"I'm going to be sleeping on the street tonight":

Student experiences of the housing crisis, Edinburgh

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Signature:

Abstract:

This dissertation examines the housing crisis in Edinburgh and students' resulting experiences of housing precarity and homelessness. The paper has two aims: to examine the living situations students faced because of not being able to find permanent accommodation and to explore the consequential impact that this lack of permanent accommodation had on them. Qualitative in-depth interviews were conducted with students who attend university in Edinburgh. Results show the students experienced a wide variety of different living situations due to the housing crisis, including staying with friends 'sofa-surfing', in hotels or Airbnbs, and returning to live with family members. The paper argues these experiences mean that the students can be categorised as having experienced 'hidden homelessness' (Reeve, 2011). The students interviewed experienced a range of negative impacts because of their experiences, leading to damage to their university studies, their social lives, and their mental health. The paper concurs with the scant literature that student homelessness and housing precarity are largely hidden problems and suggests that they remain hidden due to the large variation in students' experiences, as well as the reluctance of students to label themselves as homeless. The paper concludes by arguing that the severity of the impacts highlighted show the significance of the problem and consequently argues that there is an urgent need for further complementary work to be conducted examining the issue.

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Chapter 1: Introduction

1.1 Personal Experience

In September 2021, at the start of my fourth year at the University of Edinburgh, I had nowhere to live. I had been looking for a flat in Edinburgh with my two friends since June, searching for properties online and phoning up agents to enquire about any within our budget that did appear – but to no avail. By August we had greatly increased our budget and lowered our standards, and by the end of the month we would have taken anything within an hour's walk of university that we could afford. And yet, come the start of my final year at university, I was left sleeping in a friend's living room, sharing their sofa with one of my meant-to-be flatmates. We spent a month on that sofa, before moving between three different Airbnbs paying an average of £250 per week, and then finally going back to our family homes in England for two weeks. We eventually moved into a flat in week eight of the university term, on the 8th of November, paying 150% of the price that we had originally budgeted for and having had to raise six months' rent upfront to secure the property in the first place.

We were not alone. After having spoken to friends at university it was clear that many other students had been in similar situations. Indeed, in early October several news stories appeared, such as: "Scotland's students face accommodation 'nightmare'" (BBC, 2021a) and "Edinburgh's housing crisis: Student flat received 626 inquiries in 1 week" (Elliot, 2021). Moreover, a press release by NUS Scotland entitled "Housing shortage leaves students homeless" (NUS Scotland, 2021a) described how countless students were left staying in hostels, commuting for hours or sofa-surfing to attend university, with many more deferring or dropping out as a last resort.

1.2 Research Aims:

Hence, it was not only through my own personal experience, but also the appearance of these various news stories, that the severity of the situation became apparent. Consequently, this dissertation sets out to provide important and timely information on the impact of the housing crisis on students in Edinburgh. To achieve this, I will make use of in-depth qualitative interviews, with two research aims:

1. To examine the living situations that students found themselves in due to not being able to find permanent accommodation for the start of the 2021/22 academic year.

2. To explore the consequential impacts that this lack of permanent accommodation had on the students.

To date, there has been extremely little research conducted into student housing precarity or homelessness (Ringer, 2015). In fact, students are commonly cast as a privileged and middle-class population (Haskett *et al.,* 2021) that cause many problems within university cities, such as neighbourhood decline (Hubbard, 2008; Smith, 2008) and the displacement of low-income residents (McDowell, 1978; Pickren, 2012). Consequently, this paper will reposition students as the victim, and argue that the process of financialization - both of housing and higher education – has led to many in Edinburgh experiencing a form of homelessness at the start of the 2021/22 academic year.

1.3 Edinburgh Housing Context

Edinburgh is the capital city of Scotland and has a total population of 527,620 people (NRS, 2021). The city is deeply historic and much of its original architecture and streetscape have been preserved, leading to the medieval Old Town and Georgian New Town being granted UNESCO world heritage status (Edinburgh World Heritage, 2022). The city attracts extremely high numbers of tourists and in 2019 it's 4.9 million visitors (Edinburgh Council, 2020) made it the most visited city in the UK after London (VisitBritain, 2020). This high level of tourism means that there is a strong demand for short-term lets in the city (Christie *et al.,* 2002), as exemplified by the increase in Airbnb lettings from 1,900 in 2014 to 9,000 in 2017 (Scottish Government, 2019a). Indeed, Edinburgh landlords have shown an increasing level of interest in the short-term holiday let market in recent years, and this can often come at the expense of the private rented sector (PRS) (Farnood and Jones, 2021).

Edinburgh is home to four universities: The University of Edinburgh, Heriot-Watt University, Edinburgh Napier University, and Queen Margaret University. Higher Education (HE) students make up 12% of the city's population and totalled 64,025 in 2020 (Edinburgh Council, 2020) – a sharp increase from the 34,615 that studied in the city in 2001 (ibid.,

2014). The city is also home to several of the highest ranked secondary schools in Scotland, such as Boroughmuir High School, George Heriot's School, and The Mary Erskine School (Bryan, 2021). Moreover, the city has a strