one outgoing.'

But participants questioned if student loans were sufficient in meeting the living costs of students in Scotland, if taking out the maximum loan available still left them struggling to cover living costs. Jenna, a student at the University of Stirling, described the 'life-saving' support she received as a care-experienced undergrad, which she was disappointed to see reduced, starkly, once she started her postgrad—requiring her to work long hours to make up for the bursary shortfall:

'I used to have a lot of support, to be honest, I had so much more support than I'm getting now. I feel like, being a care leaver really helps that process—the university basically set up all my childcare, they helped me with finding accommodation, they helped me pay for it. There were a few bouts of homelessness throughout that, but they [acted as] my guarantor, I found the support significant. I had a key worker who helped me with my funds, helped me with my applications, and then (...) it stopped when I started working. When I had passed that threshold of getting help financially, all the other support stopped as well.'

The financial assistance Jenna received as a taught postgraduate student was reduced from that which she received as an undergrad and, given that she was a lone parent to a young son, this necessitated working. Employment was also necessary for some other students interviewed, as they would struggle with living costs without it. Other students chose not to work—recognising that it would interfere with their degree—however acknowledging that the decision not to work had negatively impacted their finances:

‘I survived on my stipend. (...) I wanted to work but, because I was a newcomer, I didn't know how to get a job. I didn't want to just go to a Chinese restaurant to serve people because (...) then I probably will fail my course. I came here to get a degree not to wash plates.’ (Caroline)

Alex, a PhD student living in Glasgow, shared how employment was necessary throughout his undergrad and Masters degrees, but that it impeded progress on his course and, being on a zero-hour contract, meant uncertainty for him in both hours worked and take-home pay, leading to instances of food insecurity:

‘During the BA, I was worried about money constantly, even when I was working at McDonald's—because it was a zero-hour contract. (...) It was a job [where] you have to do what you're told or they basically just cut your hours. You can't come in sick or they cut your hours, it's horrible. (...) People say they're living paycheque-to-paycheque—I was eating noodles, like, fucking four, five days a week at that point just to save money.’

The dual pressures of work and study came to a head for Alex, causing him to give up his job, end his tenancy, and move back home in order to salvage his degree:

‘I couldn't do my Masters and work at the same time, it was driving me crazy. I ended up having to give the flat up and moving back home.’

Students mentioned that they were struggling to afford food and travel costs on their limited incomes, due to rent eating most of their monthly budget. Three participants, including Alex, had borrowed money from family or friends to stay afloat. Jen, who had been actively campaigning for students' welfare at her university, polled students there, attempting to gauge the impact the UK cost of living ‘crisis’ had on students. The poll found that students staying in university halls were also prioritising rents to the detriment of their other outgoings:

‘For university accommodation students, the overwhelming response—29% were struggling with rent. For that group of students, 50% had answered that they had struggled to afford food at some point, however, only 26% had said that they'd struggled to pay their rent. So, my feeling is [that] students are paying their rent because (...) they'd rather go hungry than homeless. That's the impression I'm getting. Rent is the big financial challenge for students this year.’

Students are expected to engage in significant independent study to compliment in-person teaching. This is usually quoted by institutions as being, roughly, equivalent to the hours of full-time employment (a notional 35 hours per week) (University of Glasgow, 2024; University of St Andrews, 2024). Alex, doing his PhD in Glasgow, however, noted that this does not take into account the hours some students have to work in order to afford rent, living, and travel costs, which, ultimately, disadvantages students for whom employment is a necessity:

'If you have to work while you're at university, I don't think it's taken into account that you have a lot fewer hours to study. Also, the physical side of that as well if you're working a hospitality job or whatever, the energy that takes out of you is not taken into consideration. There's no flexibility. I don't think they understand that if you're struggling to meet deadlines, [they're] expected of you regardless, even though you've [had] maybe 20-25 hours taken away from you.' (Alex)

Kathy, a support worker for a youth homelessness charity in Edinburgh, had witnessed the stress working alongside study had on students they had supported, describing students without work commitments as 'privileged' in this regard. For Kathy, it was an example of the ways in which students with greater social and economic capital achieve better academic outcomes:

'It's one thing for a young person from a privileged and well-connected background to go to uni and not have to work obscene hours to fund themselves, whereas students who have families who can't or won't support them have to work a lot of hours on top of doing their degrees (...) just to support themselves and that seems unfair [laughs, clearly frustrated]. You have some young people who are so exhausted with all the work they're having to do to fund themselves that they're maybe not attaining as high academically as their peers who have less of those pressures on them.'

Regardless of the impacts of employment on degree performance, most students interviewed were either keen to work or had resolved to, given the cost of living. Yet, some were having trouble finding employment either because, (i) the only available work was zero-hour which was incompatible with their teaching schedule:

'If you're not perfectly suited for the [position advertised] then they can easily get someone else. I'm looking for part-time work, but everywhere I've [tried] has said that I [would be] on shift from Sunday to Friday, and they're going to decide [my hours] for me, (...) which is not what I want.' (John)

Or (ii) that the demands of their course meant they had to weigh the benefits of working alongside their degree, like Sarah, a mature, taught postgraduate student from Pakistan:

'If I'm travelling the whole day, if I'm tired when I come back from university, I'm sometimes not able to do anything. I used to travel from Glasgow at 07:30am to attend a class at 9am and when you come back home at 6-7pm, you're too tired to

do anything. After preparing your dinner, eating something, you try to study [but] you're unable to. Where is the time left for a job?

The cost of living was something of a bugbear for international students like Sarah, many of whom wished to dispel the notion that they are an inherently wealthy group. John, an undergraduate student at the University of Stirling who was coy about where he hailed from, had saved a 'significant sum' in anticipation of moving to Scotland, which was quickly eaten up in hotel stays as he struggled to find accommodation, and rendered all but 'useless' given the currency exchange:

'For someone from an *undisclosed Eastern European country* with a currency that is worth a piece of nothing, it's a lot to [deal with] when it comes to working with pounds. Something that costs average here is a lot more back home and eats up those savings quicker. Neither me nor my partner is wealthy, (...) I'm running out of money very quickly, it's only a couple of months more I can afford to stay here.'

Sarah, too, had access to savings but, because she was not working, had no way of bolstering her income:

'If I don't find a job it will be very difficult to manage. It's very expensive...it's not just rent, you have to pay travel costs, your groceries (...) I have funds that I brought from my home country but, if you are using everything you have and you are not [able] to get more money, you feel insecure. How will you survive in future?'

International students were, therefore, reliant on savings or on family support when studying in Scotland. Some, however, were reliant on the good will of their immediate network in Scotland. Christian, a mature PhD student from South Africa studying in Scotland, struggled to afford a deposit for a flat—the money earmarked for that very purpose instead covering the cost of managed isolation as his start date was during COVID-19 lockdown—and was loaned money from his supervisor:

'My supervisor gave me a £1,000 loan so I was able to put a deposit down on a place, (...) I literally had no money on me, I didn't know what I was gonna do.'

This was just one example of international students having to overcome financial barriers they had not anticipated before travelling to Scotland. Rents, deposits, the cost of living, all affected students long before the COVID-19 shutdown, but the pandemic brought in other challenges which stressed students' finances further. Stacey, student advisor at a university in Glasgow, noted that economic uncertainty was not unique to university students, but that they are acutely affected as they tend to concentrate in areas with higher rents:

'I don't think [they're] necessarily any different from your average person, because everyone is struggling financially at the moment, but, you know, students (...) most of their income goes towards paying their rent, pretty much all of it. And then, you

know, it's getting a part time job, etc. Obviously, during the pandemic there isn't those traditional jobs that you would get as a student to bring money in. So, I definitely think that the cost of living for students is a big issue.'

Niamh (third sector stakeholder) shared inquiries her employer had from students affected by job losses, mainly in the hospitality industry. Niamh attributes this, in part, to COVID-19 and describes students as a group particularly reliant on precarious and seasonal work, more likely to experience job losses and job scarcity, which can lead to housing insecurity:

'What we are seeing most in the last year and a half is students being particularly affected by job losses in the hospitality industry—that directly affecting their ability to pay their rent—and putting their tenancy at risk. It does appear, from what we can see in our data, that students are facing quite a few more issues caused by COVID.'

A lack of welfare support, meanwhile, disadvantages them further:

'Because [students] usually don't have access to benefits that would help them, unless they've got access to Employment and Support Allowance (ESA), that would transport them onto Housing Benefit, they're experiencing some pretty serious difficulty and running up rent arrears.' (Niamh)

Increasing rents, coupled with increasing living costs—both intensified by the pandemic—meant economic turmoil for participants. As the economy reopened, students returned to their institutions' cities, while others immigrated from abroad for study. The result was intense competition for rents in university towns and cities, more so than ever, which resulted in some students staying in hotels, others on friends' sofas, while others were priced out of cities altogether.

While international students relied on personal savings and family support studying in Scotland, home students relied, primarily, on maintenance loans and grants, all of whom—in line with research from SAAS (2018; 2023)—took out the maximum available to them to help with living costs. Students' constrained incomes, explained by meeting substantial housing costs, resulted in food insecurity among some students. This is reflective of existing research on HE homelessness which, similarly, show food insecurity as a comorbidity (Cady, 2016; Crutchfield, 2016; Broton and Goldrick-Rab, 2018; Fyall, 2019; Anderson et al., 2022; Glantsman et al., 2022).

The insufficiency of the current student finance system is evident in students' responses—with all home students having been in part-time employment at some point to bolster income. This is emblematic of the precarious and discontinuous employment

described in literature (Smith and Holt, 2007; Morris and Genovese, 2018). The description of employment opportunities for international students as scarce does suggest that disadvantaged international students might struggle more if they have fewer routes to ease living and travel costs, for example. Employment, however, appears to have cut both ways for students: part-time work eased some of the pressures of living and travel costs, but this had resultant impacts on coursework and degree performance, an insight shared in literature which shows significant work hours corresponding to low wellbeing and reduced outcomes post-study (Moore et al., 2013; HEPI, 2018). Participants' concerns over the cost of living must, also, be given in context to the UK's cost of living crisis. Following the economy reopening following COVID-19 shutdown(s)—which coincided with the period of data collection between 2020-2022—the prices of consumer goods and services rose 9.6%, the fastest in decades (ONS, 2024). Identification of inadequate housing supply and affordability issues were, by far, most numerous among participants, but they also recognised other barriers which interacted to disrupt their search for housing.

6.1.4 Housing barriers

Patrick, a student from Nigeria studying in Edinburgh, found it difficult applying for tenancies advertised there, owing to uncertainties expressed by landlords and letting agencies who were unsure of how he would pay his rent. Patrick felt this was an 'unfriendly' barrier to housing for international students:

'So, you ask someone for a reference, [but] I personally [know] no one who I've spent six months with in the UK. (...) When they ask for a guarantor, how am I going to provide it to [them]? They want to do a credit check, but I don't have a credit score in the UK. Some ask for employment contracts, [but] I can only work 20 hours, which is an issue to most landlords, so I don't meet their affordability criteria.'

Universities can, often, act as guarantors for their students but, having broached this with participants, it is unclear how well advertised this is. In Patrick's case, he was encouraged to visit the student support department at his institution, but, after seeking advice on getting a UK-based guarantor, was merely directed towards a guarantor service online that quoted a £300 charge for the service, entirely out of his budget. Tracy, too, had trouble securing accommodation because she did not have a UK-based guarantor. Attempting to bypass this, Tracy instead offered potential landlords six months' rent upfront:

'Me and my friend had been trying to find a flat since March—one is French and one is American. It's very hard to get a flat when you don't have a UK-based

guarantor. The entire time we were emailing people, like, “we are willing to pay 6 months upfront if you give us a flat”. I think we applied for upwards of 50.’

Tracy and her friends did manage to secure a flat by putting down a large deposit in lieu of a guarantor, but shared how this left her food insecure for weeks after:

‘Finally, one flat got back to us and they said that they’d like to proceed with our application. The rent was quite expensive, like, £625pm. (...) I paid the deposit which was £1,250, so that’s most of the money I had. For two weeks I had about £12, I was lucky because my friend fed me those two weeks [laughs].’

Hailey (third sector stakeholder) pointed to data from the charity’s telephone advice service, explaining how a lack of access to a guarantor can drive cases of housing insecurity among international students:

‘Obviously, shortage of accommodation is prevalent, but also access to accommodation that there is can be challenging. (...) From September to Christmas, international students seemed to be having particular [trouble] getting accommodation and that’s why they were becoming homeless—because there’s so much discretion in the PRS as to who the landlord chooses to be their tenant. Obviously, some landlords do cater to students, but international students are far less likely to have a UK guarantor. It seems to be such a standard thing that people are being asked for, so that straight away put them down the pecking order in terms of being an attractive tenant or whether or not the landlord thought they were too risky a tenant.’

The guarantor system may also impact disadvantaged home students if they do not have anyone in their family or immediate support network who meets the income threshold required by the letting agency or landlord to act as guarantor:

‘I don’t think guarantors are exclusive to students, but it is an expectation that a student will have a guarantor. I think the threshold for a guarantor varies but...if your parent doesn’t earn enough, or if you don’t have a parent—or a parent whose willing to be your guarantor—you’re then stuck without the option. But someone else who’s maybe working and able to just pass that threshold [does] not require a guarantor themselves. My impression is that—[for] students who need to have a guarantor—the guarantor usually has to earn more than they would have to earn [themselves] just to rent that flat outright, which doesn’t make any sense to me. It can cause difficulty for anyone relying on parents who don’t earn enough, or aren’t willing to be [a guarantor], or who doesn’t have those connections.’ (Hailey)

Stacey, who had supported students with PRS tenancy issues for years, got heated when we broached the subject of guarantors, questioning their existence altogether:

‘There is no good reason why landlords need a guarantor for a private residential tenancy, there is no reason that you need to ask someone to be a guarantor. I would be really interested to know the amount of times that a landlord has to actually go to the guarantor to get them to pay, because I bet you it’s nothing. Like, he’s got a deposit, that’s the thing—they usually will have a deposit, so they’ll take it back [anyway].’

Stacey connects the existence of guarantors to the exploitation of students in terms of housing, viewing the guarantor system as another way in which landlords have created barriers to potential student renters:

'If you're working, you need a guarantor sometimes, but usually you don't. If you've got an income, you don't, so it's only if you're a student. As soon as you say you're a student, they say "you're going to need a guarantor". I said to a PhD student, "well, don't you have a stipend and that's a regular income? You're basically employed by the university". They've went and told the letting agent that and the letting agents were, like, "alright, that's fine". Initially, though, as soon as they say "student", it's like they're targeted for ways to exploit them.'

A number of students and non-student stakeholders mentioned barriers to housing in the PRS, regarding either struggles to access it as a student or troubles with landlords and letting agents in instances where they had managed to. Alex recounted obstacles he had faced renting in the PRS as a younger student:

'Outside of student accommodation—if you're in the private rental market—a lot of landlords just won't rent to students...especially if you're, like, 20.'

Alex stressed that this hesitancy towards student renters had persisted well into his twenties, explaining how he had to, effectively, hide his student status to secure his current tenancy:

'If you're over 20 you can lie and say "I'm doing this, that, and the next thing", "I'm not actually a student"—technically I'm a PhD student—but I presented myself to my landlord as a *postgraduate researcher*, of course [laughs].'

This too was noted by John who was new to Scotland, 'desperate' to find somewhere to live, and feeling discouraged having seen so many landlords obstinately refuse to accept enquiries from students:

'Weeks I spent constantly thinking about it—what could I have done better? Even when I was looking at adverts they would say "NO PETS, NO SMOKERS, NO STUDENTS". Fine, you don't have to yell about it.'

Discriminatory attitudes towards students was recognised by Jen as contributing to housing precarity in this group, which she tied to negative attitudes towards student renters from landlords and letting agents:

'Thinking of student housing in general—be it university halls, PBSA, or the PRS—do you think there are any challenges students face which differ from other young people trying to access housing?'

'A big thing, generally, is that a lot of letting agents [and] landlords will specify "no students" and that's a challenge because, obviously, then you're cut off from a bunch of accommodation. You can afford it, it looks like a great flat, but they won't accept you because there's negative stereotypes around students. I think they're often deemed as a more unreliable group, which is just not the case in my opinion.'

Hailey suggested that the, often, dismissive attitude towards student renters creates something of a self-fulfilling prophecy in that students end up in poorer quality housing because they experience rejection when attempting to secure higher quality accommodation:

'I think students get a bad rep[utation] in terms of whether they're going to look after a property, so they do typically end up in poorer conditions. I would say most of the student inquiries that we get, rather than [relating to] to homelessness, relate to poor conditions in properties and not really knowing if they can do anything about it. (...) My impression is that student properties—especially the larger ones where there's maybe 5-6 bedrooms—are relatively poorly maintained compared to other private lets.'

Hailey was conscious of the very real chance that students could face consequences should they attempt to enforce their rights to landlords in the PRS, highlighting their vulnerability in this housing pathway:

'To argue with your landlord, who is the one providing you with accommodation, always means a risk of retaliation in the form of an eviction notice. Now, there is a process to go through but, again, I don't think that people really understand their rights around eviction, how easily they can be evicted or not, and I think there's this balance of judgement they make where "well, my housing conditions are really poor, but I don't want to be homeless, so I don't want to rock the boat". Which, again, is not isolated to students but possibly more of a risk to students if they're finding their feet in terms of living independently.'

The trials and tribulations of students renting in the PRS might seem, merely, characteristic of that sector of housing. One might argue that students should, therefore, be accommodated through their university or PBSA to avoid any potential discrimination from landlords or letting agents. The issue, however, is that, in areas with large student clusters, there are fewer bedspaces than there are students, meaning any 'spillover' must be accommodated through the PRS (Hubbard, 2009; Holton, 2016; Savills, 2019). Some students had sought PRS housing because they did not feel their university could accommodate their needs. Sarah explained that her reason for seeking housing outwith the university was because accommodation services could not guarantee women-only housing, which conflicted with both her culture and faith:

'We cannot share homes with everyone, because of our ethnic or religious background, so I preferred female accommodation. So, that was the issue, and [university accommodation] is quite expensive as well.'

John, too, had looked elsewhere when he was informed his institution could not accommodate both he and his partner, who was visiting regularly from their home country while sorting a visa application to move to Scotland, closing the door to both halls and PBSA

for the pair. This meant weeks of sofa-surfing on a friend's couch, followed by weeks of expensive hotel stays for the couple:

'I have a long-term partner [who] has to live with me because, sadly, she lost her family. I also faced similar hardships because I have a step-father who I lost to COVID, [which] also [caused] a lot of financial issues and consequences. (...) I needed to find a place that would be suitable for the both of us—she's planning on coming out and we're trying to figure out a visa for her. I was thinking about the both of us when I was looking for accommodation, but in university accommodation you [can] only have yourself or a guest who may stay for up to two nights. Obviously, she can't fly back and forth every two days, that's silly. We were looking at our options through the summer and I came to realise that it was a lot more difficult to find accommodation that—not just suits the both of us—but would suit me in the first place.'

Student housing was criticised by other participants too for appealing to one specific form of renter, to the detriment of those whose households might differ from the student norm:

'Having children, or being a family unit rather than a single, young student, or somebody who could quite easily house share seems to be causing some difficulty.'
(Hailey)

Jenna, a home student, felt the brunt of this when was told by her university that they could not accommodate her because there was no space suitable for both her and her son. This calls into question the inclusiveness of the university's housing stock which fails to accommodate a greater (and growing) diversity of households:

'I expected halls to be more accessible. When I tried to go into halls there was an [issue] because I had a child and it was extortionate, absolutely extortionate. Way out of what I could ever afford and I feel like that impacted me a lot because I had to travel [to campus], I didn't drive then.'

A trend among students interviewed was that a great deal of their trouble in accessing accommodation was because they required housing outwith the confines of what their institution offered. Universities are limited, both in numbers of bedspaces but also the type of tenancy they can offer, meaning there are students who need to look further afield for housing. This raises a number of pertinent points that will be fleshed out as we journey further through thematic analysis—questioning the way in which we structure and offer university housing to students.

Barriers to university halls and PBSA were identified by students interviewed as manifest in two ways: limited tenancy lengths and emphasis on single person households. Kathy describes supporting students who found themselves in housing precarity when their tenancies were terminated at the end of term, leaving them without accommodation over the

summer months. While certain institutions offer a contract extension over the summer, this is not universal, and has been established elsewhere as a source of anxiety for students (Bland, 2018; Costa et al., 2020; Gibb et al., 2022). John, meanwhile, describes his struggle finding accommodation that would accommodate themselves and their partner but was frustrated that they could only apply as a single person, forcing them to rely on the PRS. Sarah, too, identified concerns regarding the accessibility of university halls at her institution, as she would not be able to determine who she shared with. A similar insight was identified in the PBSA review by Gibb et al. (2022), wherein LGBT+ students desired greater input into who halls are shared with, out of concern for potential instances of negative interactions with flatmates. The lack of flexibility for most university-owned and private PBSA to accommodate a greater diversity of households has not been thoroughly explored in existing research, but this research suggests it contributes to housing insecurity among students as it encourages and, at times, necessitates overreliance on the PRS to find accommodation. Insecurity was also observed in private-renting, however, with students describing the hesitancy of some landlords to rent to students, and others critical of the guarantor system which seemed to disadvantage international students in particular—acknowledged elsewhere as a housing barrier (Bland, 2018). Student support staff were also critical of the guarantor system, with some staff questioning its existence and others recognising it as a facet of wider housing discrimination against students which they felt contributed to housing insecurity among students.

6.1.5 Exploitation of student renters

Students, at the time of interview, were all housed in the PRS—excluding two home students (Jenna and Robyn) housed through their local authority having been assessed as homeless, and one international student (Patrick) who was housed in the PRS but remained housing insecure. The grievances shared by students and non-students alike reflect PRS issues, generally, but emphasise how the student element adds complexity. Patrick, for example, had trouble finding accommodation in Edinburgh that would accommodate both he and his brother. The pair ended up in a short-term lease, continuing their search for somewhere long-term, but found out they were living in a building marked for demolition only following a knock on the door from the council:

‘I’m not even sure [my landlord] has a full registration, (...) after living there for three months, the council came and told me the house had been marked for

demolition, so I shouldn't really be living [there]. You can imagine how bad housing is, people are desperate to even take an unliveable space.'

Patrick and his brother eventually found new accommodation but, at the time of interview, had no certainty that he was going to have a roof over his head that night, or that his deposit was safe, having lost all contact with the new landlord over the course of that week:

'I'm not certain where I am going to be staying from tomorrow. We had a viewing on Saturday, [we] paid a deposit, then the lady promised that she was going to get the key to [us] within a week, but we've not heard anything from her since. She stopped replying to texts (...), so I'm not certain where I'm going to be tomorrow.'

Patrick was the only student without settled accommodation at the time of our interview. Follow-up emails confirmed that Patrick and his brother, thankfully, found somewhere to stay some weeks later, but had to pay a £3,400 security deposit before moving in, eating up their savings. Those in support roles recognised that the sheer number of students requiring housing leaves students, like Patrick, open to exploitation. Leigh had supported students who were 'scammed' out of their money upon arriving in Scotland, something that she attributed to international students' lack of knowledge, generally, around housing matters in Scotland:

'There's scams going on. (...) That's a big issue because some students come to the UK and think that they have somewhere to live, then they'll show up and there is no property, there's no landlord, and they're now out of pocket.'

Leigh stressed that student support do their best to support students experiencing housing precarity resulting from these scams, but that their ability to do so is limited by resources available to them:

'You've got students who have lost a lot of money, they don't have accommodation, and it's difficult for the university because, I guess, it's kind of similar to homeless assessment—there [are] only so many rooms. The university has emergency accommodation, but how long do they allow students to live there if they can't find anywhere else? And what if more people call? At the moment, they only have one room left, (...) but what happens if another student comes along?'

Leigh posited that the reason students had been susceptible to accommodation scams at her institution was the 'desperation' for accommodation at the start of semester, leading students to make questionable choices:

'They're vulnerable, (...) like, why would you give someone a huge amount of money if you're not seen the property or whatever? But, we have students who have been living in a hostel for the past month and they finally see someone who says "I've got a flat for you, just give me this money", (...) I think this is why scams are becoming so rife...because they know that students are desperate.'

The exploitation of international students had been on the mind of Christian, who was frustrated by the lack of clarity over how he would find housing in Scotland, having received no communication from the university regarding this since travelling from South Africa. He stressed that the university could have done more to inform international students of the housing crisis unfolding, and alluded to illegal charges certain letting agencies propose to students which are, often, paid given a lack of knowledge of Scottish housing law:

'My experience as an international student [was] we were just left to figure things out for ourselves, which I think is an incredibly dangerous thing to do, because there are predators out there who thrive on [exploiting] people who don't know any better. If people aren't informed properly beforehand, you are leading lambs to potential slaughter. (...) I've heard stories where people have had, like, serious issues with accommodation and these agencies taking money from them just so they can view places, being on waiting lists, apparently there's a whole industry that takes advantage of internationals that don't know any better.'

International students' mention of interactions with landlords and lettings agents attempting to include illegal charges as part of tenancy applications is insubstantial in literature—although some grey literature can be found (Collins, 2017; Otter, 2017; Bennett, 2019; Hurst, 2019)—but exploitative conduct towards international students has been flagged in research from Australia (Farbenblum et al., 2019; Farbenblum and Berg, 2021). There is further scope, therefore, to explore instances of exploitation of households accessing housing who lack adequate knowledge around PRS tenancies.

A multitude of different causal mechanisms are identified by participants, all critical in understanding why students ended up in precarious housing situations. Problems associated with the PRS are identified by both students and non-students in the sample and—while not unique to student renters—are compounded by student status and, moreover, by residency status. Patrick, for example, describes difficulty navigating the PRS in Scotland, mentioning credit checks, guarantor requirements, and visa restrictions on employment (which limit students' working hours during termtime) all interacting as barriers to accommodation, and which dissuade landlords and letting agents from letting to international students. Non-student stakeholders, such as Hailey, recognise these mechanisms as factors which make international students particularly vulnerable to exploitation from landlords in the sector—and describes students' mobility as a factor which makes it difficult to improve conditions of PRS properties and challenge landlord conduct. Students primarily being housed in the PRS, and consciously avoiding PBSA because of the perceived cost, similarly evidences how movement of student housing upmarket impacts lower and median-income students, limiting housing options and

leads to occupation of precarious housing. Inadequate housing supply, meanwhile, is described as exacerbating housing tensions in university locations with smaller populations like St Andrews, especially. Students also recognised those protective, anchor relationships that prevented more extreme precarity, however. Alex, for example, described returning to the parental home as employment pressures and struggle to cope with the cost of living independently impeded degree progress; Christian, meanwhile, was able to put down a deposit for a flat with a loan from his supervisor. Having identified the underlying causal mechanisms which disrupted students' housing journeys, the next theme describes the events which followed.

6.2 Theme two: Students' housing pathways are *precarious*

“Are students experiencing a lot more housing insecurity and housing issues than we think? My guess would be ‘yes’, I think there’s a lot to uncover here.”

The second theme explores the *actual* layer of social reality—the experience of housing insecurity and homelessness, a consequence of increasing housing costs, scarcity, and other barriers. Students' experience of housing insecurity and homelessness, melded with instances shared by those in support roles, reveal concerning and varied outcomes of structured combination of contingent factors identified in theme one.

6.2.1 Housing insecurity

Participants shared their experiences of living, and supporting those in, precarious housing. To reiterate, while some students and, indeed, student support staff had insights regarding university-owned housing and PBSA, all students were—at the time of interview—occupying PRS properties. Therefore, discussion of housing insecurity and, indeed, homelessness that follows, is restricted to this sector of housing.

Having discussed that the UK has the oldest housing stock in Europe (Li et al., 2015), with PRS HMOs having a higher prevalence of condensation, damp, and mould (Morris and Genovese, 2018), students and non-student stakeholders highlighted instances of housing insecurity caused by the poor conditions of PRS properties. Hailey (third sector stakeholder), noted that her organisation had enquires from students, primarily, regarding mould and damp issues, suggesting that landlords have little impetus to improve conditions of properties if they know the demand is there regardless:

'Damp and mould are some of the most prevalent issues that people come [to the service for advice for], (...) especially in properties that haven't been maintained over time and there's been a lot of transitions—a lot of people moving in and out. It tends to lead to worse conditions after because landlords haven't been incentivised to upgrade anything like double glazing, insulation, or anything that contributes to the fabric of the property being improved.'

The presence of damp and mould, while more prevalent in the PRS (Morris and Genovese, 2018), is certainly not unique to it. Jenna, who was housed through her local authority, vented about the state of her housing association flat which was affecting her health as well as that of her infant son:

'I've got significant mould issues, and it's just been an absolute nightmare for us, I'm not going to lie.'

There was very much a sense from participants that they would soldier through precarious living situations as their accommodation was, primarily, a space to facilitate getting their degree. Caroline, for example, recounted how she put up with her flat having a rat infestation because it was cheap and in reasonable proximity to the university:

'My first flat was £430. My second was £300, but that was a really, really bad flat. Somewhere in Anniesland [Glasgow] has got rat problems, but it is cheap [laughs].'

Alex noted that his period of housing insecurity—despite his anger at having experienced it—ultimately felt 'worth it' because, as a working-class student and the first in his family to attend university, he had career aspirations and the weight of expectations behind him:

'The amount of times I've moved, I think SAAS have lost my address. (...) I went to uni because I wanted a good job and I wanted to...it's something that I had to work at, it's something that I had to strive for. So, it became a really important thing to finish my degree. I was in poverty, I was constantly moving in between houses, and I had to give up houses because of it. I still felt like it was worth it because it got me where I am now, but people shouldn't have to suffer like that to get to this stage.'

Students described lowering their expectations for properties, as reality set in that it would not be easy to secure accommodation. For some, it was tolerating flats with mould, for others it was commuting from afar, for John it was moving into an unfurnished flat without a budget to furnish it. These diminished expectations led students, like John, to celebrate mundane accomplishments which, despite being described humorously, came off profoundly sad:

'In the beginning I was picky and said "okay, it's unfurnished, let's just get a furnished one". Now, if it's unfurnished—it's a house, it has a roof, it has power, it has water, and that's all you need essentially as a student. (...) I just need a place to sleep and if you have a refrigerator and a stove that's, like, five stars. (...) I was very happy to finally celebrate finding a flat, even though it was unfurnished, but the simple

solution is: I just got a mattress from Amazon, perfect! Actually, since it was an air mattress, it was cheaper than a normal bed. It was a big celebratory moment for myself.'

While some students lowered their expectations over the quality or condition of housing, others, like May, tolerated flats with safety concerns:

'In terms of the state of them, the last place that I lived in, (...) I noticed there were no smoke alarms or carbon monoxide detectors. I mentioned this to my [flatmate] and it turned out that the battery was dead. I wanted to get them replaced because we were on the top floor and there was no fire exit, but obviously that never happened. I think a lot of flats are not great safety-wise, I think that's a big issue when you're already paying more than you want to, you at least expect to be safe.'

A pertinent point raised by Niamh (third sector stakeholder) was that the poor condition of properties rented out to students was exacerbated by the frequent transience of student renters, nodding to the fact students' housing journeys, typically, involve a great deal of mobility (Ford et al., 2002; Ford et al., 2004; Balloo et al., 2021). Not to suggest that students are to blame for properties failing the tolerable and repairing standard, but that students might not remain in these properties long enough to resolve issues:

'We're seeing a fair amount of students who are dealing with repair issues and poor quality accommodation too and that could lead to homelessness. (...) What we're also seeing anecdotally from our advisers is that students aren't really staying in properties long enough to see issues through and that's a concern of mine. They'll report the issue and they'll try to see it through, but, speaking personally, I stayed in a different accommodation every year of my degree—transience is the expectation, almost.'

There is, often, a power imbalance between student renters and landlords (Walsh, 2021), which Hailey recognised as contributing to housing insecurity among students:

'Landlords have so much discretion over who they choose to be their tenants and my personal view is they get away with discriminating without explicitly discriminating because they just have to pick and choose. There's just so much demand for housing that they can just choose the most attractive tenant. Unfortunately, it does seem to be that [students] are more affected than the general population.'

From Hailey's perspective, challenging this dynamic can be a big ask of younger renters. She encouraged others to remember that students are potentially vulnerable young people, a fact that can be lost in discourse around landlords, student renters, and town and gown debates:

'There's a power dynamic as well, (...) particularly when the students are young and it might be their first time living independently. I think it can sometimes be a bit of a task to convince people about the environment they're looking into, that the condition of their property is not good enough, and that they do actually have recourse to try and improve it. There's that power dynamic where they're, like,

“that’s my landlord whose said this” or “I can’t get in touch with my landlord”. They don’t know that they have the power to take further action against their landlord, they are, sort of, more submissive to them.’

An interesting insight from interviews with non-student stakeholders who were older, on average, than the students interviewed and, thus, more distanced from their own university experience, was how the interview made them reflect on their own housing journeys through HE. What was clear was that they, too, experienced some measure of housing precarity as a student and had, like the students interviewed, internalised the idea that the poor condition of properties was an inevitability; unsurprising; ‘a given’ as a student renter:

‘All of the accommodation I lived in at university was terrible. We had ceilings falling through and there was just this sort of general acceptance that that is your uni flat, so it’s not gonna be comparable to something you would live in otherwise.’
(Hailey)

What further came as a surprise was that Riley, like many of the students interviewed, had experienced homelessness as a student:

‘It’s interesting, ‘cos, actually, my first experience of housing and homelessness was as a student back in the 80s when I was housed by the local authority while I was a student. And, actually, it was pretty brutal because the council was just desperate for me to go away somewhere else and not annoy them because I was a student and therefore not their business.’

This insight from Riley, one of the first interviews conducted, emphasised how little is known about students’ experience of homelessness and its potential to be experienced more widely than one might expect. Those in policy roles, like Riley, contextualised the displacing effects of students on urban areas (Hubbard, 2008; Smith and Hubbard, 2014; Oliver, 2018; Beech, 2018) in wider discussions on landlord disputes in the PRS, recognising students’ tendency for shared living, a great deal of mobility, and adaptability (Ford et al., 2002; Hubbard, 2008; Duke-Williams, 2009; Whyte, 2019). These features of students’ housing pathways led them, frequently, to low-cost, lower-quality housing where it can be difficult to both challenge landlords to improve the condition of properties (Walsh, 2021) and live there long enough to enforce repairs—resulting in the occupation of properties with damp, condensation, and mould issues (Goodman and Dryson, 2014; Morris and Genovese, 2018). Students described the insecurity of occupying these spaces, but recognised that living in precarious housing prevented more serious instances of homelessness.

6.2.2 Homelessness

Seven students interviewed experienced homelessness. For the most part, students were forced to sofa-surf when they ran into trouble finding accommodation. Periods of homelessness varied from student to student, days in some cases, months in others. Mostly, students relied on their coursemates to house them while they searched for accommodation. John, for example, who could not find suitable student accommodation to accommodate both himself and his partner, was taken in by a friend on his course:

‘A coursemate—the only one I met, actually—offered to host us in the livingroom. (...) After that, we started couch-surfing and, of course, it was a daily routine: looking at the usual stuff: Rightmove, SpareRoom, Gumtree, Zoopla, (...) we were stuck in this loop of looking for anything and, again, I was desperate, (...) because you cannot stay forever on a couch.’

Christian, another international student who had no established network was, instead, helped by his supervisors at his institution who took him in temporarily:

‘I was out of options and the days were ticking down, (...) I told my supervisor everything and they (...) opened up their home to me for 3-4 nights until I could move into this place so I wouldn’t have to stay at a hostel. I don’t really believe in miracles but that was an absolute miracle right there.’

Caroline relied on the links she had forged with locals while doing her fieldwork, sofa-surfing for months as she could find nowhere to stay long term on a remote Scottish island:

‘I couldn’t find anything, I sent out so many messages to the house share groups. This is where I found out that, actually, so many students are experiencing the same thing. (...) Then I [was made] completely homeless because the new tenant was moving in and I had to move out. We had no choice but to go to another friend who had a spare room.’

Interactions with students experiencing homelessness were also shared from those working in supporting roles among students. Sandra (student support stakeholder) stressed that homelessness was increasing within HE in Scotland, pointing to COVID-19 and Brexit as potential causes:

‘We were discussing the amount of homelessness that’s come over the past 12 months—all the HE and FE institutions—and it seems to be on the rise. (...) We don’t know if this has been because of COVID, or if it’s Brexit, but it seems to be a growing problem over all institutions at the moment.’

Sandra continued by stating that, although the trend seems to be worsening, homelessness among students was a perennial problem, with undergrads struggling to find accommodation each autumn semester, albeit, presenting to student support in small numbers:

‘Over the years I have supported—I don't know how many numbers of students off the top of my head—but I would say it's at least two or three per year. People who are actually homeless and people who are literally just about to become homeless.’

It is uncertain the true extent of homelessness among university students as their experience of homelessness is likely to be hidden, but insights from participants suggest that this issue is more widespread than it might appear:

‘I haven't had to sleep on someone's sofa and I haven't had to go to a shelter or anything, so I do feel very lucky in that sense. But I'm glad that you're looking into it because I've spoken with so many other people about this and it's definitely a widespread issue, but no one really seems to know about it, so I do think it's really important.’ (May)

‘I think...recognising that there is a cohort of students who are doing this flat-surfing, who are staying in unsuitable accommodation—whether that's with someone who is quite abusive or exchanging sexual favours in order to be in accommodation, you know—these are all things that...no one's ever put a figure on sofa-surfing, by the way. Nobody will research it because they're terrified what the numbers are gonnae be, but I suspect a significant proportion of flat-surfers are actually students in full time education.’ (Gavin, local authority stakeholder)

Stacey acknowledged that sofa-surfing was ‘common’ at her institution, noting, however, that rough sleeping was relatively rare:

‘It's quite common to have students getting in touch saying “I haven't got anywhere to stay, I'm sofa-surfing” and that could be for varied reasons—either a breakdown of a relationship or they have been kicked out of their family home. (...) If they are sofa-surfing, or have been staying with friends, they've usually been doing it for a little while before coming to us. I think maybe twice in eight years I've come across a student who's been sleeping on the street.’

What was apparent was that institutions were aware of housing insecurity and homelessness among students, but that it was not until news broke of a ‘HE housing crisis’ that any official acknowledgement was made:

‘We did have a few people say “we're not advertising this in any way but we have had to put some students up in hotels because they simply don't have anywhere else to go”, but that seemed to be very much a case-by-case basis, there was no route to accessing that support. It was crisis support, essentially, that these universities had stepped in to provide and I don't know what the outcome of that was.’ (Hailey, third sector stakeholder)

Riley, viewing this issue from the perspective of the local authority—of which the following section turns focus toward—recognised, similarly, that accommodation issues at the start of semester were established and expected:

‘Maybe it's changed now, but back in the day there was always a period at the beginning of the year where there would be a number of students who turned up with nowhere to go. I remember a couple of years in [redacted] where the university got caught short on halls of residence—short 300 bed spaces—and we

ended up bussing folk out to hotels and the rest of it, but it usually settled within a month.’ (Riley, local authority key stakeholder)

6.2.2.1 Interactions with the statutory homelessness system

Five international students sofa-surfed when they could not secure accommodation, while two (home student) participants shared that they had reached out to homelessness services and had been assessed as homeless by their local authority. The two home students, however, had differing perceptions of the quality of support offered from their respective local authorities. Robyn, who was assessed as homeless following the sale of her landlord’s flat, thought she would spend a long time waiting to be housed, but found a flat quickly, likely helped by the fact she was seeking housing in a less populous area in the north of Scotland. Robyn described her interaction with the council as a positive one and, what clinched it for her, was the fact that she was a student with fewer prerequisites than others on the housing waiting list in that council area:

‘When you went for your homelessness assessment, did you mention that you were a full-time student?’

‘Yeah, I was worried about that because you don’t really get much help if you’re a student compared to if you’re just low-income, but they just treated me as “low-income”, I believe. I don’t think the student part came into it, but, I think if I didn’t accept the flat that I’m in, I would still be on that [waiting] list. The woman said there was thousands of people on it, but peoples’ views of a bedsit...like, it isn’t bad, it’s spacious, but when you think of a bedsit you think of a little room, don’t you? I’m lucky, maybe in Glasgow I wouldn’t have even got offered that.’

The other side of the coin, however, was Jenna’s experience with the council, described as markedly less positive. Jenna experienced homelessness multiple times throughout her undergraduate and postgraduate degrees and is unique as the only care experienced student interviewed and the only parent. Jenna’s experience of homelessness was the most concerning of the students spoken to, she detailed a relationship breakdown that sent her into a tailspin:

‘[I] had a total relationship breakdown and was in the middle of Glasgow pretty much helpless. (...) I was sofa-surfing with my son for a couple of months, went into the [homelessness unit], I was there for maybe two months, then they found me a flat in [a different local authority area].’

Jenna was moved into settled accommodation elsewhere with her son, but the environment there negatively impacted her as it conjured up bad memories from her childhood, raised in a family plagued by substance abuse issues:

‘I wasn’t enjoying there. I was finding that people were very antisocial, I was around a lot of drug addicts, I found it really, really triggering. I was finding even just walking

to the shop, my upstairs neighbours would be out the back shooting up [heroin]...I just really didn't enjoy it, so I made myself intentionally homeless again.'

Jenna made herself intentionally homeless to remove herself from this environment and was, again, moved into temporary accommodation with her son before being rehoused. Her dispute with neighbours would persist in her new home, however, as they were verbally abusive about her queer identity:

'They placed me here...and I have had quite a lot of issues here. I'm queer and my upstairs neighbours shouted things frequently, called me names frequently, phoned the council on me frequently. Let's just say it's not the nicest of areas, it's just been awful.'

Encouragingly, those in support roles confirmed that, in other cases they dealt with personally, positive outcomes had been achieved. Jen, for example, shared her experience working with a student housed through a women's shelter with her infant son following a period of homelessness:

'One big case that was a mother and a son last year, she was directed towards a women's shelter initially and after two weeks was able to find a place. So, that's one where I've definitely seen a positive outcome.'

Support staff felt they were able to help in most cases, which is a positive finding uncovered through this research, as it is unclear how many instances of housing precarity have been mitigated by those in support roles. Support staff also stressed that the experience of homelessness among students is broadly similar to that experienced by any other (young) person:

'Thinking of the students you've interacted with through your role, were they experiencing housing insecurity? Are there any instances of homelessness you encountered?'

'Oh gosh, I would say probably the whole range of what you would imagine, it's the same in any in any sector where people talk about homelessness, (...) from someone who is literally sleeping on the street, to someone who is sofa-surfing, or someone who is about to become homeless, or someone who is in need of housing immediately that they can move into. (...) I've kind of seen the whole range of that.'
(Stacey)

'It's a total variety of students becoming homeless for different reasons. They may be estranged from their parents, (...) it could be mental health issues, (...), it's a wide variety of reasons. I have had quite a lot of women, especially, who have been trying to flee domestic abuse who are pretty much, like, "where do I go?", "what do I do?"'. (Sandra)

This was a sentiment also shared by those who had interacted with students outwith university settings:

‘the reasons for [experiencing] youth homelessness are pretty similar, a lot of the time it’s the same as young people who aren’t uni students...relationship breakdowns, usually.’ (Kathy, third sector stakeholder)

‘One or two of the cases that I dug out that stuck out was because [students] were living at home but were facing homelessness because of relationship breakdown with their parents and grandparents. So, I suppose they’re exposed to the same reasons the general population become homeless.’ (Niamh, third sector stakeholder)

Students and non-students revealed how the combination of causal mechanisms caused their housing precarity. The experience of housing insecurity and homelessness differed, however, based on contextual factors—most significantly, residency status. Home students Robyn and Jenna were assessed as homeless and housed by their local authority following landlord issues and a relationship breakdown, respectively, while other home students, Alex and David, describe a great deal of mobility in their housing pathways. International students appear to have had fewer routes through which to resolve their precarity, however. Caroline, for example, describes a rat-infested flat she remains in after being priced-out elsewhere in Glasgow—with no strong support network to fall back on as she immigrated from overseas. Other students, such as John, had no option but to sofa-surf given inadequate housing supply in Stirling. The interaction of causal mechanisms identified in the first theme caused events described in theme two—housing insecurity and homelessness. Theme three which follows explores the impacts of these events on students.

6.3 Theme three: Housing precarity has *consequences*

‘I didn’t know where I was gonna live, (...) all this instability played with me psychologically in very damaging ways.’

Theme three explores the emotive aspect of students’ housing precarity, corresponding to the empirical layer of reality identified in critical realist philosophy. Both students’ experience of housing insecurity and homelessness, and insights from those in support roles, highlight the worrisome impacts of these events which resonate with research outwith Scotland.

6.3.1 Social ties

Given the stark increases in rents in university towns and cities, exacerbated by students’ limited income capacity and the cost of living crisis in the UK (MacLennan et al., 2013; McKee and Hoolachan, 2015; Scottish Government, 2020), some students have been priced out of

neighbourhoods near campus or even towns and cities altogether. This has worrying impacts on students at institutions like Stirling, for example, which comprises a great proportion of commuting students. The impact is further, though, impacting students' ability to interact with other students and engage with services on campus:

'[A] challenge for Higher Education students is getting value from their degree when they're struggling to live in the city. I think for us, when we get more and more students moving off campus, how do those students get the value out of their degree? When they're only able to come in two days a week, so they can't go to the activities on campus, or they can't use the campus gym, or get involved in groups—they miss out on the social element. (...) I think students are missing out on [it] more than ever.' (Jen, students' union representative)

Some students had friends at university who had become sources of emotional support. Em, admittedly less encumbered than other interviewees due to their parent's financial support, leaned on their coursemates and sofa-surfed at theirs during their period of housing precarity:

'It's sappy as heck, but I think, particularly having been helped so much by my support network here, that has really been beneficial.'

More disadvantaged students, however, described great difficulty in engaging with their cohort, mired by their experience of housing insecurity and homelessness. Jenna found it difficult to make friends at university because of her housing difficulty, explaining that it took up so much mental space that it was detrimental to her social life:

'I feel like I struggled to make friends—significantly—when I was at uni. (...) I was always worried, always thinking "where am I going to go tonight?", "what am I going to do when I pick up my son?". I wasn't thinking, "yay, we can go socialise", "let's all go do this", you know, [able] to just enjoy my life.'

Gabriel, who had been taken in by a family friend in an impoverished area in the east end of Glasgow, seemed deflated when speaking about his trouble connecting with coursemates. He reflected on the social changes that had occurred since COVID-19, Gabriel having perspective on this having gotten his first Masters degree in Glasgow pre-pandemic:

'It might be COVID, because my experience from my first Masters...I was a member of the football club, I was playing football with the guys, I was also a member of the African and Caribbean society and living close to the university, I [went] to the student union on Friday nights. It's totally different this time: I'm far from the university, I'm not a member of any society or club, and I'm also staying at someone else's place.'

There was a certain stoicism about Gabriel, focused intently on his degree and improving his earning potential, but he seemed lonely when we spoke, isolated from his institution,

thousands of miles from his home. He even shared his troubles dating in Glasgow, uncertain that he had the confidence to date or the means to:

'I tried to use this dating app, (...) I spent, maybe, five days on it and then deleted the app. I was, like, "can I even talk properly to a girl?", then, like, even if we meet, what are we going to do next? I need to take her to a restaurant, but I don't even know a good restaurant around or a cheap one. Even if we go there, what will happen then? I can't take her home, I'm at someone else's place.'

The environment students were housed in—whether settled or sofa-surfing—played on their mind and prevented them from enjoying certain aspects of the student experience. John felt pressure from his coursemate whose sofa he was surfing on to find somewhere else to stay. John shared how any free time he had was taken up by flat hunting, the stress of finding somewhere to live sapping any enthusiasm he had for his course:

'There's this saying we have: you have two chairs, if you want to sit on both, you end up on the ground...there's no safety here. (...) My coursemate told me "yeah, you can't stay here forever", [it] was a really apparent issue. What am I going to do? I'm supposed to be studying, I'm supposed to be enjoying myself at university, but where am I going to go?'

Despite this, John was not dispirited, reflecting on the possibilities that exist for him to experience in HE in Scotland. At our time of speaking, he had resolved his homelessness, but was still struggling financially and was unsure how long he could afford his rent without a job. This was a barrier in experiencing everything he could studying in Scotland, something he felt would resonate with other international students from developing countries:

'Especially with people from poorer regions, there is this [extra] step that needs to be [taken] to comfortably sit back and enjoy every day without anxiety, because I know for a fact that this campus is absolutely amazing. It's stunning: all the opportunities, all the sports one can do, all the clubs and societies, it's just crazy and full of opportunity. But I'm, sort of, restricting myself here because I'm trying to save as well as I can. That's why I'm missing out on them, but it must be the same for someone coming from a similar background.'

Many of the students resolved their housing precarity by accessing accommodation which was more expensive than they could comfortably afford, or which was cheaper but exhibited questionable standards of repair. Some, moreover, were forced to move significant distances from their university campus, multiplying their disadvantage with new travel costs and commuting challenges, echoed in other research (Cady, 2016; Crutchfield, 2016; Hallett et al., 2018; Mulrenan et al., 2018; Mulrenan, 2020). This, subsequently, impacted the social dimension of their university experience, namely, difficulty in making friends—making their academic journey a 'lonely' one. This insight reflects research which shows that those at

university age are at high-risk of experiencing loneliness (Deniz et al., 2005), attributed, largely, to living in new and unfamiliar environments (Diehl et al., 2018) and, perhaps, exacerbated by COVID-19, as research has determined that students' mental and emotional health were impeded through lockdown (Weber et al., 2022). While the social consequences of housing insecurity and homelessness were unfortunate to hear, it is, however, the impact on students' mental health and wellbeing that was most concerning.

6.3.2 Health and wellbeing

Ten students mentioned that housing precarity had affected their mental health. Students shared that they felt isolated, anxious, depressed—three participants had reached out to their GP regarding this, two of whom (Sarah and May) were put on antidepressants:

'I experienced a lot of anxiety and depression during December and January, it was making me mentally ill. I visited a GP as well and she advised me [of] some medicine. Many days I could not sleep the whole night, it was affecting my mental health and, due to that, I wasn't able to focus on my studies.' (Sarah)

'I ended up going on antidepressants...I just kind of couldn't do anything. Although I finally had somewhere to live, my studies still struggled even more after that because I feel like I hit a wall. I got so stressed from everything happening...I just couldn't function. I think all the adrenaline from everything—when I was trying to find somewhere to live and moving around all the time—it just kind of made me crash. And it just had such a knock-on effect for the rest of the year.' (May)

John described feeling 'broken' by his experience of homelessness, expressing dismay over his housing experience:

'You touched upon this earlier, but could you elaborate on how sofa-surfing affected you?'

'Horribly, I'll be honest with you, horribly. Broken mentally and there's a sense of there's nowhere to go. When things were fully booked (...) I said to my partner "okay, let's go back to Edinburgh airport and stay there" because where else? There's this nerve-wracking question grinding in you "where else, where to go?" and just because I refresh Rightmove or Gumtree for the billionth time today it doesn't mean...there's the sense of being in a lottery. You're just waiting for something, waiting for some external help constantly. We both felt like we did everything in our power...what else could we do?'

Christian divulged that his mental health was impacted not just by his housing insecurity, but by managed isolation as he journeyed to Scotland during the initial COVID-19 lockdown, recounting the initial 'traumatising' weeks spent in Scotland, angered by the lack of communication from his university who had failed to respond to his enquiry for help:

'Managed isolation, (...) some people don't actually understand that some people are impacted more than others by that. For me, I've got a bit of childhood trauma,

being forced to be in a hotel for two weeks in a room like that was retraumatizing in a way that is hard to explain to someone who might not have been through it.'

Christian continued, throwing his arms in the air in exasperation, recounting his initial weeks in Scotland and how it soured his opinion of his institution:

'Arriving in a foreign country and having to go through that experience and then not having a stable home...I didn't know where I was gonna live, I didn't know if I was going to be at a hostel, (...) all this instability played with me psychologically in very damaging ways.'

May suffered migraines and found that the stress of housing insecurity exacerbated her anxiety, having something of a latent impact. May described being housed, wishing to celebrate this as a resolution to a problem that had been plaguing her for months, but that she was 'plunged' into depression:

'I'm quite an anxious person anyway, but it got to a point where I was so stressed I started getting these migraines and I couldn't see and it was this weird, spotty [vision] thing. I really struggled after that for a while, I don't know if it was a delayed reaction, because I was so tense for such a long period of time while this was going on. And then when it stopped and I had somewhere to live, it's like I couldn't get back to what it was before.'

Jenna, too, experienced anxiety even after being housed, the flat the local authority had housed her in described as, effectively, threadbare. Jenna, therefore, could not celebrate settling into the space as she was concerned whether it was in suitable condition for her son and if there would be repercussions should social work discover the state of the property:

'When I got my house, [I was], like, "god, how am I going to cook tonight? I don't have a cooker" or "what are social work going to say about me now? I don't have my floors yet". There was no space for me to be, like, "right, my son's going to go here and I'm going to study", because (...) they just gave me a bare house with nothing. I didn't have a table to sit at, I had two suitcases and a completely empty house. There was no wallpaper, it was bare, no floors, nothing...it was just a constant worry, a constant anxiety. I had many, many breakdowns over it.'

Sarah, still staying with a friend temporarily at the time of our interview, maintained that resolving her housing insecurity was the best way to improve her mental health:

'On the student portal I found out there was mental health support. I wrote them and there was a woman there, she was very sweet, she advised me on some things. She arranged some counselling, but the most important thing was to find reasonable accommodation within my budget.'

This was a point echoed by Alex, who accused universities of rhetoric rather than tangible support for students experiencing issues with housing and living costs. Alex acknowledged the importance of mental health resources at universities, but stressed that universities should be

more aware of the financial burdens that disadvantaged students face, as he felt these could cause or exacerbate mental health issues:

'I think the mental health angle is something that's talked about a lot, but isn't really acted on. I think when universities talk about student mental health...a lot of the mental health problems students experience, in my opinion, come from housing insecurity, money issues, just general anxiety about being able to feed themselves, keeping themselves warm, keeping themselves in a house while also studying...'

In the absence of mental health support, as he had hesitated in reaching out to student support services, Patrick described the interview itself as helpful as he was keen to both get his housing troubles off his chest and signal boost this issue to other students from developing countries who might be experiencing similar precarity:

'Psychologically, you can imagine, I just try as much as possible to stay calm. The conversation I've had with you today has been very helpful. You can imagine, not knowing whether you're going to have a house of your own. Thank god it's the holiday period, I think that's what makes it a little bit easier, because I can't imagine having to deal with this while doing assessments, (...) I have research I should be starting but I can't even concentrate.'

The most enduring impact of housing precarity described by students, and applicable to findings from existing research in this area (Raskind et al., 2019; Coakley et al., 2022; Worsley et al., 2023), appears to be the impact of housing precarity on students' mental health. Of thirteen students interviewed, ten described their period(s) of housing precarity as impacting their mental health—with two students being prescribed antidepressants by their GP and one student being admitted to hospital due to anxiety and stress. An interesting insight from Alex, which resonated with the researcher, was criticism of universities' method of addressing poor mental health among students. MacAskill (2012) has linked mental health problems among students to widening participation, wherein incidences of poor mental health among students—once lower than the general population—had become more comparable to that of the general population. The structural factors which may exacerbate, or even cause, poor mental health among students is a substantial gap in literature. Recent research on improving mental health among students in UK HE has suggested that universities should increase funding for dedicated mental health support services and that local authorities should pilot mental health services in areas with high student populations (Thorley, 2017), with online-based interventions especially encouraged (Harrer et al., 2018). Existing research, however, neglects to mention that housing and economic uncertainty have been determined to majorly reduce mental health (Evans, 2003; Stahre et al., 2011; Bentley et al., 2019). This suggests that universities should acknowledge housing insecurity and homelessness as a significant driver of

poor mental health among students and improve access to affordable accommodation as a means to address this. This is especially important, considering that those students who disclosed mental health struggles following periods in precarious housing, acknowledged the extent to which this had impacted their degree performance.

6.3.3 Degree performance and retention

Sarah described a lack of focus, shared too by other students, and how it affected her sleep schedule. This interfered with her ability to concentrate in class, visibly drained, she questioned whether moving to Scotland to study was worth the stress accrued:

‘When I was not able to sleep the whole night, the next day I had to travel to university and attend my classes or work on my project. (...) My mind was not focusing, it was somewhere else. You see, if you don't have a proper place to live, and these worries are going through your mind, everything seems blurred. I am not able to do what I came here for: to get a good university education, from a good institution, a better international learning experience. If I am not able to do it what is the purpose of coming? What is the purpose of spending so much money travelling to another country?’

Sarah seemed defeated recounting her housing journey in Scotland. She continuously spoke of the perception her family back home in Pakistan had of studying abroad—the aspirational aspect of international study—which she now considered a fantasy, describing her experience in Scotland more akin to ‘suffering’:

‘In my home country they think that if I'm in a UK university I would be relaxed, studying, getting a better education, learning new things, but they don't know the suffering I'm going through which hindered my studies.’

Students shared how their housing precarity had impacted their grades, but, for some, it also interrupted their studies, delaying their progress entirely. Robyn, studying to be a teacher in Dundee, shared how the stress of not knowing where she would stay over the summer months also affected her course progress. She asked to defer her course for a semester while she resolved her housing issues:

‘I don't really manage my emotions that well and over the summer when I felt like I was going to be homeless, I couldn't concentrate at all. I felt really stressed all the time, (...) I don't think the university were really accommodating with the situation.’

However, Robyn was informed she would have to repeat a semester, her deferral having been declined by the institution. She found this unfair considering she had communicated the extent of her housing issues to them:

'When you had to defer and repeat part of the year, did you explain to the university it was because of your housing insecurity?'

'Yeah, I sent screenshots of my homelessness award letter, but they'd declined it and said that I'd have to repeat my second semester again [as] they'd declined my deferral. So, I was doing semester two regardless, but they'd put a black mark against my name or notes on my degree or something like that.'

'So, the university knew that you were potentially experiencing homelessness, that that was the reason you were having to repeat, and...[Robyn interrupts].'

'Now thinking about it, I could maybe appeal against that. But, yeah, they didn't really accept it.'

This was particularly bothersome to Robyn as she had been making substantial headway on her course before falling into housing difficulty and, without a strong support network, could not easily resolve her housing issues:

'Before I found out that I was gonna end up homeless, I'd got the best grades that I'd ever got and then after that I just couldn't concentrate on my coursework. I'd be sitting trying to do it, but my head would be in a different place. I don't have a good relationship with my family either, so I couldn't just go and live with them.'

Jenna, like Robyn, was the first in her family to study in HE and had chosen her course specifically to improve her employment prospects, with her son in mind. She was frustrated that her marks had dropped during her bouts of homelessness, describing her academic performance during her 'stable' periods as significantly better, but accepted that issues outwith her degree took prominence:

'I've had two bouts of being what I would class as 'stable' and my grades were significantly higher, I had more focus. Whereas, when I was going through [housing precarity], I was not thinking about university—I was thinking, like, 'submit what you can and deal with your life'.

Kathy (third sector stakeholder) supported a student who felt they had to dropout of their course to access statutory support as, like Jenna, their housing issue took priority over their studies:

'I think this issue about young people dropping out because it's easier, I think that's really dreadful. There was a young person who I came into contact with a wee while ago, [they] ended up dropping out so they would be able to claim benefits to access temp [accommodation] from the council [laughs, shaking their head in bemusement]. That was a real shame and they were really quite vulnerable as well. They were from Wales originally and they came here and were doing Au Pair work but were being really exploited. (...) I do think it's absolutely appalling that students should feel they have to drop out in order to get any support. It's short-sighted and unfair.'

Those in support roles questioned how many students who have deferred or left their course may have so done so because of housing difficulty. This had been theorised at the onset of the research and it was encouraging to hear that those now in roles advocating for students were aware of this:

‘We’ve gotten so many more widening access students in but it’s retaining them...yeah, it’s great to say we’ve got this many widening access students coming through the doors, but how many are graduating? What are the other issues that come into that? It will be interesting to see.’ (Jen, students’ union representative)

A lack of focus, sleeplessness, anxiety, and depression are all recognised here by participants as resulting from the stress of housing precarity. The stress of this was considered impactful on coursework and on degree performance, resulting in three participants deferring from their course, with one choosing to dropout altogether. Dropouts were also mentioned by support staff, adding to literature that suggests this to be a common outcome of housing precarity amongst students (Wood and Harris, 2016; Hallett and Freas, 2017; Hallett et al., 2018; Glantsman et al., 2021). Kathy, for example, mentioned supporting a student who felt compelled to dropout of their course to access temporary accommodation, though, it is unclear whether they were advised to by their local authority, their university, or simply did not understand if they were eligible for statutory support.

Jen’s point about retaining students from disadvantaged backgrounds really resonated and echoed similar ideas espoused by almost every participant interviewed. It has become one of the most important aspects of this research and had come up time and time again through literature review, anecdotally through housing discussions with other students, to these very interviews: students are not a monolith. There is, likely, to be a disparity in the experience of housing and economic insecurity between those who follow ‘traditional’ student housing pathways and those non-traditional or disadvantaged students who might follow a ‘messier’ path. While it is important to celebrate the breaking down of barriers—widening access, welcoming those from non-traditional or disadvantaged backgrounds into HE—merely getting these students through the door is, arguably, not a success in and of itself.

Those mechanisms identified in theme one (housing scarcity and costs, the wider cost of living, barriers to housing such as guarantors, and exploitative conduct of PRS landlords) caused the events described in theme two (housing insecurity and homelessness). The consequences of these events revealed here in theme three (diminished social ties, poor health and degree outcomes) embody the stratified understanding of reality required for a

realist understanding of the research problem. The remaining two themes identified through thematic analysis correspond to the second research question, gauging why existing research has been scarce until recently. Both themes do, however, continue to reveal the complexity of students' housing pathways and how different facets of students' identity, and their relationship to different institutions, contribute to their precarity.

All student participants, bar Em who had access to significant economic capital, were disadvantaged and/or non-traditional students. This research was predicated on the fact that there now exists a critical mass of such students in UK universities. With this knowledge, we might consider if our conception of students' housing experiences needs to be challenged. Theme four explores this matter, asking if our understanding of students' housing journeys need reconceived.

6.4 Theme four: (Challenging) preconceptions about studenthood

'Those who make decisions at university—they maybe attended university decades ago—so the context has changed, the housing market changed, there's a high chance that they're not even aware of challenges students are facing now.'

6.4.1 Catalyst for undertaking HE study

Students were divided equally when asked if they were first in their family to go to university. All students, whether they were the first to walk through those doors or not, felt the weight of expectations upon them to get a degree:

'Had you planned to go to university in your youth?'

'Yes, because...I'm from China and my parents' generation—it's not because they don't want to go to university—it's because of the cultural revolution, they simply had no option, I guess.' (Caroline)

'Yeah [laughs], there was, like, no option. My family was always, like, "you have to go to university in order to get a job". That was it, there was no gap year, there was nothing.' (Christian)

'I guess, on one level, I have been conditioned to go to university. When I was young, it's always been, like, "well, I should probably go to high school in a different country, just so I can have the requirements to go to university", that's been the talk since I was young.' (Tracy)

All but one international student had come to Scotland from a developing country, and had hoped that a degree from a UK institution would improve their prospects upon returning home:

'I always wanted to get a [degree], especially in a university in a world ranking institution in the UK or the US, so I can get some international exposure and I can bring that experience [home] with me for future generations of students.' (Sarah)

'Some of the reasons for going to university for us is: "where could I go to reach my full potential?", because there's not enough in Africa or Cameroon—a job search is very difficult—so we have to move elsewhere to find better opportunities.' (Gabriel)

Home students—all of whom had come from disadvantaged backgrounds—shared broadly similar sentiments that contrasted noticeably from their international counterparts, in that they attended university almost on a whim. Performing well in primary and secondary school, they fostered the idea that a degree would be their opportunity to increase their social and economic capital:

'Had you planned or thought about university in your youth?'

'I think so. I mean, to be honest, I didn't know what else to do. I know I'm really lucky to have gotten into university, but I've always been a bit more academic and quite quiet when I was at school so I felt, like, that was the natural path. I didn't really know what else I could do. I just prolonged school a bit longer, I guess.' (May)

'I'm the first person in my family to go to uni. (...) I didn't really know what I was doing. I wasn't really trying, to be honest, it wasn't until I started sitting my Highers [exams] that I started getting the fear.' (Alex)

Jenna, who spoke candidly and at length about her difficult upbringing, described her reasoning much the same:

'Nobody's been to university, nobody's finished high school, nobody has any form of education, neither do any of my siblings. (...) Most of them are still drug addicts, alcoholics, on the dole, just...not doing great. I'm totally estranged from them. I had absolutely no prospects when I was younger, I had no idea what I was doing, I was pretty much an alcoholic by the age of 18. I had a young boy when I turned 16, was drinking every single day, had just left the system, nobody was really supporting me. I reached out to a CPN [community psychiatric nurse], telling her that I pretty much had a breakdown. I got sober and they were, like, "why don't we get you back into high school?", so, I went back to high school and tried to complete sixth year. I went to do the HNC [at college], which led me to the HND, then to university.'

Jenna's story highlights the importance of recognising that students' housing and educational pathways grow increasingly complex as the student body evolves in Scottish HE. Students, like Jenna, shared how out of place they felt in these spaces, that the 'culture' of universities alienated them, and that they found it difficult or frustrating to interact with coursemates from wealthier backgrounds:

'Everybody I came across were getting funded by their parents to live there or had significant advantages and didn't understand [my] struggles. Like, no, I can't just go

buy Starbucks, I can't just go buy a car. If the washing machine breaks, I can't just go replace it, that's not how it works. I feel like nobody really got it and, when I did come across someone who did get it, some people of my calibre—a bit more lower-class—we were all on the scholarship, we were all there because organisations helped us get there.'

Alex, too, explained the tension he felt being working-class in academia—albeit in good humour—but explained how the impetus for getting a degree differed from his cohort:

'For working-class people, you get it drilled into you, you need to go to uni or you're gonna end up fucking working in McDonald's or whatever...and that's classist nonsense, but you believe it, you know? You've got a different attitude to uni than your middle-class classmates.'

He continued, sharing concerns he had for himself and his fellow working-class students regarding their prospects upon graduating and entering the workplace, recognising barriers he might still have to overcome, even with a doctorate:

'Working class people...even though we're doing university degrees, there's still [going to] be barriers for us going into the workplace, right? Sometimes that's to do with mannerisms or cultural background, you know, the way that we speak. All sorts of class markers will hold us back in some sort of way.'

The difficulty to engage with peers from differing backgrounds was expressed, not only by widening access home students, but also by disadvantaged international students. Caroline stressed that, as an international student, she, too, found it hard to connect with wealthier peers:

'I came to Glasgow because I get money. Like, someone pays me to read books, but most of the international students here are super rich. (...) I've got some Chinese friends, they're nice, but I never felt part of the Chinese community in Glasgow. Not because I'm not Chinese enough, it's simply different vibes. I went to some [society] events when I first came to Glasgow, partly because my English was not very good. So, I just socialised with my classmates, but then I realised, "oh, that's a rich kids club". We are so different, like, the only similarity is that we speak the same language.'

Having discussed how difficult transition to university can be for disadvantaged and non-traditional students in chapter 3 (Thiele et al., 2017), and the alienation students often feel in the new university environment (Jones, 2017), students in this sample expressed similar sentiments. Some students insisted that this sense of being an 'outsider' was not just felt in interactions with their cohort, but that they felt alienated by their university itself. May felt isolated at her university in Edinburgh, suggesting that students from 'normal' backgrounds experience disadvantage at university as they have greater support needs that more prestigious institutions might not factor into their teaching or support plans:

'I've been quite vocal [in] that I think Edinburgh university has a serious problem with sort-of elitism [smiles, knowingly] and not helping working-class students, nor helping a lot of Scottish students, and I think it's been quite isolating. Most of my friends are Scottish students or northern English students—all from quite "normal" backgrounds and they've found it the same. You feel quite a lot like an outsider, they don't give you a lot of help, I'm not sure...they sort of expect everyone to come from the same background and that background is wealthy, a lot of the time privately educated.'

Kathy (third sector stakeholder), who had engaged with different universities in Edinburgh regarding student housing problems, suggested much the same:

'You mentioned some universities being "helpful" versus "unhelpful", are there any similarities between the ones you consider helpful and the ones you consider unhelpful?'

'This is purely speculative, but I have a feeling that somewhere like Napier or Heriot Watt are less old-fashioned than your Edinburgh University. I think some universities are working on the assumption that the majority of their students are well resourced and well connected when that's maybe not the case.'

Kathy, again reflecting on their own HE experience over the course of our interview, revealed that they were a former student of the University of Edinburgh and was unsure if the 'climate' had improved in the decades since:

'I think old, traditional institutions like Edinburgh University...I don't come from a university background at all either, I had a terrible experience being at Edinburgh University. I think places like that—I mean, it was a long time ago for me now—but, I think if you're not from a traditional uni background, you become invisible almost. Everything is catering to students [from] wealthier, more connected backgrounds.'

As the subject of class was broached, home students became quite heated; there was a real sense of frustration as all had come from disadvantaged backgrounds. Alex articulated the ways in which his social class had both interacted and interfered with his degree, which resonated with the researcher and led to a—candid—back and forth about class barriers at university as the interview wrapped up:

'Representation for particular minorities and things like that—I think that's really important—but, at the same time, class is left out of that discussion quite a lot. I feel like there's a reason for that...if [universities] had to address class, that would cost them a lot more money, because it would mean they would have to help out financially quite a lot more—either the government or the university. So, yeah, I feel like working class people are severely disadvantaged at university. And, you know, pile on top of that someone who might have a disability, or someone who has to care for a parent, or someone who has childcare responsibilities, and it becomes really complicated.'

Students shared their reasons for undertaking a degree which, despite the diversity of their backgrounds, all sounded broadly similar and was, primarily, overall social betterment and to

improve theirs, or their families, financial prospects. University education as a means to increase one's social, economic, and cultural capital is echoed in other HE research (Briggs et al., 2012; Gravett, 2019; Gill, 2023). Most having been the first in their family to go to university meant, however, that they were navigating unfamiliar environments. While some students shared their frustrations interacting with their cohort, most described greater frustration interacting with those outwith academia—family, friends, acquaintances—and their desire to dispel certain notions about being a student they felt misrepresented their experience of HE.

6.4.2 Misconceptions about studenthood

May described her university experience as an oft-lonely one, something she had to explain to her parents whose university experience differed substantially, which demonstrates how ingrained ideas about the university experience and, indeed, housing journeys through it are, potentially, *antiquated*:

'I think [university] can be a bit more isolating than people have an idea of...certainly now with remote learning. With a lot of prices going up, I feel like a lot of students maybe don't have as much time to "be a student", if that makes sense? I think a lot of people have that idea that, you know, students are out all the time and they're socialising. (...) When I've spoken to my mum—who was at university in the eighties and who comes from a very working-class background—she had heaps and heaps of time to "do what it is that students do". She's spoken with friends of her generation who have kids the same generation as me and, again, commented on how "kids have no time and no money now". I think it has changed since 30-40 years ago, I think it's maybe more isolating than it used to be.'

Caroline, too, suggested that collective understanding of the university experience does not reflect the context around university study, employment, and housing experienced by contemporary students:

'Those who make decisions at university—they maybe attended university decades ago—so the context has changed, the housing market changed, there's a high chance that they're not even aware of challenges students are facing now. Like Glasgow—how the housing market is different from 2016 to now—now it's really bad and prices have went up.' (Caroline, student)

Continuing, Caroline compared the HE context of China compared to the UK, noting that, despite the experience of studying in Beijing not being "fairer" or "better", housing there, while rather more rudimentary, was far more accessible:

'I wish that we lived in an ideal world where universities are an equal place for everybody but, unfortunately, I don't think so. I'm sorry to say, especially in the UK, because...I mean, I don't like universities in China, that's the main reason I'm

here, but in China you only pay 90 quid [per semester]. Even in China, it's not a lot of money to most Chinese families. It's not an ideal thing, but it's a temporary thing—a bubble—for all university students [so] they don't need to worry about their basic needs. It creates a more fair environment, let's say, but here students worry so much about housing and, if you don't have a stipend, you will have to work.'

Many interviewees, like Caroline, had good humour and a sort of fervent energy about them—a contrast to the, often bleak, journeys through HE they shared. Others' emotions felt more dampened, with a real sense of disappointment as they described their experience in Scotland. Gabriel sounded morose when recounting his university experience, deeming it something of a necessary evil: a period of 'sacrifice', in hopes of a more abundant future:

'Scottish people get school for free, free university which is kind of impossible in Cameroon [exhales, somberly]. Maybe not now but in the years to come. I'm sad for moving and leaving all the stuff that I have—even my girlfriend. It's emotionally very demanding, but, if you think objectively, like, "ok, maybe this is the sacrifice that I need to make so that in 2, 3, 5 years I will be able to maybe move, take my girlfriend with me, and have a proper life", you know?'

Jen, reflecting on experiences she had as a student representative at her university, questioned whether institutions were doing all they could to support students from disadvantaged or non-traditional backgrounds, or if they were even cognisant of the complexity of stressors that could be impacting these students:

'Another group of students who face issues are probably students who are outside of being a "traditional" student. So, you know, any student who hasn't come to university before they're 23-24, or any parent or carer who comes to university, because those students have many more responsibilities than your "traditional" student would. So, on top of their studies, they maybe also have to worry about childcare. What are they gonna do if they can't get that during their classes? It's the same for students with caring responsibilities, or students who have any disabilities because, again, it's that added responsibility. (...) I don't think the university experience is particularly supportive of them.'

Students' experiences seem to have been hampered by struggles to transition to, and navigate, an unfamiliar environment (Crozier and Reay, 2008; Havlik et al., 2020); failures to connect with their peers and in engaging with wider aspects of student life because of financial constraints and housing anxiety (Denevan and MacAskill, 2017; Mulrenan et al., 2018); and concerns that their disadvantaged and non-traditional backgrounds would continue to create barriers following graduation (Hallett and Crutchfield, 2017). Challenging preconceptions about studenthood is necessary as participants shared similar insights to those gleaned from literature review—that this may be a barrier to addressing housing insecurity and

homelessness among students, with misconceptions about students' housing and educational pathways reflected in student housing strategies.

6.4.3 One size fits all?

The provision of housing for students was seen by those interviewed—student and non-student—to cater to a specific student renter: single, young, middle-class, without caring responsibilities, and supported financially by their families. Hailey (third sector stakeholder) argued that, while universities were making great efforts in widening participation for disadvantaged and non-traditional students, accessibility of accommodation at universities was actually getting worse:

'There's such a focus on widening access with universities, encouraging people from different backgrounds to study, but the accommodation that's being built isn't being built for people who might have families or who can't afford these ridiculous rents, so...although the universities themselves in terms of their courses might be widening access, actually moving to go anywhere and study is not necessarily any easier than it might have been 10 years ago because the accommodation side of things is, if anything, getting worse.'

Kathy had interacted with students who had experienced homelessness because their tenancies in university halls were terminated at the end of semester, leaving them without accommodation over the summer months, similar to findings by Bland (2018):

'An ongoing problem is that a lot of halls will shut for summer holidays. So, someone might have somewhere to stay for termtime, but I think the expectation is that students can just return to the parental home or whatever...but that's obviously not something that everyone can do. The summer holidays can be a bit of an issue.'

Contracts in university halls or PBSA typically range from 36-41 weeks and do not rollover to the next teaching year, which, arguably, creates an expectation of mobility in university housing. Further complicating matters is that the summer months are a period in which students do not receive student loan payments. Kathy (third sector stakeholder) did, however, acknowledge that this issue was not unique to university housing and that students without established support networks are disadvantaged in the PRS:

'Prior to the pandemic, the students we tended to come across were those who are not very well connected, who may not have come from comfortable backgrounds, maybe had come from a different part of the country and didn't have anyone they knew here? (...) I think, if you don't have loads of pals, [and] a tenancy in a shared flat comes to an end, it can be really hard to find a room elsewhere and the majority of students can't afford a one bed place, so a lot of the time the only option is to share.'

Reiterating an earlier point about the housing barriers students face, Hailey (third sector stakeholder) discussed the limitations universities have in housing certain types of students—the restrictions in terms of household type she thought contributed to housing precarity among students:

‘One of the issues that had been coming up with the student advisors was [instances] where they wanted to help their students, but the student had a partner or children, and they then couldn't accommodate them in their own accommodation because of licensing or regulations. I think that contributes to them being more vulnerable groups: they're not attractive tenants to private landlords and they're also limited in the assistance that they can get from other sources.’

While universities, often, have some proportion of their housing available to support students with dependents, it is usually a small proportion of their overall bedspaces. This, often, means that students with families are forced to look elsewhere. Stacey's institution had no family accommodation whatsoever to offer students, recognising the futility in asking parents not to bring their children with them when they start their course, she was left with little support to offer:

‘We've had students with families—as in kids, like, 5 years old or less—living in hotels for a couple of months because they haven't been able to find anything. As best we can, we advise students not to come with their families, but, obviously, if you're giving up your job, or you're a lone parent, or you're a woman coming to study at postgraduate level and you're bringing your wee one year old with you, or whatever, you've got to do what you've got to do. You can't just leave them at home, but it's really difficult to say “sorry, this is what it is, these are your options, but they're limited”.’ (Stacey, student support)

Caroline, studying in Glasgow, ran into this very problem as she attempted to find accommodation that would support herself, her flatmate, and the flatmate's infant sibling they were guardian of. Finding PRS landlords who would let to students with a child proved difficult, but Caroline had no better luck finding housing at her institution:

‘When we first experienced housing insecurity—me and my flatmate with her dependent—we did contact the university because we were really desperate. I considered sleeping in my office. (...) We wrote to the university, we begged for a solution. We know that the university has some family-friendly housing—our problem is that the dependent is a child—and landlords are avoiding children like the plague because, if we're two adults in the flat and the heating doesn't work, they can just come in seven days, but if there's a child in the house you have to come in three days.’

Stories were shared by students like Caroline, who were, effectively, made ineligible for halls or PBSA because they were not applying as single households—which demonstrates how observably rigid student housing is and, arguably, questions whether it meets the needs of

those it is being built for. In our discussion of PBSA and its efficacy, Stacey was visibly irritated. She suggested that student housing was being built, essentially, by committee: implementing features that would generate buzz but lacking what students actually need—essentially, infantilising them:

‘What’s the one that was having loads of problems that just opened and it was supposed to be really super fancy, but then it was just dire?’

‘The one in Glasgow with the big slide?’

‘Maybe, well it was brand new for this September and there’s been loads of issues with it. Basically, it wasn’t finished and there’s still works going on and people are moving in expecting it to be this lovely, glamorous thing that they’re paying, like, £800pcm for. All of their [advertisements] are, like, “oh, we’ve got this powder room where you can all get ready before you go out”, “we’ve got this cinema or whatever” but it’s like, well, they’ve got no toilets and sewage is coming up [rolls eyes].’

The building of new student housing developments and participants’ assessments of them generated a lot of discussion. The massive expansion of PBSA understandable, considering the continued expansion of the HE sector. Riley had a unique perspective on the matter, given his role within local authority housing, and acknowledged the failure of both universities and local authorities to have strategised effectively on this matter going back decades. Riley was the only participant who had been a student prior to the 1990s, before mass expansion of the sector. He brought much-needed context and demonstrated, quite succinctly, how being a student is now more challenging than it has been in the past:

‘I was a student [in the 1980s], a full-time student. Now, I also had a family and I worked part-time because I had to work, but I claimed Housing Benefit and, indeed, unemployment benefit in the summer months. Certainly, for most of that time, I was entitled to Housing Benefit as an individual, never mind the fact that I had a family as well. All that’s gone. No loans, I wasn’t borrowing money, there were no fees, there was none of that, I got a grant and that grant covered my costs. Now my lot, they’ve all been to university, they’ve all had full-time jobs as well as studying, it’s a completely different experience now for those folk who aren’t well enough resourced to do it without having to work.’

Arguably, the greatest challenge in responding to housing precarity among students is recognising that the context has changed; that the HE sector has transformed considerably over time. As participants argued: universities simply have not been able to keep up with the expansion of the sector and the pace of student recruitment. Riley described HE housing precarity as an area which requires a great deal of research and thinking from institutions, as it creates a multitude of challenges for local authorities:

'The whole structure of the education sector is now completely different. The range of folk coming into Higher Education isn't what it was in the 1980s when I went to [university], it's completely different and much, much bigger. (...) The problem from a local authority point of view is that we just don't need the extra resource challenge.'

Riley raised a pertinent point, having worked within local authority housing prior to our meeting, suggesting that students did not factor into the council's housing strategy because their belief was that housing, and any resulting housing issues, would be the responsibility of universities:

'To the extent that the position of students within the housing system was a factor when I was back running the housing service in [redacted]? My concern was that, actually, we've got reasonably sophisticated housing pathways for university students and no kind of pathway at all for people who are studying [at] college, or doing an apprenticeship, or who has just got a job at 17. If you are lucky enough to be from a particular background in the university system—you go to university, you live in halls of residence, you borrow a bucketload of money, you have a good time, [and] you come out the other end. You do a certain amount of learning and independent living and you go off and get, theoretically, a decent job. I know it doesn't work like that a lot of time, however, that's the popular misconception of the pathway. There is no equivalent pathway for young folk that don't go to university.'

Riley's insights here provide a segue to the final theme teased out of participants' data. Having analysed how students' housing pathways might be more complex and precarious than we might consider, the fifth and final theme demonstrates how students, often, simply fail to feature in discussions on housing and housing rights. Discussions with student support staff and those working within local authority housing revealed that students are, frequently, a grey area in terms of housing; either because of assumptions that university students have fewer housing problems than other younger renters, or confusion over who is responsible for their welfare should they find themselves in housing precarity.

6.5 Theme five: Students are a grey area in housing policy and homelessness provision

'I'm not sure that the unis have a decent enough understanding of the challenges that young people face in terms of keeping a roof over their head and I feel like the council are quick to pass the buck.'

6.5.1 Lost in data?

Having already discussed challenges in amassing literature on HE housing precarity, it was enlightening to hear that participants themselves expressed difficulty in capturing data in this

research area. Those interviewed working at telephone advice services reflected on the difficulty in extrapolating from their data. Niamh (policy officer in the third sector) was very clear that any data be taken with a ‘pinch of salt’ as it is imperfect—owing to an issue with how ‘student’ is categorised. This is something that was flagged through literature review, as it was difficult to breakdown if ‘student’ constituted an individual studying in high school, FE, or HE settings. Having previously volunteered for a welfare advice service, I was aware of the limitations of recording instances of housing precarity for students: any recording of their student status would be entirely on the whim of the volunteer providing advice and there is no impetus to do so, generally:

‘2-4% of our housing [inquiries] are from students. Given that we get 10s of thousands of inquiries, it’s not a tiny amount but not a large amount either. We get between 4-50 inquiries from students every quarter and we don’t know what type of student this is. I’ve seen cases where they’ve been school students so they’re not in higher education, so ‘student’ can be interpreted in a number of different ways.’

This, too, was deemed a limitation of the welfare advice service data provided by Hailey, who thought that there might be enquiries from students ‘lost’ because the service user’s student status was not recorded:

‘I think it’s quite hard to capture the data as well—the fact that someone is a student—just from the way our helpline is set up. It can be hard to extract that from the system. Even if it was there, I don’t know how they’d get it out to be honest.’

It is difficult to capture data from HE students because student status is, often, not recorded or factored into support plans. This is true beyond third sector organisations and is most critical when discussing statutory support. It is unknown the extent to which HE students access statutory homelessness services. This research encountered two students who had, but it is unclear how many more may have as homelessness assessments, typically, do not record employment data, which means frontline workers may not be inclined to ask student status:

‘Because we don’t record employment data, we’ve got no idea if there are students coming through the door. They just don’t feature as part of the conversation, but, to be fair, if you qualify you qualify—your status as a student doesn’t matter.’ (Riley, local authority key stakeholder)

This also feeds into the capacity for support from student support services at universities. There may be a significant proportion of students affected by housing issues at university, but

Stacey casts doubt on the ability for some universities to tackle housing precarity without dedicated posts or staff suitably trained to do so:

‘They just haven't got the capacity because when I spoke to [a colleague at another institution], he said that they'd always wanted to get a housing advisor, but were unsure about employing somebody. They've got students who come to them with housing issues, but they're really complicated because they're, like, social housing tenants or private housing tenants and the advisors don't know [what advice to give].’ (Stacey, student support)

This fact led student support to redirect students to third sector organisations, like Citizen's Advice, who, in turn, directed students back to their own institution—creating a feedback loop wherein students are repeatedly seeking advice on their housing issues without any resolution:

‘They've kind of steered away from giving housing advice and they steer people towards the Citizens Advice Bureau, but, really, students need a specific service, in my opinion, because they do have a specific set of situations that other people don't. For example, if you go to CAB, they will tell you what your options are for getting access to housing, homelessness assessment etc., but they have got no idea what's available in the university, so you know they're going to end up saying “go and ask the university finance department” or whatever for advice.’ (Stacey, student support)

This back and forth between organisations was described as ‘habitual’ when dealing with students' housing problems.

Insights from both students and stakeholders working in student support (expressing frustration over being stuck in a referral loop when asking for housing advice) extends beyond existing literature in this area. This was also observed by the researcher when trying to gauge what housing and homelessness advice was offered online by universities as COVID-19 lockdown(s) suspended in-person support services. For example, most universities' advice pages on housing made no mention of homelessness and recommended students contact Shelter Scotland for advice on housing matters. Shelter Scotland, correspondingly, advised students to contact student support services for support on housing matters. In terms of inadequate signposting, also stressed by international students is that they were made aware of support services only after they had resolved their housing issues, with several having no knowledge of emergency accommodation which did, in fact, exist at their institution. Students and student support staff stressed that poor signposting, ultimately, discouraged students from accessing support.

Echoing some of the challenges of researching this topic, interviewees appear to also recognise data limitations when attempting to gauge the prevalence of HE housing precarity. While research in this area has grown substantially in the past few years, instances of housing insecurity and homelessness among students has involved, largely, anecdotal accounts from third sector organisations and other grey literature. It is understandably challenging to capture statistics in this instance, considering that employment is not, typically, recorded during homelessness assessment. Given that participants working within both student support and local authority housing have, however, divulged here that students have been misinformed about their eligibility for homelessness assistance and denied access to it, further research needs to be conducted in this area. Moreover, this suggests that understanding of students' eligibility for housing and homelessness provision should be clarified.

6.5.2 Candidacy for homelessness provision?

Students were uncertain about what support was available to them when they experienced housing issues and were further uncertain about where to seek advice. What was apparent from interviews is that there often is help and advice available to students, but this is not signposted effectively. Jenna spoke often about her lack of knowledge about services available to her as a care leaver. No one had communicated the extent of support she had access to, only finding out through a conversation with another student:

'I would never have known about the accommodation grant and it was by chance that I got to know this. (...) I didn't know that the uni would help pay for childcare, I never knew about the discretionary fund until the Robertson Trust helped me get that, (...) I didn't even know that I could ask for a laptop, I didn't know that I could ask for help with my white goods, I didn't know many things.'

Some students only found out about critical services, such as emergency accommodation, after they had already resolved their housing problem:

'Did you try to access emergency accommodation at the uni?'

'[Hesitates] Not really...? It didn't really pop into my head until after I'd found a friend to stay with, then I thought, "wait, I guess I could go through the university". I don't think it's advertised widely enough. The only reason I know about it is because I have a friend who went through the same thing, but I've never heard about it from any uni channel.' (Tracy, student)

Other students, like Christian and Sarah, only heard that such services existed through the course of our interview. Some students expressed anger towards their institutions regarding the support they did, or indeed did-not, receive. David described how his institution had

refused to engage following backlash from students' protests, demonstrating how heightened tensions had become between students and university management:

'We have been reaching out to the university a lot, we're the ones who uncovered the homelessness crisis in St Andrews. (...) We did a survey, we told the university that students had come to us with all sorts of problems [but], because we made it public, the university essentially shut us out from all engagements. So, now they don't speak to us at all, really. We also have a big protest tomorrow and we've just found out that the university has banned university-affiliated organisations from providing services to us.'

Students were not only unclear about accessing services on campus, most lacked confidence in their knowledge of their housing rights. Even Jenna, who had years of experience engaging with housing and homelessness services—and who was studying housing studies at university to boot—was unsure about how to ensure her rights were met:

'I felt like a fish out of water. I didn't know what I was allowed to do with the house...you know, I've been paying council tax for years and when I started my thesis, I [realised] I'm not meant to be paying council tax. I'm a care leaver. So, for years I've been paying that. I didn't know about the housing discount, I could have got [a 25% discount for being a care leaver]. (...) Even what you're taught in my course is not how it works...at all. We're taught, like, the housing officer is the person you go to... no it's not! They don't listen. I contact my housing officer all the time, I e-mail them once a week asking for an update on this mould and I get [no response]. (...) I think I know my rights, yes, I don't think I would know how to make sure they're met.'

In Kathy's view, even if students were knowledgeable about their rights, they still maintained that students had trouble enforcing those rights—this was chalked up to age and inexperience engaging with such services:

'I don't think a lot of young people—full stop—have good knowledge of their housing rights. Also, even when they do know the processes to go through, or they do know what their rights are, they often struggle to make contact with other agencies, or they're quite nervous. We'll quite often work with young people who—when we're first working with them—we're doing quite a lot for them.'
(Kathy, third sector stakeholder)

'Like getting your mum to phone the doctors for you, aye?'

'[Laughs] Aye, and I think it's difficult for any young person. I think what people forget about students is that they are young people.'

The lack of knowledge about rights meant uncertainty about where to turn when participants fell into housing precarity. May, having been in touch with her institution's student support team, described their interaction as positive, yet fruitless:

'When I told the student support team [about my housing issue], there was a lot of sympathy, but I wasn't made aware of any other place I could go or any emergency funding or anything like that...no real advice on it.'

'So, you reached out to the university, did you reach out to any other organisations? Your local authority housing team?'

'No, to be honest, because it's something I'm lucky enough not to have experienced before. I didn't really know where to go [ponders, appearing unsure] or who to ask about it. I didn't even really know what to ask for? So, no, I didn't ask any authority or anything.'

It was unclear whether universities or government should shoulder responsibility for housing students—both, seemingly, unclear of where students fit in terms of support. Student support staff shared interactions they had with students who had reached out to their local authority's housing and homelessness team, but whom had been redirected back to their institution:

'I would rather try and keep somebody in their tenancy then let them go through the homeless route. We've had a girl who's been sleeping in a car, we've had sofa-surfers as well, and people who have actually went through the homeless process before coming to us and it's actually been their homelessness officer that said "you need to go to the university to see if they can provide any help for you".' (Sandra, student support)

This had been hypothesised through literature review and it was concerning to have it confirmed by participants. Troublingly, Stacey, too, shared that she had supported students who had been misinformed by frontline workers that there was no local authority responsibility towards them due to their student status. Stacey, having previously worked in housing, was, however, able to reroute students back to local authority housing teams in Glasgow to protest this:

'I'm interested, you said you had some difficulty with the local authority housing team, could you elaborate on that?'

'Yeah, sure. I mean, in so much that they're gatekeeping again, you know [which is] nothing new to anybody who's worked in that sector before. (...) They have, you know, very flat out [said] "it's not open to your student", which is just totally wrong.'

Riley explained that the reason local authorities might have had trouble understanding where students fit in terms of provision was because of the (now abolished as of November, 2022) local connection test which prevented students from presenting as homeless in their university's local authority:

'So, if [a student] came through the door and they're from somewhere else in Scotland, both their expectation and our expectation would be— 'we're just gonna refer them back to their own authority'—because they don't live here, they're not from here, they don't have a local connection. The law was written in a way to exclude students from a local connection, so studying in an area doesn't give you a local connection in the same way that being in prison or being in the army doesn't give you a local connection.'

Non-student stakeholders shared other instances where students' candidacy for services was unclear. Stacey shared an insight about a student she supported—this example emblematic of both the lack of clarity around students in statutory homelessness support and how poor engagement and signposting can, ultimately, dissuade students from engaging with housing and homelessness services:

'I was working with a woman who (...) had left [her] home because of domestic violence and applied to North Lanarkshire council for housing. She had three kids and, instead of going into temporary accommodation, went to go stay with her mum. [The student] and her three kids were staying in a spare room for a year. (...) When she came to us looking for advice, she was under the assumption she'd had a homeless assessment and was just on this waiting list. I went and queried it 'cos I was, like, "where's your letter?", "where's the decision?", "give me the info that you've got". She was just, like, "well, I don't have any, they just gave me points because it's a points-based system there" and I was like, "no, you should be a priority". She was told this by them. (...) Of course you can do another homelessness assessment, but you'll go right to the bottom of the pile again, and you might end up waiting longer. So, she was quite reluctant to make a homeless assessment [again] because she was told that by the housing officer.'

Having been in the role for a decade, Stacey saw this play out multiple times over the years with students who had come to her for advice, but the question of funding stays in temporary accommodation remained unclear for both students and student support:

'I've worked with students in the past who have been told "no, we can't help you because you're a student" and I've had to push them to go back. I've said "that's not right". But, obviously, that's up to the student what they want to do. They say, like, often or not, "I'm thinking of the cost". Yes, it's painful initially, but, like, you get through that first bit and you'll get some housing that's gonna be better in the long term for you.'

This discrepancy around students' candidacy for accessing statutory support was evident, even among those interviewed who supported students. Hailey (third sector stakeholder) was adamant that students have every right to access statutory services, something literature review seemingly confirms, and that they should enforce those rights should they experience homelessness:

'If [students] knew how to enforce their rights, then both in respect to housing conditions and homelessness—if they do have to go down the statutory homelessness route—they would ultimately be in better positions. I think it's having the understanding and also having the confidence to take those actions because, if you're having to argue your case to somebody, then it is difficult to argue that "I am actually entitled to this temporary accommodation, I am actually entitled to access general homelessness assistance".'

But Hailey recognised that students would still have to overcome barriers to access this support:

'I mean, if [students] are homeless—if they are able to be categorised as 'homeless'—then I would advise them to access that support, but I know equally that they come up against barriers (...) when they try to access [statutory homelessness support] in the first place.'

Yet, regardless of whether students are eligible for statutory support, it is unclear whether this is reflected in practice. Gavin was one of the first to be interviewed and provided rich insights that helped steer future interviews with stakeholders, having worked in housing in Scotland for over fifteen years. He broke down the difficulty in addressing homelessness in this cohort and how exactly, in his experience, a homelessness assessment would play out should a student present as homeless to their local authority:

'One of the things that I've been trying to piece together with students is the extent to which they see themselves as candidates for homelessness services. You've interacted with local authorities, do you know to what extent HE homelessness is seen as a problem for the local authority versus the university and if there's any tension there over who has to "deal with it", as it were? Do you have any insights on that at all?'

'The first thing that a frontline caseworker would say is "have you had any support from the university?" and that would be it. "You need to go and talk to the university"—your boilerplate response from a frontline worker. Now, there won't be any written rules about that from within the councils but if, you know, someone says "listen, boss, I've got a student here who says he's got a notice to quit and he has to be out by Friday" [the boss] would be like "go ask him if he's spoke to the university" and that gets put down as your response. Instead of saying "we never really helped them", they'd [send them] back to the university as a proxy for help. [That means] if anything ever came back to them, they could say "well, we thought he was going to the university to get help", "we thought the university would help", without even looking up or finding out if the university can or would help.'

As has been established, students are, largely, ineligible for Universal Credit and Housing Benefit, which creates much of the uncertainty over students' eligibility for provision such as temporary accommodation. Those working within housing and housing policy stressed, however, that this should not be a barrier to accessing homelessness services. While it has been established that participants had a lack of clarity over students' candidacy for statutory support, who is determined 'responsible' for tackling housing precarity among students was also unclear. Interviews were conducted between 2020-2022, prior to the local connection test being removed from Scottish housing legislation. At this time, students could not establish a local connection to an area just because their institution was there. This meant students who were assessed as homeless, like Jenna, could be moved to local authority areas miles away from their university. Since November 2022, local authorities no longer have the power to refer an applicant to another local authority in Scotland on the grounds of their local connection (Scottish Government, 2022). Having been abolished, there is now precedent that

(home) students experiencing homelessness can apply for housing in their university's local authority area, with the impact of that yet to be determined. There is no such precedent for international students, however, who would still be expected to find accommodation through the routes of halls, PBSA, and PRS as detailed in chapter 2. This is concerning as a recent survey suggests that international students are more likely to experience homelessness than home students, with over a fifth of international students in Scotland indicating that they have experienced homelessness during study in Scotland (NUS, 2023b).

Bland (2018) has previously documented students being turned away for not being a priority case for local authority housing teams, but this research has revealed instances of students being told they are ineligible for statutory homelessness support, with other participants working in housing suggesting this would be habitual practice among housing and homelessness teams. This has yet to be established in literature and, coupled with the fact that students and non-student stakeholders were, similarly, unclear where students fit in terms of housing policy and homelessness provision, suggests further research is needed into issues around students' candidacy for statutory housing and homelessness support.

This subtheme contains particularly rich insights from participants such as Gavin, and demonstrates tension between *feasibility* and *achievability* in responding to homelessness among students and guides us, neatly, to the next subtheme in the thematic analysis: a two-hander between himself and Hailey, two stakeholders in Scottish homelessness policy.

6.5.3 Clarifying students' rights to statutory homelessness services

The waters are somewhat muddy when it comes to students and their housing rights. While being in HE should never be a barrier to accessing services, getting support can be difficult. This stems from students being ineligible for Universal Credit, which creates both a barrier in itself, but might also feed into practice as it suggests that students exist somewhere outwith statutory response(s):

'Because students are in full-time education, they're not entitled to benefits that would give them the housing access and I think [that's] very similar to folk who work full-time—if you don't get the passported benefit of the housing element of Universal Credit, then your accommodation won't be paid for.' (Gavin)

Housing benefit is used to pay for temporary accommodation in Scotland. Much of the confusion regarding this is uncertainty over students' ability to access this benefit as, without

it, they would be expected to pay significant sums should they be housed in temporary accommodation:

'The accommodation is, generally, across all 32 local authorities somewhere between £200-300 per week.' (Gavin)

Yet, if an individual was assessed as homeless and housed in temporary accommodation by their local authority, they would pay a much smaller sum due to accessing housing benefit:

'If a student was to present [as homeless] and they didn't have any issues—it was just the fact that their landlord had kicked them out—they would probably put them into a temporary, furnished flat. (...) Say it was in a tenement block in Stirling, their neighbour could be renting it from the council or a housing association for £70 a week and, yet, because the student had come through homelessness [services]...there is a generic charge of £200-300 per week. (...) It's not their student situation that matters...it's that they got the flat through the homelessness system.' (Gavin)

This is because students do not have the full 'passport' of welfare benefits. Students, as discussed with student support staff, have been told that they cannot access statutory homelessness support because they are in full-time education. Yet, Hailey, working for a homelessness charity, was keen to dispel this myth:

'When it comes to accessing statutory support we find—and I can think of two cases where I was on the helpline and I did speak to students for whom this was their experience—that they were being told by homelessness teams [that] they can't access homelessness support because they can't get housing benefit. (...) Which is just wrong...or [they've] been dissuaded or discouraged from accessing that support because they wouldn't be able to afford it, because they wouldn't be entitled to housing benefit.'

Hailey maintained—again alluding to no such barriers being present in legislation on this matter—that a lack of access to housing benefit is 'irrelevant':

'It's coming back to this "not being entitled to access that benefit". Which, you know, it shouldn't be relevant—it's simply incorrect to tell [students] they have to be able to access housing benefit in order to access that support. That's just not true, but it does seem to be a central issue in terms of accessing any type of statutory provision, or social housing, or anything like that.'

This, she attributed to a wider misconception about the type of people who experience homelessness and the need to be eligible for 'welfare' to access services:

'I think the perception as well is—if you can't access benefits, you can't access certain services provided by the council, or you can't access social housing. That's just a misconception, but I think quite often students don't know what support is available to them or what their rights actually are.' (Hailey)

Hailey also asserted that the cost of temporary accommodation can be worked out at a later date by students, must reflect their economic circumstances, and should 'never be a barrier' to accessing statutory support:

'There's this misunderstanding around that. You don't have to pay your temporary accommodation charges upfront to start with, so not having the money should never be a barrier to getting temporary accommodation. You should be accommodated first and then the charge is worked out later. Temporary accommodation charges do also have to be reasonable for somebody's circumstances, so, even if you don't qualify for housing benefit, you can still challenge unreasonable temporary accommodation charges. But, I think—not just among students, but amongst anyone accessing homelessness support services—that is something that is not talked about. People think that the charges are the charges—you get housing benefit to help with them or you don't— [but] it's a bit more nuanced than that. I think students seem to be far more inclined to make do or try and sofa-surf to avoid going down the statutory route.'

What further complicates matters, which Gavin noted, were perceptions of frontline staff towards students in HE that would, likely, feed into their practice, their understanding of students' candidacy for homelessness services, and, ultimately, the support offered should students walk through the door. Again, reflective of a need to reconceive studenthood:

'On the frontline in, say, Renfrewshire, you kind of expect a young person coming from a scheme [council estate] to come in and present as homeless. Maybe their dad was homeless, you might have some information about their friends or their relatives. It's certainly not something that I practiced, but it was definitely a thing of...you expect certain young people to come in and be homeless, you don't expect that with students. (...) People thought anyone who was a student was middle-class, posh, and their mum and dad had lots of money and should be paying their rent for them through a private landlord.'

Having worked, albeit briefly, within homelessness services before going to university, this mismatch in what is technically true (that students have the right to access temporary accommodation) and the reality of practice within homelessness services—especially under the strain of housing shortages—resonated. It is unclear if, and to what extent, students would be supported through the homelessness assessment process:

'[When] a student turned up it [was], like, they don't need help because they're a student, they must be ok. I think that was wrong. I think that that's not the right way of looking at it because it's based on the duty of being homeless, not based on your perception of what their parents should be doing for them. And I think quite often that led to some discrimination towards students. (...) When I practiced, I probably thought it myself, if I'm honest.' (Gavin)

This, Gavin clarified, was not to suggest that frontline workers actively discriminate against students but that, the stress of the job and limitations of resources, coupled with a lack of

understanding of HE and its housing context, could lead to poor practice and dissuasion of students from accessing services:

'Having [these] feelings and thoughts didn't mean that I gave less of a service. I still made sure that students got [support], but there may be some prejudice towards students. I think that's coupled with what a lot of people think students are, because—most people who will be delivering frontline services won't have been to university, so they might have a bit of a...like a funny thing against students? "Who do they think they are coming here?", but, then, I also think that—see because there's no financial support for any student that presents [as homeless]? There's a double-edged sword of [frontline staff's] own prejudice and actual prejudice within the system—both parts of it stop you from [accessing support]. If a person's got 40 people [to house], they'll think "this is a waste of my time", because they're not [going to] get a flat anyway, so why not just get them out of here as quickly as possible?'

Having gauged how homelessness assessments would play out, hypothetically, Gavin spoke of his experience supporting a student who had been discriminated against when trying to access temporary accommodation, demonstrating how difficult it can be for students to exercise their statutory rights in reality:

'When it came down to homelessness presentation, it was very difficult to support [students] because, essentially, what you were asking them to do was say to the local authority, "I am going to [enforce] my statutory rights and take that flat, you're going to charge me £300 a week for it, and then I'm going to fight that later on". So, the young person would usually feel, like, "well, what if I don't win that fight later on?", so they wouldn't present as homeless. [This] means they were not getting their statutory rights met by proxy, but then the council would say, "we were going to give them a house, but they didn't want to pay £300 a week".

Gavin expressed disappointment recalling these interactions, wishing more students had tried to enforce their rights in such a way, but knew that challenging the local authority at a tribunal, if it progressed to that point, was a big ask:

'If [the student] disappeared, there's nothing else I can do after that, you could only inform them [of their rights]. (...) I would have loved a student to have went into [temporary accommodation], stayed for six months and then, after their rent letter came in, we could have fought it. I'm about 95% sure we would have won, but I'm not the one that's going to be saddled with that 5% chance of £2000-3000 debt. So, we always made students aware of this information and, usually, they were able to resolve whatever housing crisis they had, but not always. So, aye, if it was prevention, we could help, but, if it was emergency accommodation, it was very difficult.'

Having acknowledgement the feasibility of temporary accommodation for students, Hailey noted that students would still have to consider whether temporary accommodation would be an environment beneficial to them and, indeed, conducive to study. She shared a case of a

student who, upon weighing out her options, decided sofa-surfing was preferable to a stay in temporary accommodation:

‘[This student] was choosing to sofa-surf with 3 or 4 different people—two days here, two days there, because she didn't want to go into temporary accommodation. She was scared of temporary accommodation. She was about 19, she was female, she said that there was no way that she was going to be able to go into that sort of environment and continue her studies because, obviously, she would have to be studying as well. She just thought that it was preferable to be moving around every two days, knowing that where she was sleeping was going to be safe and familiar rather than going into temporary accommodation.’

Gavin was also conscious of this—uncertain that temporary accommodation would be a good environment for students—sympathising, this time, with the logic of frontline workers dissuading students from taking the statutory route:

‘[The council] dissuaded students. Sometimes, when it came to the supported accommodation, I probably wouldn't disagree with them in dissuading them from accessing emergency accommodation like that...because I've worked in them and they're not pleasant places. And, you know, a young person who is coming in—the typical student—would stand out like a sore thumb in most supported accommodations and if you stand out like a sore thumb, then there's a chance that you're [going to] be targeted.’

Looking forward, Scotland's response to homelessness among students needs to be considered, taking into consideration the efficacy of existing provision to accommodate students. Again, looking forward, it is important to stress that there is no legal framework to support international students experiencing homelessness in Scotland, reiterating points made in chapter 2. A crucial gap, therefore, remains in responding to homelessness among this group. Before concluding this chapter, a second two-hander follows between Riley and Jen, who grapple with the issue of student housing from two different perspectives, across two different periods of time. This back and forth demonstrates the way in which failures in communication between institutions contributes to precarity among students.

6.6 A failure to engage amidst an emerging housing crisis

As an addendum to the insights gleaned through thematic analysis of participants' data, what follows are insights from two participants regarding students' housing matters at a Scottish university, both rural and with a significant widening access student body. These insights demonstrate how a local authority failed to think critically about the impact students had on the city's housing market and how a lack of communication between the local authority and the university helped exacerbate the HE housing crisis that unfolded. This example contains

insights from Riley, who reflected on their failure to act on the problem when they worked at the council, and Jen, who now supports students impacted by this in her role as student representative.

Riley worked for the council years before and expressed regret as they recounted the local authority's response to a developing housing crisis at the time:

'It's interesting, I had one substantial conversation with the university about student housing and it's one of those moments where I look back at it now and think "yeah, you should probably have spent a bit more time thinking about that".'

That one conversation centred around the reprovioning of university housing. The university's student population was expanding. Having reviewed its housing stock, the institution decided that, instead of building any new student housing, it would repurpose its existing stock:

'The university...reviewed its whole strategy and decided that it didn't need any more directly provided accommodation, but was gonna do some reprovioning of its existing stock. They knocked down a number of blocks and rebuilt them with some new ones but didn't add to their stock of housing.'

Riley did not protest this, it being outwith their realm of responsibility, but, in hindsight, recognised it as an error on both the council and the university's part:

'On reflection, I think we definitely should have been saying "yeah, that's not good enough, actually there's a big spill-over here, it's damaging the local housing market, you've got students staying in variable quality and very expensive accommodation, you should be thinking about a bigger offer[ing]".'

At the time of our meeting, Jen was a student representative at the university's students' union, whose role was supporting students on matters including housing, commuting issues, and the cost of living. Jen was critical of the overall quality of student housing at the university, but acknowledged that some of the accommodation complexes were 'nicer' than others, namely, those renovated a decade before:

'I think the quality of accommodation has gone down in the last 20 years at least. A few years ago there was a scramble for the university to improve the quality of accommodation and so, in that they chose to renovate the [university halls].'

What concerned Jen was that those buildings redeveloped by the university were now unaffordable to many students studying there:

'They're lovely accommodation, they're the ones where—if you're looking for somewhere that's a 'nice' place to live—that's where [to go]. The issue is, that's totally unaffordable to the average student. The impression you often have is "oh,

if you're living there, you can afford it'. The problem is, that's unlikely, if you're living there, you're probably struggling just as much as other people.'

Riley, candidly, acknowledged that students at the university were not a priority for the council, a reserved matter for the university:

'You know, you focus on what you can focus on and I suspect your own prejudices...students aren't a priority for us, so we left the university to get on and deal.'

They recognised that intakes of students, ultimately, destabilised the city's housing sector, now, somewhat remedied, given subsequent development of PBSA:

'We now find that what followed then was this big spill-over and the impact on the local housing system, particularly in the urban area, is problematic.'

The council's reasoning for 'leaving the university to it', as it were, was because the institution's housing stock was built on private land leased to the university, within the local authority's boundary:

'Because they were developing on campus, it wasn't affecting the land supply in any way. In that sense it was a very narrow conversation and a very practical conversation, we weren't engaging in a wider policy one about "well, wait a minute, we've now got 5,000 people coming to the place, what does that mean for us?" We basically missed the bigger picture of the impact that was having until it was too late.'

While the university hesitated in building new bedspaces, they ramped up their recruitment of new undergraduate students. With no space at the university to house new intakes of students, there was resultant pressures on the city's PRS:

'Where students did feature was in the conversations around the PRS and the experience of exploitive behaviour of some private landlords but also the growth of the HMO sector. As the university sector expanded dramatically, doubling the number of students going to university, [this] unquestionably had an impact on the local housing market.'

This university is situated in one of Scotland's smaller cities, a big player in the local economy. In response to the growing student population, the PRS expanded to accommodate, aided by the Right to Buy scheme which transformed a significant proportion of local authority housing stock into private lets:

'Until you're looking at an expanding rented sector, changing the nature of the central urban area because a big chunk of that area was actually a council, dominated by local authority housing. [The city] is basically a housing scheme. Half of it has now been sold, a big chunk of that has gone into private renting. Now, all of a sudden, it's an issue for them [smiles, knowingly].'

Students transformed the housing market there, with a rapid expansion of properties converted to HMOs, which created a resource issue for the council:

‘When I last looked at the town centre, which is a residential area as much as it’s a commercial area—something like 2,000 properties—half of them were in private renting and a substantial chunk of that is the student HMO market. We saw a large number of 2 and 3-bedroom flats be cut down to 4 and 5-person flats and converted into HMOs. That was the policy context in which we spoke about student housing.’ (Riley)

The city council, concerned with the overprovision of HMO, ultimately implemented a policy capping HMO in the city centre and areas adjacent to the university. New PBSA developments in the city were approved to ease the policy’s impact, which Riley thought eased pressure on the PRS, despite their opinion on the developments’ aesthetic:

‘It has calmed down a little bit now because some private developers have come in and built big student blocks which appears to have helped, even if they are ugly as sin. God knows what they look like inside, but what a dogs’ breakfast that is.’

Jen stressed, however, that students, now prevented from accessing housing near campus, were struggling to be housed elsewhere:

‘For [the city] specifically, a big challenge for students getting housing is that there was an [overprovision] bill put through [that] put a cap on the number of HMOs that could be allowed in the main triangle of town. (...) It’s great from one angle because it makes sure that there’s housing for city residents, but it’s gone overboard and it’s preventing students from getting flats.’

Jen doubted the efficacy of the policy, pointing to the fact that many properties affected by the HMO cap exist in a state of limbo: unable to accommodate students, and, for whatever reason, not being rented by non-students either:

‘There’s 3 and 4-bedroom flats in the city centre that are sitting empty because there’s not enough people wanting these flats and—because they’re not HMO—they can’t go to students. So, yeah, that’s a big challenge. We met with the council back in November to discuss it and, while they were open to discussing and achieving a solution, there was definitely that hesitancy around “oh, we don’t really want to do this”.’

From Jen’s perspective, students here could no longer be housed as infrastructure was not keeping pace with student recruitment, displacing students to surrounding towns and even other cities. She describes a diffusion of responsibility regarding the student housing crisis in the city, both the university and the council’s failure to engage on this matter leaving students in housing precarity:

‘This is the thing, the university has gone up, and up, and up with the number of students they have but haven’t actually got the infrastructure. The impression I’m

getting from meetings with the council and the university is: the uni blames council for this HMO cap and the council blame the uni and, in the end, if you're gonna increase the number of students, you have to think "do we actually have the infrastructure?" That's why we see students at our university going to all these surrounding towns, because there's just not enough flats here for us.'

Jen believed the matter could have been resolved should greater effort have been made to develop a more holistic housing strategy in the area, incorporating students into wider housing policy plans:

'I think there should have been more communication with the council around infrastructure. There's vague promises around "oh, we're gonna build this housing, we're gonna keep a portion of it for students", but there's just nothing certain. That's the issue...the uni hasn't built any new housing in years, and especially hasn't built any affordable housing in years. They're bringing people in without the infrastructure to house them.'

Jen was the final participant to be interviewed for this research. Efforts were made to engage with students' unions across Scotland, but response was poor as HE homeless was not an active campaign invested in by any union at the time of data collection, meaning Jen was the first, and only, student representative to respond to the call for participants. Encouragingly, housing precarity was now on the union's agenda, with Jen running a student survey gauging the extent of housing and food insecurity on campus, her role now constituting a great deal of engagement with students on this matter.

Riley had moved on from their role at the council but was still working in the housing sphere. Their interview was lengthy, enlightening, and added much needed perspective to the research. What had been fascinating doing this research was interacting with figures, like Riley—steeped in housing knowledge, who had years of experience supporting, and advocating for the rights of, those experiencing inequality in housing—who were also limited in their understanding of housing precarity among students. This emphasises how important it is to learn more about this aspect of homelessness and the cacophony of pressures and precarity that students, like those interviewed, experience that we have yet to hear:

'To be perfectly honest we don't know what the dynamics are here, we have no clue how these pathways operate, how this happens to folk. This is an understudied and poorly understood area and anything you can add to the sum of knowledge there is going to be useful.'

6.7 Summary

Thematic analysis of participants' insights tells a story of often exasperated young people whose difficult housing journeys impacted their mental health and wellbeing, their degree

performance, and their aspirations for the future. While it was frustrating to hear about the ways in which these students were disadvantaged by the housing system they navigated, it was encouraging to know that it had not prevented most of them from continuing towards their degrees. Conversations with non-student stakeholders were enlightening, demonstrating gaps in understanding of how students fit in terms of housing policy and homelessness provision and provide examples of where discrimination against students has occurred. This was hypothesised at the onset of this research and is a troubling finding, extending beyond current insights in this research area.

Themes one, two, and three help answer the first research question, demonstrating what causal mechanisms interacted to impact students—resulting in fierce competition for (scarce) housing, the pricing out of students from existing accommodation, students' stays in transitory and precarious housing, and homelessness. This all resonates with existing research in this area but also displays greater depth in understanding of some of the factors causing housing precarity among students than is presently established in literature. Themes four and five help answer the second research question, articulating why research on housing insecurity and homelessness among students has been so scarce. Findings suggest, as discussed in review of literature, that misconceptions about students, studenthood, and their housing journeys through HE, are incongruent with the pressures contemporary students are under. Their existence as a grey area in terms of housing policy and homelessness provision exacerbate this and is potentially feeding into practice among those tasked with helping them find settled accommodation.

In the following chapter the significance of these findings are elaborated on, with discussion of their relevance to the literature reviewed, researcher's insights shared, and the theoretical framework which underpinned the research.

7 *Explaining HE housing precarity*

This chapter discusses the key findings in relation to both questions which guided the research, demonstrating how the explanatory nature of critical realism helped answer each. The relation of findings to both literature reviewed and theoretical framework outlined is also made. Following this, the chapter explores the implications of this research, followed by a critical appraisal of the methodological approach, methodological limitations of the research, and suggests both policy recommendations drawn from analysis of data and avenues for future research. The chapter ends with a reflection on the research journey itself, followed by some concluding remarks.

7.1 What is causing HE housing precarity in Scotland and what are its impacts?

Research involved exploration—of literature, of participants’ insights—but the research sought to determine causation. This is what determined the theoretical framework chosen. Critical realism explores to find, and then explain, generative mechanisms (Fuchs and Robinson, 2024); it is the ‘goal’ of the research philosophy (Hastings, 2021). The identification of these mechanisms requires analysis of the different ontological domains. This was captured through the researcher’s insights following literature review. Insights from participants, similarly, demonstrate the ways in which housing precarity has affected them—assessing their experience (empirical domain), identifying the events which generated these experiences (the actual), and revealing the causal mechanisms, unseen, which demonstrate how one event has caused another (real domain) (Gross, 2009).

A number of different causal mechanisms were identified, all critical in understanding why students in Scotland ended up in precarious housing situations. These ranged from systemic, structural factors such as widening access policy, housing policy, marketisation of UK HE, to problems with housing structures (inadequate housing supply, costs), and interpersonal and individual factors such as relationship breakdown and mental health problems. A critical realist approach, to reiterate, does not foist a hierarchy on understanding of causation. No structure is considered logically prior over another, but are instead considered part of a set of ‘nested systems’ (Fitzpatrick, 2005). In best trying to organise their complex interplay for the reader, Fitzpatrick’s seminal (2005) article, which provides a realist analysis of homelessness, is referred to, considerably.

7.1.1 Not a hierarchy, but a *nested system*

The stratified nature of reality has been a prism through which we have considered this research problem and—while there is no hierarchy through which one causal mechanism takes precedence over another—these layers of reality can be separated by their sphere of influence. Any of these mechanisms might interact to cause homelessness, but on varying scales, e.g. substance abuse might lead an individual to homelessness, but changes to the amount of benefit received by all households might drive thousands to it.

Lower-order strata describe actions and interactions at the individual, or social, level—in context of homelessness this can refer to personal circumstances that can lead to housing insecurity and homelessness (e.g. family breakdown, substance misuse, job losses). Higher-order strata describe those broader social and economic structures which operate at, for example, an institutional, cultural, or society level—these can include housing and homelessness policy and legislation, welfare provision, and even systemic inequality (e.g. classism, racism). Higher-order strata emerge out of lower-order ones (Gross, 2009). This does not mean, however, that mechanisms at the higher-order are result of those at the individual-level, lower-order strata, but rather that they emerge from there, before generating mechanisms unique to them and not reducible those lower-order mechanisms (Gross, 2009), i.e. events are products of underlying structures rather than a direct cause of them. For example, parental substance misuse does not result in child neglect—substance use can, however, create the conditions through which a child is neglected. Emergents are caused by some mechanism on a lower stratum becoming themselves ‘factors in a further chain of higher order mechanisms’ (Archer, 2015: 175). Higher-order strata, as stated by Bhaskar (2008: 102), are ‘rooted’ from the lower-order level, ‘from which we might say emergent’. A lower-order stratum provides the condition of existence of the stratum above it, meaning all levels of reality are related to this root stratum (Brown, 2002). Broader, higher-order, systemic generative mechanisms, ultimately, trace their roots back to the actions of individuals.

An understanding of the stratified nature of reality helped structure findings—recognising how, and in what ways, participants’ insights corresponded to the real, actual, and empirical domains implicit to realist analysis (Archer et al., 1998; Haigh et al., 2019). Fitzpatrick (2005) outlines four potential levels of causal mechanisms that are theorised to cause homelessness, each interacting through ‘complex feedback loops’ (Fitzpatrick et al., 2013). Within this realist analysis of causation, Fitzpatrick (2005), effectively, splits the ‘real’ layer of

reality into the components of ‘economic’ and ‘housing’ structures. This aids analysis and discussion as it helps distinguish between those broader, societal structures like class, welfare policy, and economic structures, and those housing-specific factors such as housing supply, tenure types, and allocation processes. The four levels of causal mechanisms identified by Fitzpatrick (2005) are helpful in demonstrating how homelessness can emerge from a chain of higher-order to lower-order strata:

- Economic (structural level, e.g. social class; poverty; welfare policies)
- Housing (e.g. inadequate housing supply; affordability issues)
- Interpersonal (e.g. weak social support, family breakdown)
- Individual (e.g. mental health problems; substance misuse)

These four levels can be used to demonstrate how complex, systemic mechanisms find their roots in lower-order, personal ones. The ontological stratification of homelessness identified by Fitzpatrick (2005), in addition, allows for recognition that higher-order economic or housing structures may be more significant in most instances of homelessness, but lower-order interpersonal and individual factors can, in some instances, take precedence over higher-order ones (Fitzpatrick et al., 2013). The causes of housing insecurity and homelessness are varied and often highly personalised, but examining their interconnectedness is how we understand the outcomes. It is, furthermore, critical that we recognise the *context* in which causal mechanisms interact. By way of example, we return to Bonhill, in the Vale of Leven, to demonstrate how the interplay of structural, contextual, and experiential factors, result in widespread housing precarity.

Bonhill was once a village, sat atop a valley through which the River Leven flows. It and other close-by villages conglomerated decades ago to a township known colloquially as ‘*the Vale*’—an overspill town. Most of us trace our roots back to a mass exodus from Glasgow in the 1960s and 1970s which quickly, and deliberately, expanded the population. Glasgow was itself massively overpopulated, with many living in substandard housing. A housing strategy employed was to move, primarily, younger families out of the city proper and into the wider, rural area. While not a ‘new town’ (e.g. Cumbernauld), a substantial number of new homes were built in the Vale to house these new families—all government housing (council estates or ‘schemes’), along with new educational and healthcare facilities. New developments were built haphazardly across the valley, however, with amenities

and recreational spaces sparse. Bonhill now has the population of almost 10,000, with nary a space to congregate (*a bookies; a takeaway; a corner shop*). It was also, upon expansion, a monoculture—most men were employed, like my grandfather, at Faslane naval base. The prospect of new housing out in the country might have been once promising to those living in slum housing in Glasgow, but the result was concentrating thousands of disadvantaged people in what would become a similarly deprived area—far from shops, facilities, and job opportunities, where issues continue to reverberate from.

Bonhill, its wider township, and its local authority area of West Dunbartonshire wider still, is a demonstrably struggling area to this day. West Dunbartonshire had the most households assessed as homeless compared to all households by local authority in Scotland between 2023-2024 (Scottish Government, 2024). The population grew too many and too fast. Industrial decline in the area subsequently entrenched unemployment, homelessness, poor health and educational outcomes, and substantial drug and alcohol dependency. A focus on ‘individual versus structural’ causes of housing insecurity and homelessness in this area would do no justice to the complexity of factors that led to its decline. A realist, stratified understanding does, however. The four levels of causal mechanisms identified by Fitzpatrick (2005) are identifiable in this example.

Concentrating already disadvantaged individuals in a rural area with poor transport links and fewer job or recreational opportunities can lead to, or exacerbate, mental health problems, substance misuse, and a lack of confidence over one’s ability to improve their life (*individual*). These individual factors, in turn, can result in the fraying of family ties, relationship breakdown, domestic violence, and child neglect (*interpersonal*). These troublesome individual and interpersonal factors can be exacerbated by housing structures—inadequate housing supply, widespread failures of local authority housing stock which fail the tolerable and repairing standard, exacerbating health issues in families, especially those with young children (*housing*). Overseeing this are those broad, economic structures which emerge—reliance on benefits which help disadvantaged people with housing and living costs, stemming from scarce job opportunities and poor health and educational outcomes; all made worse by certain housing policy such as ‘right-to-buy’ implemented in 1980, which reduced the local authority housing stock,

creating further difficulty in accommodating a rising population in an area with, typically, low levels of mobility (*economic*).

Any number of places in Scotland could tell a similar story—deprived areas often exhibit high-levels of homelessness. A critical realist lens, however, reveals those intricacies, those structural, contextual, and experiential factors which provide holistic understanding. Context is critical to realist observation. Tilley (2000) notes the importance of context to understanding how mechanisms activate, by reference to a falling leaf: one cannot see the gravity which makes the leaf fall to the ground, one cannot see the wind which causes it to dance as it does. A realist observation recognises that the leaf falling is explained by the creation of conditions through which these hidden mechanisms are activated. The following section continues this discussion of holism, stressing the importance of understanding the conditions through which the student housing crisis has occurred.

7.1.2 Mechanisms and the importance of context

The stratified understanding of reality under critical realism allows for distinction of how mechanisms identified interact, at what level (or strata), and how their interaction may or may not lead to housing precarity. Mechanisms, whether understood as the ‘causal power of things’ (Bhaskar, 2008: 40), or the ‘potential of human resources and reasoning’ (Pawson and Tilley, 1997: 68), both point to a ‘real potential capacity’ (De Souza, 2013: 6). Critical realism, ultimately, demonstrates how ‘contingent factors, in structured combination, have real causal force to cause events at the actual domain’ (i.e. housing insecurity and homelessness) in some instances (Serpa, 2018).

Explanations for HE housing precarity were found at different strata, these underlying causal mechanisms were uncovered with understanding that the causal force of one is no more fundamental than that of another, i.e. individual and interpersonal factors are as valid as structural and economic factors; it is their combination that creates emergent properties (Bhaskar, 2008; De Souza, 2013). Emergent properties are found not in any individual part of an entity, but rather when they are aggregated by the structured relationship between them. As Elder-Vass (2005: 318) helpfully demonstrates, ‘the properties of water are clearly very different from those of its components oxygen and hydrogen...one cannot put out a fire with oxygen and hydrogen, hence water has emergent properties’. Emergent properties can lead to different outcomes under certain conditions; the researcher’s role is to ‘unveil’ the causal mechanisms and the context, or conditions, under which they might be triggered to produce

the outcomes investigated (Mukumbang et al., 2023). To clarify this by example: homelessness can be experienced by anyone—it is, however, experienced differently (e.g. temporality, severity) by those in different circumstances, which triggers a different response, and produces different outcomes (Tilley, 2000).

De Souza (2013), pointing to the work of Collier (1994), notes that it is possible to examine structures to predict what they generate, recognising that under certain conditions (or given some input) structures have the potential to generate an event. Mechanisms, therefore, already exist, and exist at different strata (Sayer, 1992), but only activate if the conditions are right and are, thus, contingent on context (Tilley, 2000). The question, then, is what mechanisms operate in a particular context being investigated and how do they tend to reproduce existing social structures the researcher considers problematic and is aiming to change (De Souza, 2013).

The connection between variables cannot be established on observable evidence alone (Dalkin et al., 2015). It is, therefore, necessary to explain why the relationship came about in context of the system which connects these variables. The pre-existing context is important from a critical realist perspective as understanding social structures and how they have come to be organised over time is described as having a ‘conditioning effect on the actions of present-day individuals operating within them’ (De Souza, 2022: 77). Critical realism differs from realist evaluation in that it undertakes synchronic-type (point in time) as well as diachronic (over time) analyses (De Souza, 2022). Analysis of current context is, therefore, informed by explanations of how events, such as homelessness among students, came to be (De Souza, 2022)—acknowledging the historical and cultural basis. Having determined the contingent factors which have causal force, it is important to consider the social, cultural, economic, and political context in which they occur. Much consideration has been given to the Scottish context under which this has been analysed—its policy and legislative context, policy divergence since devolution, and a historical overview of access to HE—because this context is critical, not only in understanding how and why precarity has come about, but in allowing future research to gauge how to respond to it.

The causal potential for student housing precarity has long existed—housing difficulty among students has long been implicit to their pathways—but causal potential is only released when conditions are right for it to happen (Tilley, 2000). A variety of factors has led specifically to the student housing crisis Scotland, and the UK more widely, finds itself in. Its emergence

can be traced across time to a massified and marketised HE sector—increasingly concentrating disadvantaged and non-traditional students in the sector—but is also explained by increased recruitment from non-EU countries following Brexit, exacerbated further by a cost of living crisis following COVID-shutdown, during a period when local authorities across the UK have declared housing emergencies owing to demand for services and wait times in temporary accommodation. The student pathway is itself a precarious one. That precarity is worsened by these economic and structural forces, but is avoided, or overcome, dependent on certain conditions. The next section clarifies and consolidates causal theory of student housing precarity, explaining (succinctly) how, and in what ways, context and mechanisms combine to cause student housing precarity.

7.1.3 Causal theory

Mechanisms, the context in which they operate, and their outcomes, can be understood as a causal pathway which shows how these factors lead to the outcome of housing insecurity and homelessness. While having specific relevance to student studying in Scotland, the causal pathways that are created through these combinations are, likely, applicable to other social, cultural, and political contexts. Concentrating students (particularly disadvantaged and non-traditional students) in areas with inadequate housing options, massive demand, and limited scope in terms of provision, will cause housing insecurity and homelessness among students in *any* context. This research, however, establishes the causal pathway unique to the Scottish context which results in student housing precarity.

Economic structures are identified as the root of the problem, tracing back through time. The widening of access to UK HE, dating back to the *Anderson* and *Robbins* reports, opened the door to significantly more disadvantaged and non-traditional students than at any other time in history, massifying the sector. The combination of housing structures (supply, demand, cost, and scope) and insufficient economic support (maintenance loans and bursaries, lack of access to Universal Credit and Housing Benefit, low-income) makes students more vulnerable to financial instability and housing precarity, made worse still by the UK's cost of living crisis. The concentration of students in areas with inadequate housing structures, results in overreliance on the PRS (where students can experience discrimination and exploitation), precarious part-time employment, and forces students to look for accommodation further from university campuses (with resultant commuting costs, both economic and social). Coming from a disadvantaged background makes students more likely to have experienced

family breakdown, care experience, and mental health problems. Socioeconomic disadvantage limits housing options—these students are least able to compete for housing that is expensive, in limited supply, and in high demand. International students might have fewer socioeconomic barriers, but are disadvantaged by a lack of housing knowledge and have fewer routes to remedy their homelessness due to having fewer protective, anchor relationships, and their residency status which prevents them from accessing temporary accommodation. The outcome of the combination of these contexts and mechanisms is housing insecurity and homelessness.

None of the factors identified here determine housing precarity on their own but, rather, interact to make students more vulnerable to housing precarity—their combination has created a cascading effect, culminating in the systemic problem Scotland (and the UK, more widely) now finds itself in. Having established that student housing precarity can arise from this complex interplay of factors, the following section considers commonalities among cases included in the thesis, coupled with insights gleaned from review of literature, to make some conclusions about the causal pathways of students included in the sample.

7.1.3.1 Causal pathways for Scottish HE students

Understanding causal pathways, and where the context, mechanisms, and outcomes stem from, can help identify potential interventions to prevent housing insecurity and homelessness. The two groups of students who are most likely to experience housing precarity are disadvantaged and non-traditional students, whom the research's sample consists of. This research, having analysed and compared for commonalities across cases included, determines the following as the causal pathway which led participants in this research to housing precarity. While students' experiences overlapped in many ways—all being affected by the same factors and experiencing the same outcomes—they differed in their routes out of it, hence a *home* and *international* causal pathway are outlined.

Home students were drawn, primarily, from disadvantaged, predominantly working-class backgrounds, and tended to be the first generation of their family to enter university. All home students entered university because of widening access policy, and all were restricted in terms of accessing housing by socioeconomic factors. Housing structures were established as significant barriers students failed to overcome, such as increasing costs in the PRS and a fiercely competitive rental market following COVID lockdown(s). The fact that no students sought university accommodation or PBSA due to perceived cost, meant overreliance on the

PRS, which resulted in students living in insecure accommodation (describing properties with questionable fire safety standards, for example), accumulating debt, and sofa-surfing. Home students exhibited more of what one might expect in terms of homelessness—mobility, overcrowding, sofa-surfing, family breakdown, stays in temporary accommodation. Students were, however, ultimately able to resolve their housing issues by accessing temporary accommodation, returning to the family home, or coping with higher rental costs—however disruptive to their studies.

International students differed in terms of socioeconomic status—some came from wealthier backgrounds, while others described their upbringing as more disadvantaged. The pool of students recruited, however, were drawn predominantly from developing countries (Cameroon, China, Nigeria, Pakistan, South Africa, Vietnam), so, even if they were comparatively wealthy back home, this was not the case in Scotland. International students in the sample made use of hotels and AirBnBs when they arrived without accommodation and shared similar concern over the cost of accommodation, which dissuaded most from accessing halls or PBSA. They also described the inadequacy of student housing to accommodate a variety of households—many international students in the sample were open to accessing student accommodation, unlike home students, but were unable to due to having dependents or because cultural barriers prevented them from doing so. International students, ultimately, described greater difficulty in resolving their housing precarity as they were unable to access temporary accommodation, instead being taken in by distant relatives, staying in derelict properties, or sofa-surfing.

Instances of housing precarity shared by participants in the sample show how it affects students on an individual level, but their combination explains why there is a student housing crisis on a larger scale. Coupled with analysis in the literature review chapters, this helps understand better the complexity of this issue, thus allowing future research to develop strategies to respond to it. Analysing causality requires identifying causal generative mechanisms and how these factors interact, but it also requires recognition of how individuals interact with structural factors. The open system understood by critical realists contains activities of agents (thoughts and actions of individuals) interacting with structures (organised social, cultural, economic, and political systems) (Mukumbang et al., 2023). The causal powers of structures are only activated when agents act upon them (Elder-Vass, 2005). Critical realists propose that social action or behaviour (e.g. homelessness) are a precondition for the existence of certain conditions (e.g. homelessness units, shelters; statutory frameworks which

respond to homelessness) for engaging in those actions. Acknowledgment of agency means recognition that the reason individuals' give for their actions (evidenced here in participants' responses) must be accepted as causes (De Souza, 2013).

Having discussed commonalities between participants in the sample, two students' individual causal pathways are elaborated on below to demonstrate how underlying, causal mechanisms have interacted to disrupt their housing pathways, as well as the role of individualised contextual factors in their operation, i.e. residency status. Both cases included below demonstrate both the home and international causal pathways and best exemplify the difference in pressures, outcomes, and responses to homelessness between different groups of students:

Jenna (home student causal pathway)

Jenna comes from a disadvantaged background, growing up in a disruptive home environment, she ends up in local authority care. By adolescence she has experienced family breakdown and now in her early twenties and a parent herself, must balance caring responsibilities, coping with mental health problems, all while studying towards her degree. Yet, despite being housed by her local authority (resolving her homelessness), she makes herself intentionally homeless to remove herself from what she perceives as a 'toxic' environment. Causal mechanisms (e.g. socioeconomic conditions) have interacted to cause Jenna's homelessness, but she too has, effectively, caused her own homelessness (in choosing to leave a toxic environment). Jenna's case exemplifies both structure and agency, emphasises how both systemic influences and individual actions can shape outcomes. It also demonstrates that Jenna's experience of housing insecurity and homelessness is not simply a matter of housing, but, rather, involves other contextual factors such as mental health and caregiving responsibilities. This, similarly, supports a housing pathways approach as Jenna has made a housing 'decision' that, on the surface, appears irrational—making oneself intentionally homeless—yet, contextually, it is understandable given her need to protect both her child and her mental health from a housing situation that she perceives as detrimental to both.

Jenna's case demonstrates a range of interacting causal mechanisms—a disadvantaged background, experience of family breakdown and local authority care, and subsequent mental health problems. Moreover, Jenna's fractured

relationship with her family and her ex-partner means she has few protective, anchor relationships to mitigate housing difficulty, requiring her to undergo homelessness assessment. There are a multitude of factors, or mechanisms, which Jenna identifies—location, social networks, policy and provision—all of which explain her experience of homelessness. Comparison of Jenna's experience to John's, furthermore, demonstrates how a difference in residency status between the two changes both the experience of homelessness and routes out of it.

John (international student causal pathway)

John moved to Scotland from Eastern Europe having, sadly, lost family during the pandemic. John, like Jenna, experienced disadvantage in his youth and lacks a strong support network. His ability to access housing is complicated by a multitude of factors—again, some individual, interpersonal, and structural. John was unable to access university accommodation due to being accompanied to Scotland by his partner whose family network was, similarly, frayed. The lack of family accommodation available at his institution meant the pair had to look in the PRS. John describes difficulty viewing flats remotely, and further difficulty flat-hunting upon arrival as competition proves fiercer than anticipated. A combination of inadequate housing supply and strong rental demand results in John and his partner experiencing long periods of housing insecurity and homelessness (expensive hotel stays which decimate what savings John had, with intermittent stretches spent sofa-surfing on a friend's couch).

Causal mechanisms are identified by John as contributing to his homelessness (housing scarcity, rigidity of tenancies in student accommodation), but also personal factors (his choice to have his girlfriend accompany him to Scotland, his decision to support her financially). His international student status, however, further entrenches his housing difficulty as his residency status makes him ineligible to access statutory homelessness services, while his lack of knowledge around the rental market in Scotland disadvantages him every time he applies for a PRS property. Both examples demonstrate how differing pressures impact students depending on certain contextual factors such as residency status; the interplay of differing causal mechanisms mean both students' housing pathways differ tremendously yet lead to the same outcome—homelessness.

Within this research, then, we can consider that structural and economic forces have created the conditions for student housing precarity, but individual and interpersonal factors (e.g. residency status, mental health problems, relationship breakdown) makes students more susceptible to it. Mechanisms are activated under certain conditions to bring about events (Pawson and Tilley, 2004). This research has established the mechanisms operating in the social context (e.g. housing scarcity, demand, cost, and scope), under what conditions (a massified and marketised Scottish HE sector), making it then possible to ask what ‘input’ activates the existing causal mechanisms (intakes of disadvantaged and non-traditional students) to generate events (housing precarity; a wider student housing crisis) (De Souza, 2013).

While gauging causality received greatest emphasis in terms of thesis objectives, the second question underscores all insights included in this thesis. The difficulty in amassing literature—particularly good quality literature—was established earlier. Students’ ‘invisibility’ in discussion of homelessness is determinately result of preconceived notions of universities and the students who study there, which, ultimately, obscures students’ experience of hardship. The section that follows argues that responding to HE housing precarity requires reconceptualising students’ housing pathways and what it means to be a student in contemporary society.

7.2 Why has HE housing precarity received relatively scarce attention in research compared to homelessness among other groups?

The housing journeys shared by students were difficult: often lonely, transient, insecure, sometimes unsafe, and incongruous with the typified student housing journey. Participants stressed that students’ housing journeys need to be recontextualised given the precarity evident among contemporary students. Widening participation and its transformation of university towns and cities have fundamentally changed the housing landscape for students, while changes in the way students fund HE study has intensified housing pressures among them, and a lack of access to welfare benefits further entrenches their housing difficulty. This research has argued that the reality of HE—that universities’ student bodies now constitute a critical mass of disadvantaged and non-traditional students—is difficult to reconcile with the fact that HE in Scotland is perceived to be ‘free’ and overwhelmingly populated by privileged ‘elites’. The conflict between both conceptions of HE, arguably, feeds into practice, causing uncertainty over who is responsible for responding to the student housing crisis which has

unfolded. Universities' reluctance to cap accommodation costs—even after reported crises at multiple institutions—and biased attitudes from frontline staff towards students attempting to access temporary accommodation evidenced in this research lends credibility to this statement. Beyond those individual and interpersonal factors which disrupt students' educational pathways are those deeply embedded cultural ideas about HE, unearthed in chapter 3. Cultural factors help explain how 'prevailing cultural conditions' affect individuals' perceptions of what responses are feasible in certain social context (De Souza, 2013)—our recognition of housing issues among students, the desire to respond to it, and understanding around candidacy, are all affected by shared cultural understanding. If we struggle to recognise housing insecurity and homelessness among students, and struggle to recognise universities as institutions in which housing difficulty manifests, this affects our ability, and indeed urgency, to respond to it. This research questions whether the deeply rooted, but, arguably, antiquated understanding of studenthood itself results in the internalisation of precarity.

7.2.1 Internalising precarity

When what is researched and taught at universities becomes tailored to suit the needs of the global economy, those who benefit most are those who enter university already possessing substantial capital, are able to further amass it, and utilise it when apply for work post-study. Within a neoliberal ideology, students become consumers and assume responsibility for their own educational success. Should they struggle with any aspect of transition, engagement, or learning at university, it becomes their failure.

If a university is heralded as an institution which transmits economic, social, and cultural capital, it, naturally, becomes a beacon to those born without. The emphasis on producing knowledge workers means students are encouraged into HE. This means, however, that universities continue to amass disadvantaged and non-traditional students who are often ill-prepared to cope with the transition to HE, feel alienated with the customs and culture of university study, and struggle to engage with wider aspects of student life (Moore et al., 2013; Jones, 2017; Havlik et al., 2020). It should, therefore, be of no surprise when they encounter precarity.

The lack of research into housing insecurity and homelessness at university compared to homelessness among other groups makes sense in this context. Widening access would appear, on the surface, to redress inequality in HE—especially in the Scottish context. It is difficult to recognise precarity in a group that has access to 'free' tuition to study at 'elite'

institutions, 'generous' student loans, housing non-students cannot access, and who, often, graduate to white-collar professions. If a university degree is still considered a means for young people to redress their disadvantage—a leveller in terms of tackling social inequality—why, then, would this be a space in which precarity manifests? Perhaps the reason that relatively little research has been carried out on housing precarity among university students is that researchers have failed to untangle their misconceptions of studenthood itself, assuming that students' educational and housing pathways remain uncomplicated.

The antiquated understanding of students' housing pathways is, perhaps, mirrored by an antiquated understanding of university as an institution. HE as the pursuit of knowledge, growth, and free expression has transformed to a more pragmatic, skills-based apprenticeship which situates students' learning in the context of the graduate job market. The perception remains, however, of students 'liberally immersed in intellectual pursuits' (Tomlinson, 2017). Patrick (2013) observes that education policy has seen a trend towards the acceptance of neoliberal doctrine, emphasising the assumption that anyone can succeed in HE regardless of sociocultural context. This research asks whether students themselves have internalised this doctrine and whether wider society perpetuates it.

Has the distancing of HE from the welfare state distanced any notion of collective responsibility for the welfare of students? This can, arguably, be observed in tense relationships between universities and local authorities and between students and non-students in town and gown debates which rage on, *ad infinitum*. When students are portrayed as hedonists; when substantial public space is given away to student housing developments and quickly transformed to suit new tenants; when existing housing is transformed and driven up in price due to student demand, it is understandable why precarity in this group would seem inconceivable to so many. Which means in discussion of 'students' and 'housing', students are maligned for these structural changes occurring due to the transition to a globalised economy. Given the pressure to go to university, the, seemingly, generous support package for attending, the increasing volume of students attending from a diversity of backgrounds, and the internalisation of neoliberal attitudes of individualism and personal responsibility—it makes sense why students would feel like a failure if they did encounter housing precarity and why they would struggle to reach out for support if they did.

The impact of neoliberalised reform to the HE sector would appear to disproportionately disrupt the educational and housing journeys of disadvantaged and non-traditional students.

Widening access, as a policy, recruits the type of students who are most likely to experience housing difficulty and ushers them into a housing system that is observably precarious. Students' housing pathways and what it means to be a student in contemporary society, therefore, need to be reconceptualised. In doing so, housing precarity among students can be understood *and* redressed.

7.3 Reflecting on the methodological approach

This research sought to provide a holistic understanding of housing precarity in Scottish Higher Education, both exploring and explaining how it emerged. The importance of understanding how phenomena such as widening access policy, housing structures, and understanding of students' relationship to capital and housing pathways, provide comprehensive understanding of this research problem, and has revealed the empirical reality of housing precarity as well as its underlying causal mechanisms. While, seemingly, disparate on the surface, exploring their interplay from individual and interpersonal, to structural and systemic, reveals a complex, yet identifiable strata whose causal combination cause housing precarity among students.

Systemic and holistic themes lie at the 'heart' of critical realism (Mingers, 2011). The causal mechanisms identified by the researcher, bolstered by the variety of circumstances highlighted by participants involved, demonstrate the open system espoused by critical realists, recognising those multitudes of structures 'contingently (and unpredictably) related', and the 'scope for human agency within the range of options that these structures enable' (Fitzpatrick et al., 2005: 6). A realist approach has, moreover, challenged causal explanations based on a constant conjunction of events (Hastings, 2021) meaning the experiences and determined causes for housing insecurity and homelessness in the sample captured is sufficient in establishing causation—'if charged particles are real then so are thunderstorms' (Bhaskar, 2008: 103).

Inclusion of both housing pathways and capital as concepts further strengthened analysis. A pathways approach was valuable in demonstrating how different types of housing, and different housing contexts, can shape students' behaviour—leaving room for recognition that moves through housing can be both objective and subjective, shaped by economic, social, and cultural contexts. Housing pathways compliments the critical realist approach taken as it acknowledges both structure—how the housing market shapes our behaviour (availability,

cost, tenancy types)—and agency (the decisions we make, what we value in housing, the reasons we move through housing detached from structural considerations, e.g. Alex moving for mental health reasons, Jenna moving to distance herself from homophobic neighbours). Discussion of capital, similarly, compliments this thesis' understanding of a stratified reality and its adoption of a critical realist framework through which to examine student housing precarity. A lack of social, economic, and cultural capital ties into the 'real' layer of social reality and can be considered both lower-order and higher-order strata. For example, students who are socioeconomically disadvantaged, those who lack friends or support networks, those whose families have never engaged in HE, and those who lack knowledge of what housing support is available to them, are all made more susceptible to housing precarity due to deficiencies in any one type of capital.

Housing precarity cannot be understood by analysis of independent factors such as housing scarcity or rising rental costs, it requires analysis from the individual to systemic level and all levels in between. To reiterate an earlier point, this research distances itself from X causing Y—from simple cause and effect—instead understanding the complex interplay of generative mechanisms. Only having uncovered why HE housing precarity is happening can we gauge how we respond to it. The greatest limitation of existing research in this area is its determination to offer methods to resolve student homelessness without ample consideration of what it was borne out of. Trying to understand the impact of an event, or how to respond to it, without first determining causation is akin to sketching an isometric drawing. You can suggest depth by shading with pen strokes, but it does not make it a three-dimensional object. The emphasis on understanding how students experience housing insecurity and homelessness, and how stakeholders respond to it, without first determining why, and through what mechanisms it occurs, fails to capture the true, underlying reality.

This research took a small-scale sample to evidence large-scale precarity and participants' insights were critical in enhancing understanding. This thesis has synthesised previous research on student identity, housing, studentification, home and homelessness, youth transitions, and homelessness within university settings to understand what, and in what ways, causal mechanisms interact to cause housing precarity among university students. This was combined with data generated from semi-structured interviews with students and non-student stakeholders, using thematic analysis to generate themes which validated and, ultimately, strengthened causal analysis. Participants' insights evidenced the ways in which structural, interpersonal, and individual pressures impact students in Scotland and how their

nebulous position in discussion of housing and homelessness contributes to their housing difficulty. Students' insights also helped shape the theme of challenging preconceptions about studenthood—reflecting insights teased out of literature by the researcher—generating new ideas on student identity in the face of sweeping changes to the HE sector. The use of critical realism as a theoretical framework brought nuance to discussion of the tensions between structure and agency in discussion of housing insecurity and homelessness, moving beyond binary individualist and structuralist understanding, and allowing for deep analysis of causal complexity.

7.4 Limitations

There are limitations to the methodological approach of this research. Gauging the causal mechanisms of HE housing precarity outwith Scotland is beyond the scope of this project, therefore, this research can suggest prevalence, causation, severity, and temporality, but cannot determine it with accuracy. The research only engaged with those students who had managed to remain at university despite experiencing housing precarity, meaning others who might have experienced similar hardships, but had already dropped out of their course, are not included in data. Research involving students who have left their course due to housing issues may glean richer data and has been suggested by others researching in this field (Mulrenan et al., 2020). While the research could be suggested to be limited by its relatively small sample size, rigorous explanation of causal complexity throughout this thesis, strengthened by rich insights from participants and validated by wider literature makes it a defensible approach.

The use of Microsoft Teams to interview all but one participant also limited research. The likelihood of interviewing participants online was always present, given resource constraints and this research attempting to recruit participants from across Scotland, but became necessary following lockdown. Participants seemed comfortable being interviewed in this way, however, and the pandemic, thankfully, made each participant accustomed to this interview format. It is, nevertheless, necessary to acknowledge that interviewing online could limit participants' comfort in being listened to and recorded in such a way. There is also room for the researcher to mishear or misinterpret the recording after the fact.

HE housing precarity is an under-researched phenomenon and it has been, admittedly, challenging to develop a feasible research framework to investigate it. What has been

demonstrated in this research, however, is robust analysis of causality and a rethinking of contemporary studenthood. This research helps to fill (quite substantial) gaps in knowledge. Housing insecurity and homelessness among students has had limited focus in academic literature, meaning the findings of the study should be particularly significant to academics, policy makers and practitioners, and service providers. The insights generated in this thesis also produce understanding of students' housing journeys that are novel.

7.5 Implications

Evidence gathered and conclusions drawn from this research suggest particular challenges for disadvantaged and non-traditional students in the current Scottish HE context, yet the challenge in responding to HE housing precarity involves much broader HE issues. The sector is going through changes and universities are at financial risk (Foster et al., 2023; Hillman, 2024), so, while this issue needs addressed, it is hard to determine what measures can be implemented. The changes proposed below are pragmatic, for the most part, but some are, admittedly, less feasible as they require tackling some of the deep-rooted structural issues identified in this thesis. Their inclusion felt necessary here, nonetheless:

Collect data on student homelessness: universities and local authorities must begin identifying students who are experiencing homelessness. Moreover, dedicated posts are needed within student support providing expertise on housing matters to students.

Changes to student accommodation: contracts should have the option of being extended to cover the summer months to prevent students who wish to remain in halls being forced to reapply or look elsewhere for accommodation. Moreover, the increasing cost of PBSA is pricing out students, yet there is still a substantial scarcity of bedspaces across Scotland's major cities; the increasing reliance on PBSA, coupled with the decline in bed spaces in university halls, means PBSA needs to be priced lower to accommodate lower-income students, but ensured to be of sufficient quality.

Overhaul student funding: The student maintenance system needs to be redesigned—the Welsh Government have taken a different, more equitable approach to student finance which Scotland would benefit from adopting, this would reduce students' reliance on financial support from caregivers and help

lower-income students access more accommodation across all accommodation types, helping stem reliance on precarious part-time and zero-hour work. Universities must also widen the eligibility criteria for hardship funds, particularly for international students who often cannot apply for them.

Improve scope of housing: the structure of university housing is rigid and there needs to be greater scope to house a variety of student households, including students with romantic partners, children, and pets; the building of more segregated single bedroom units, bedsits, or smaller occupancy halls with fewer bedrooms could all benefit students who struggle with shared living. Universities must also provide *more* accommodation to students; university halls must be regulated or subsidised so as to ensure rents are more affordable, regulated to the maintenance loan provided

Clarify candidacy criteria: Local authorities need to recognise their statutory responsibility towards students threatened with, or experiencing homelessness. Students need to be better informed about their eligibility to access temporary accommodation. Local authorities and universities need to engage more effectively and develop a cogent student housing strategy; future student housing developments are necessary given the established scarcity of bedspaces, but need to be better integrated as student accommodation is considered to be quasi-residential and falling outwith a specified Use class, therefore, not explicitly being classed as housing. Where there are key conflicts of interest (i.e. making money out of student housing) regulation may be warranted, but this needs to be carefully thought through to avoid unintended consequences

7.5.1 Future research

These research findings can help inform future research on some of the structural pressures mentioned here: namely, insecure part-time work, housing costs, housing scarcity, living and travel costs, and the efficacy of the current student maintenance system. Future research would benefit from researching housing precarity in other HE systems in the UK, as existing research has been based in England and Scotland. Longitudinal studies of students' housing journeys would also be welcome as there is a substantial gap there.

Considerable US-based research found instances of homelessness while researching food insecurity, future research would, therefore, benefit from more emphasis on food insecurity in HE settings. US studies have also recorded instances of students who have struggled with the cost of living accessing food banks; it would be interesting to gauge if, and to what extent, this occurs across the UK—particularly given the context of the UK's cost of living crisis.

All 'unintentionally homeless' people in Scotland are entitled to accommodation, differing from England and Wales in this regard due to the abolition of the priority need category in 2012. This means those rough sleeping in Scotland have legal entitlements to accommodation. Rough sleeping remains a criminal offence in England, however (sec. 4, *Vagrancy Act 1824*), with other behaviours associated with rough sleeping, similarly, criminalised, e.g. begging (sec. 3, *Vagrancy Act 1824*). While this is not always enforced, an individual rough sleeping in England may be fined or arrested for the offence of 'being in enclosed premises for an unlawful purpose' (Cromarty et al., 2021). The concern in relation to this research is that rough sleeping became grounds for non-citizens losing their right to remain in the UK from 31st December, 2020.

With specific reference to immigrants to the UK, permission to stay may be refused or cancelled when a Home Office caseworker has established that a person has been rough sleeping in the UK. The definition of rough sleeping used in this instance is defined as 'sleeping, or bedding down, in the open air (for example on the street or in doorways) or in buildings or other places not designed for habitation (for example sheds, car parks or stations)' (Cromarty, 2020). The rough sleeping rule may apply to undocumented migrants, as well as those on work, visitor, EU nationals who arrived after 1st January, 2021, and, critically, those on student visas (PILC, 2021). If instances of housing insecurity and homelessness among HE students are as pronounced as recent research suggests—including this research—the consequences for students elsewhere in the UK could mean criminalisation and deportation. This requires further exploration.

7.6 (Un)normalising precarity: reflecting on the research journey

I am sat here with my dog Hank snoring away next to me. He has, inexplicably, turned three in the time it's taken me to write this thesis. I'm finishing editing the thing, worriedly scanning for grammatical errors and the like, and pondering the research as a whole. You see, I've

been engaged in this research far longer than I had anticipated and it's given me a window into this issue far wider than expected. This is a research area which appears to be exploding in popularity, which is reassuring. Frustratingly, I was early to this research but late with any outputs. We all dealt with the upset of the past few years differently, however, so I am trying to be forgiving of myself.

The first six months of the PhD were an overwhelmingly positive experience. I had left my 'student job' and dove headfirst into researching this topic. My partner (another *widening access* wean, although not quite as belligerent as I) had been forced to move to England for work as finding a grad job in Glasgow had proved (then) impossible. Had it not been for his leaving, I don't think I'd ever been happier. I was producing writing for my supervisors and, although rusty, felt a sense of peace in that I was finally doing something truly 'me'. I'm awfully fond of a soapbox and a PhD feels, at times, like you're being paid to stand on one. Then, of course, COVID hit. It feels an onerous task to discuss the pandemic, honestly, because it feels like it has already consumed so much of this research, but it is necessary to acknowledge what bites it took and from where.

I, thankfully, managed to get my partner back home before lockdown hit (a return ticket for an intended trip down south already booked). The two of us and, eventually, Hank saw each other through the worst of it. We got by on my stipend while he looked for work. But, of course, research progress was hindered by the instability of those years. In the early days and months of the pandemic, I would doom-scroll through twitter, mulling over daily deaths, praying that my family with their comorbid health issues and tenuous grasp of public health measures wouldn't end up in hospital, quietly seethe at friends curbing lockdown restrictions. It felt like my entire world was unfurling.

In the midst of this, I still couldn't get anyone to engage with me on this issue. I tried every avenue to recruit students throughout 2020-2021. Having initially thought that student support staff would be gatekeepers to potential students, I contacted student support departments at all 15 Scottish universities—of whom three staff across two universities agreed to interview, with all others either failing to respond to my call for participants or turning down interview requests. So, I tried my luck contacting all 15 students' unions too—whom all failed to respond to calls for participants or refused to participate because student homelessness wasn't an "active campaign for the union at this time". I eventually managed to reach some non-student stakeholders by the end of 2021. Recruitment adverts on social

media, boosted by my supervisor, yielded my first few, scattered student interviews. Finally, and, perhaps, desperately, I emailed over 1,200 research and teaching staff across Scotland asking to share my research with their students, to muted response.

It is important to note that I was trying to contact people during a time of unprecedented unrest, so I understand that people might not have had the time or the resources to commit to interview. It was, however, discouraging to receive such a poor response, apparently, from all directions. I had a period of academic leave following this. My parents both had health scares and, although, the world opened back up, I retreated inwards. My partner found work, things returned to 'normal', but I couldn't. It was an uncanny feeling of déjà vu being cooped up at home for so long. Sitting at our dining table, which had become my home office, I again felt that feeling of isolation I recall from high school.

I had trouble engaging with the research and wondered whether I was producing anything anyone would bother about. I stopped engaging with my supervisors, family, friends. I didn't reach out to my cohort out of fear they'd made significant progress I hadn't. As it turns out, they had all struggled much the same, the idea they wouldn't have a silly one, of course. It took months to feel right in my body again. I began to reengage with the research, with my supervisors, with friends and family, then:

~kismet~

News broke of a developing student housing crisis at The University of Glasgow. Within two weeks I had scheduled ten interviews with students, all seemingly emboldened by this crisis coming to light in the media, all underscoring the importance of this research.

I prepared screening questions and an interview distress protocol for interviews, given the nature of the topics we'd be discussing, but students just seemed happy that people were finally listening to their stories, taking their plight seriously. Early in the research, I'd provide my boilerplate response to those asking about it: "I'm researching housing insecurity and homelessness among university students". Most responded in bewilderment that this was a 'thing' occurring. Asked about the research at a friend's recent wedding? "I've heard it's a nightmare in Glasgow just now", "you know, my daughter's been having a hell of a time finding a flat, she ended up sleeping on her pal's sofa". The dynamic has changed so much since the student housing crisis (finally) hit headlines. It feels inconceivable to me that I am able to sit here and reflect on the research, I worried I'd never get here.

I don't know how much of the difficulty in participant recruitment is result of indifference to students' housing troubles, the stress of COVID, or the struggle of investigating a new and exciting area of research as a disadvantaged student lacking social, economic, and cultural capital. Symptomatic of all research undertaken through COVID, it is only recently I have realised how much I—and subsequently my research—has suffered because of COVID and the circus of lockdowns. And it has been the months—now years—since lockdown ended that I have found it most difficult to recover. A lazy metaphor, but a lot of my spark was lost following lockdown. I struggle to articulate why it has been so difficult to bounce back. I also worry that this research won't be to the standard I would have hoped and expected in 2019, partly because of the challenges in participant recruitment, partly because I'm concerned I can't fully recover what was 'lost' through lockdown. I've asked myself how much of my trouble with the project was me, mourning what my PhD could have been. Something that had been a catalyst doing back to my youth, the 'final boss' of HE, dampened by the pandemic.

The challenges of conducting research through a pandemic are not unique to me, and there is something reassuring, some measure of solidarity, that all us students have weathered the same storm. So, rather than having COVID consume the research, I believe it frames it: this research a snapshot, a time capsule. The stories participants have shared given greater meaning, greater depth as they too weathered a global crisis. Participants shared their stories with me, their housing journeys through HE and—despite facing numerous barriers—the overwhelming message I took away from their stories is that of perseverance. I just wish the experience of HE didn't require this.

This research and existing research on HE homelessness suggest that students' housing pathways are frequently difficult and it brings me back to a question I'd been asking myself from the very start of this research journey:

Are the housing journeys of contemporary students' inherently precarious?

This thesis suggests that—for disadvantaged and non-traditional students—they are, and is a call to other academics to understand more about housing precarity in HE.

It's hard to determine how tangible change can be achieved in regard to this research, however, and I find myself with more questions than answers. Student populations can destabilise local housing systems, therefore, should it be the local authorities' job to sort this?

Or should universities shoulder more responsibility? They aren't surprised by increasing intakes of students each year, they recruit them. With the local connection test removed, should students struggling with accommodation go for homelessness assessment en masse? If students can, hypothetically, no longer be redirected to other local authorities when being assessed as homeless, what impact could this have on university towns and cities? My concern, having been engaged in this research for so long, is that nothing substantial appears to have changed in this time to improve students' housing journeys.

I believe the crux of this issue is the way we normalise housing difficulty at university. I am as guilty as any in perpetuating the idea that housing precarity is a feature of students' housing journeys rather than a bug. I recall being frustrated over my difficulties in participant recruitment, and even reflected on my own recruitment poster, asking students 'have you experienced homelessness while attending university?'. Yet, if we have trouble picturing students as homeless, or understanding where they fit in terms of housing and homelessness provision, why should we expect them to recognise it when they themselves experience it?

Part of this research is informing students of their rights, of their candidacy for homelessness services, as this research suggests they lack clarity here. But, while acknowledging students' rights, I think it is important to think pragmatically about this ongoing crisis. Yes, it is feasible that students can declare themselves as homeless to their local authority—we have established that there is a statutory duty there—but there is a difference between *feasibility* and *achievability*.

I worked in a homeless unit before going to university, albeit briefly, and anyone who has worked within housing and homelessness will be aware of the stress local authorities are under to house people, the lengths of stays in temporary accommodation. I am doubtful there is capacity (or will) to deal with a potential intake of university students experiencing housing insecurity and homelessness (a service, to reiterate, that international students cannot access). The resource issue in responding to HE housing precarity has stayed on my mind throughout this research and takes me back to that brief encounter with the man in the lift, now years ago:

“Sounds interesting, but that wouldn't really be a priority for us.”

Students are demonstrably not a priority because, it seems, no institution has, until now, given proper consideration of their housing difficulty. This helps explain why students' experiences

of housing precarity have gone, largely, unexplored until now and means that we have relied on students resolving their own housing precarity. This thesis recognises that this does not have to be the case, however, and rethinking the scope, scale, and affordability of student housing, as well as changes to the way we support students financially, would allow us to respond to the student housing and homelessness crisis that has emerged.

7.7 Conclusion

Housing insecurity and homelessness is occurring on university campuses across Scotland and, indeed, globally. This research is the most expansive look into HE housing precarity, highlighting some of these cases, and demonstrating the ways in which structural, economic, and cultural pressures interact to sow precarity among students. This thesis has demonstrated that students are: (i) struggling to afford (increasing) rents in university towns and cities, (ii) uncertain about their entitlement to, or had been dissuaded from, statutory homelessness provision (a service international students cannot access), (iii) struggling with the cost of living (crisis), which exacerbates reliance on precarious employment and food insecurity, (iv) with all of these pressures affecting their mental health, engagement with the wider aspects of student life, and academic performance. Synthesis of existing literature demonstrates complexity in this policy area and difficulty in universities redressing housing precarity given the expansion of the HE sector and its increasing international reach.

Exploring housing precarity through thematic analysis has provided insight into the complexity of university students' housing experiences and demonstrated ways in which students from disadvantaged and non-traditional backgrounds face housing and economic barriers. Acknowledging this has implications for the way both housing and monetary support is offered to university students. Highlighting the housing experiences of students interviewed here, as well as those who have supported students in their role, helps broaden understanding of HE institutions and those who study there—acknowledging their diversity, the diversity of their experience, and challenging negative assumptions of them still present in public discourse. Findings from interviews with students and non-student stakeholders suggest that the causes of housing precarity in university settings stems from lower-order individual and interpersonal factors, such as poor mental health and relationship breakdown, and wider structural and economic factors, such as housing scarcity, housing costs, and living costs meeting, or exceeding, the maximum maintenance loan. In acknowledgement of the theoretical framework underpinning this study, results would seem to support the critical

realist stance of there being multiple causal mechanisms interacting to cause housing precarity among students. Findings from this thesis extend beyond current literature in this regard and demonstrate concerning insight into the perception of students and practice to support them from frontline staff. This suggests a potential discrepancy in expectations of local authority support for students and what support is actually being offered.

In explaining why HE housing precarity is occurring, this thesis has demonstrated what, and how, causal mechanisms have interacted to cause HE housing insecurity and homelessness. This has been demonstrated as a chain of events, spanning from lower to higher-order strata, and going back through time—distancing of state responsibility towards students (marketisation of HE; the funding of HE, primarily via private finance); policies of widening access which have massively increased the student population and, indeed, the graduate job market; the increasing international reach of universities (with home students now being effectively, subsidised through the accrument of international students' fees); a constrained student housing supply; overreliance on the PRS; increasing luxurification of PBSA and other barriers to housing for students; diminished social ties due to the financial chokehold of contemporary studenthood—the causal mechanisms identified in this research have interacted, in a cascading effect, to disrupt the housing pathways HE students in Scotland (some included here), leading to a student housing crisis.

This research suggests that many students' housing pathways are a far cry from the typified one established in literature. This thesis has argued that the student pathway itself is inherently precarious, but this does not mean that all who go down it end up in precarity. Anchor relationships and accumulation of capital, for example, can act as protective factors which mitigate risk, but are factors that disadvantaged and non-traditional students tend not to possess. Widely disproportionate risk of housing precarity for disadvantaged and international students, therefore, remains. While contextual factors cause their housing experiences and outcomes to, often, differ—the experience is *precarious* all the same.

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9 Appendices

9.1 Appendix I: Participant information sheet (students)



Participant information sheet

Title of project: Understanding housing insecurity and homelessness in Higher Education in Scotland

Invitation: You are invited to participate in a research project. Before committing, it is important to take time to carefully read the following information so you understand what participation will involve. If anything is unclear to you, or you simply wish for more information before deciding to take part, please ask at: a.c.mccaskell@stir.ac.uk

Purpose of the study: This project aims to explore the housing experiences of students currently enrolled in Higher Education (HE) in Scotland. Internationally, very little is known about housing insecurity and homelessness in HE. This project builds on prior research carried out in Scotland and the US to shed light on this under-researched phenomenon.

Why have I been chosen? You have indicated that you have experienced housing difficulty while enrolled in HE in Scotland.

What will participation involve? You will be invited to an interview conducted over Microsoft Teams. Interview questions will relate to your housing experiences at university but may touch upon interrelated issues, such as earlier educational and childhood experiences and relationships. Questions will be open-ended, and you will be able to answer in-depth, should you feel comfortable to do so. Interviews will be digitally recorded if you agree to participate. Data we obtain from you will be anonymised, meaning you will be asked to provide a pseudonym so no identifying information about you will be published.

Right to withdraw: While your interview responses will help us understand more about the housing situations of students in Scotland, you are free to skip any question(s) you would prefer not to answer. You are, similarly, free to end the interview at any point. A transcript of your interview, in which all identifying information has been removed, will be retained for a period of 10 years from the end of the project. Following the interview, you can choose to have your responses removed from the project, if you no longer feel comfortable with their inclusion, but this must be requested before submission of the thesis with a deadline of July 5th, 2022.

How will my answers contribute to the research project? The information you provide will be confidential, with no one other than the researcher and their immediate supervisors having access to interview data. Interview responses will be included in a PhD project at the University of Stirling but may also be included in an article for publication in a

journal or presented at a conference. Findings will be shared with Shelter Scotland and feed into reports by them.

Possible disadvantages of taking part: Given the focus of the study, interviews may bring up sensitive issues and you should be aware of this before agreeing to participate. If you feel comfortable discussing aspects of your personal life, we would be very interested in listening to, and learning of, your experiences but, if you feel this may be too uncomfortable for you, you do not need to participate.

Possible benefits of taking part: Higher Education homelessness is a phenomenon that has only begun to be examined fairly recently, with this project the first of its kind to be carried out in Scotland. By participating, you will be helping to broaden understanding of the experiences of university students experiencing housing insecurity and homelessness. Your insights and experiences would be valued and significant.

Ethical review: This PhD project has received ethical approval from the University of Stirling General University Ethics Panel [GUEP (19 20) 969]

Name of researcher: Alan McCaskell, PhD student at the University of Stirling

Supervisor(s): Dr Peter Matthews, Prof Isobel Anderson, University of Stirling

Data protection officer: Joanna Morrow, University of Stirling

Data protection enquiries: data.protection@stir.ac.uk

9.2 Appendix II: Participant information sheet (non-student stakeholders)

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Participant information sheet

Title of project: Understanding housing insecurity and homelessness in Higher Education in Scotland

Invitation: You are invited to participate in a research project. Before committing, it is important to take time to carefully read the following information so you understand what participation will involve. If anything is unclear to you, or you simply wish for more information before deciding to take part, please ask us: a.c.mccaskell@stir.ac.uk

Purpose of the study: This project aims to explore the housing experiences of students currently enrolled in Higher Education (HE) in Scotland. Internationally, very little is known about student homelessness and housing insecurity in HE. This project builds on prior research carried out in the UK and the US to shed light on this under-researched phenomenon.

Why have I been chosen? You have indicated that you have worked with students who have experienced housing insecurity and homelessness while working at your organisation.

What will participation involve? You will be invited to an interview. Interviews may be conducted in person or using video conferencing software, whichever is feasible or preferable to the participant and researcher. Interview questions will relate to your duties at your organisation and your knowledge of, and interactions with, students experiencing housing insecurity and homelessness. Questions will be open-ended, and you will be able to answer in-depth, should you feel comfortable to do so. Interviews will be digitally recorded if you agree to participate. Data we obtain from you can be anonymised at your request, meaning you will be asked to provide a pseudonym so no identifying information about you will be published. Any references to the organisation in which you work will, likewise, be anonymised.

Right to withdraw: While your interview responses will help us understand more about the housing situations of students in Scotland, you are free to skip any question(s) you would prefer not to answer. You are, similarly, free to end the interview at any point. A transcript of your interview, in which all identifying information has been removed, will be retained for a period of 10 years from the end of the project. Following the interview, you can choose to have your responses removed from the project if you no longer feel comfortable with their inclusion, but this must be requested before submission of the thesis with a deadline of March 5th, 2022.

How will my answers contribute to the research project? The information you provide will be confidential, with no one other than the researcher and their immediate supervisors having access to interview data. Interview responses will be included in a PhD

project at the University of Stirling but may also be included in an article for publication in a journal or presented at a conference. Findings will be shared with Shelter Scotland and feed into reports by them.

Possible disadvantages of taking part: Given the focus of the study, interviews may bring up potentially upsetting experiences related to your duties at work or may reveal instances where institutions or organisations have not met their duty concerning student welfare, and you should be aware of this before agreeing to participate. If you feel comfortable discussing such aspects, we would be very interested in learning of your experiences but, if you feel this may be too uncomfortable for you, you do not need to participate.

Possible benefits of taking part: Higher Education homelessness is a phenomenon that has only received focus in academic research recently, with a handful of projects conducted in the UK and US. This project is the first to explicitly investigate HE homelessness in Scotland. By participating, you will be helping to broaden understanding of housing insecurity and homelessness in HE in Scotland. Your insights and experience would be valued and significant.

Ethical review: This PhD project has received ethical approval from the University of Stirling General University Ethics Panel [GUEP (19 20) 969]

Name of researcher: Alan McCaskell, postgraduate researcher (University of Stirling)

Supervisor(s): Dr Peter Matthews, Prof Isobel Anderson (University of Stirling)

Data protection officer: Joanna Morrow (University of Stirling)

Data protection enquiries: data.protection@stir.ac.uk

9.3 Appendix III: Participant consent form

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Title of research study: Understanding housing insecurity in Higher Education in Scotland

Consent to take part in research

Tick

I voluntarily agree to participate in this research study. ☐

I understand that I can withdraw at any time or refuse to answer any question with no consequences. ☐

I have had the purpose of the study explained to me in writing and I have had the opportunity to ask questions about the study. ☐

I understand that participation will involve an interview with the researcher, discussing housing experiences while at university and interrelated issues. ☐

I understand that I will not benefit directly from participating in this research. ☐

I agree to my interview being digitally recorded. ☐

I understand that all information I provide for this study will be treated confidentially. ☐

I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about. ☐

Disguised extracts from my interview may be quoted in a PhD thesis on this topic, an article for publication in a journal, or presented at a conference. ☐

I understand that if I inform the researcher that myself or someone else is at risk of harm they may have to report this to the relevant authorities - they will discuss this with me first but may be required to report with or without my permission. ☐

I understand that signed consent forms and original digital recordings will be retained at the University of Stirling by the researcher, and may be accessed by project supervisors, until the project thesis is submitted and confirmed by the University of Stirling exam board. ☐

I understand that a transcript of my interview, in which all identifying information has been removed, will be retained for a period of 10 years from the end of the project ☐

I understand that under freedom of information legislation I am entitled to access the information I have provided at any time while it is in storage as specified above. ☐

I understand that I am free to contact any of the people involved in the research to seek further clarification and information. ☐

Participant's signature: Click or tap here to enter text. **Date:** Click or tap to enter a date.

Phone number: Click or tap here to enter text. **Email:** Click or tap here to enter text.

Researcher's Name: Alan McCaskell

Researcher's Signature: 

Researcher's phone number: 07507160808

Researcher's email: a.c.mccaskell@stir.ac.uk

Please keep your copy of the consent form and the information sheet together.

9.4 Appendix IV: Screening questions and interview stress protocol

Screening questions

Screening questions	NO	YES	Follow-up questions
			If YES, then ask question(s)
1. Are you experiencing a high level of stress or any emotional distress?			1. Is it affecting your life in a significant way (impacting study, work, or relationships)? 2. Is it getting in the way of taking care of yourself?
2. Do you feel comfortable discussing your personal life with an interviewer?			1. Do you think discussing your experience(s) might impact you negatively?

Interview distress protocol

Indications of stress during interview	Follow-up questions	Participant response	If interview is postponed or terminated
<i>Participant indicates they are experiencing a high level of stress or emotional distress</i>	1. Stop interview 2. Ask if participant needs time to regroup 3. Ask if participant feels able to carry on	1. Participant feels able to continue interview OR 2. Interview is temporarily postponed to allow participant time to recover OR 3. Interview is terminated	1. Participant is given contact details of helping services at university AND 2. Participant is encouraged to contact their housing advice provider or university support service if they experience distress in the hours/days following the interview AND 3. Participant is given follow-up call or email following interview (if participant consents)
<i>Participant exhibits behaviours suggesting that the interview is too stressful such as uncontrolled crying, incoherent speech, shaking etc.</i>	1. Stop interview 2. Ask if participant needs time to regroup 3. Ask if participant feels able to carry on	1. Participant feels able to continue interview OR 2. Interview is temporarily postponed to allow participant time to recover OR 3. Interview is terminated	1. Participant is given contact details of helping services at university AND 2. Participant is encouraged to contact their housing advice provider or university support service if they experience distress in the hours/days following the interview AND 3. Participant is given follow-up call or email following interview (if participant consents)

9.5 Appendix V: Interview guide (students)



Understanding student housing insecurity and homelessness in Higher Education (HE) in Scotland

Interview Guide: students

[Interview consists of four opening questions for four discussion themes. Below sets out the four questions and subsequent probes that may be used to encourage participants to articulate or clarify points.]

Topic I: Participant background; context

Can you tell me what you are studying and where?

Which university do you attend?

Why did you choose this university?

Did you move to attend university?

What do you study at [participant's institution]?

Why did you choose this subject?

Could you tell me about where you grew up?

What was it like growing up in [participant's hometown]?

Did you live with family?

Have you always stayed in [participant's hometown]?

Had you always planned to go to university?

Has anyone in your family been to university?

Did you move to attend university?

What was the move to university like for you?

How did you find the transition from high school to university?

Did you feel supported through this transition?

Topic II: Housing, housing insecurity, and homelessness

Can you tell me where you are living now and how you came to be living there?

Where do you stay currently? [Determine household]

Have you moved since starting at university?

What is your experience living in [participant's institution's town/city]?

Do you spend time/go out in your local area?

Would you say you are knowledgeable/familiar of the local area?

Do you have a relationship with your neighbours?

How would you describe the housing available to students in [participant institution's town/city]?

Is housing available/affordable/in good condition?

Can you tell me about the housing issues you have experienced at university?

[Determine instances of housing insecurity and homelessness; use specifying and interpreting questions to allow participants to explore, reflect, and articulate their experiences]

Were you supported through your housing issues?

[Determine if student reached out to student support services, their local authority, or third sector bodies]

Did you reach out to anyone/access any services? If not, why not?

Did you receive the support you needed?

Thinking about the experiences shared, do you feel they impacted you in any way?

Impacts on wellbeing, identity, academic performance, relationships, plans, or goals for the future?

What does 'home' mean to you?

How would you describe 'home'?

Where is 'home' to you, if anywhere?

Would you say you are knowledgeable of your tenancy rights?

Would you/did you know where to go/whom to talk to concerning a housing problem?

Do you know what services are available to people experiencing housing issues?

Do you think students in general are knowledgeable of services available to them concerning housing issues?

Do you think students in general are knowledgeable of their rights as tenants?

Topic III: Financial support

Can you tell me how you have supported yourself financially throughout your time at university?

How do you support yourself financially through university?

Are your fees funded in Scotland?

Do you take out a student loan?

Do you work?

Do you receive any other financial support?

[If participant indicates they are in employment/have been employed]

Where do you work?

What kind of contract do you have at your workplace?

Does the job pay well?

How many hours do you work on average?

Do you think you have a good work/university/life balance?

Do you consider yourself to be financially stable? If not, why not?

Do you think students receive enough financial support in Scotland?

Topic IV: Wellbeing; reflections

How has your overall experience been at university?

How has your experience been, overall, at [participant's institution]?

Perception of institution?

Perception of local area in which university is situated?

Was university what you expected it to be?

Is there anything you wish you had known about university before you started your course?

Do you think your/individual's university experience is different depending on their background or upbringing? [If student indicates they come from a disadvantaged or 'non-traditional' background, question can be directed towards themselves, otherwise question can be phrased generally]

Do you think any students, or groups of students, experience disadvantage?

Do you think any students require additional support?

What would you consider to be the biggest barrier or hurdle facing students today?

Do you think this could be mitigated? If so, how?

How did you overcome this barrier (if participants suggest they have overcome barriers)?

Has the COVID-19 pandemic affected you?

Has your living situation changed as a result of the pandemic?

Has your university experience changed as a result of the pandemic?

Has the pandemic impacted your health and wellbeing?

Do you have any plans post-graduation?/Do you have plans now that you have graduated?

Do you think students face challenges people might not be aware of/consider?

Do you think people have misconceptions about students? Are there any you would like to 'clear up'?

What would you like people to 'take away' from your experiences shared here?

9.6 Appendix VI: Interview guide (non-student stakeholders)



Interview guide: student support staff, welfare officers

[Interview consists of ten questions clustered around participants' duties at their institution and their experience(s) with students experiencing housing insecurity and homelessness. Below sets out the ten questions and probes that may be used to encourage participants to articulate or clarify points.]

Can you tell me about your role/duties?

How long have you worked at [participant's organisation/institution]?

Have you always worked in this sector?

What was your perception of the university, if you had one, before starting work there?

How has your perception changed since, if at all?

Does the university have policies relating to student housing insecurity and homelessness that you are aware of?

Do you think these policies are effective?

Do you consider housing insecurity and homelessness to be an issue at the university?

Do you personally have experience working with students experiencing housing insecurity or homelessness?

Did you feel you were able to help these students?

Do you feel you had the adequate knowledge or access to resources to help these students?

How did you help these students?

What do you consider the biggest challenges facing HE students in Scotland?

Do you have any suggestions for how these could be mitigated?

[If participant indicates that they have worked in HE for a significant period of time] Do you think challenges facing students in HE have changed/differed over time?

Do you think the university is effectively promoting/ensuring student welfare?

What do you consider the biggest challenges facing HE employees in Scotland?

Do you have any suggestions for how these could be mitigated?

Do you think the university is effectively promoting/ensuring staff welfare?

Has the COVID-19 pandemic impacted your work?

Have your duties/job role changed as a result of the pandemic?

Did you feel effectively prepared or supported to do your job in the autumn semester, following lockdown?

Has the pandemic impacted your health and wellbeing?

Do you enjoy your job? [Acknowledge this is a 'big' question]

Why, why not?

Do you feel valued by your institution?

What would you like to communicate about your duties at the university that people might be unaware of?

Any misconceptions about your role or motivations?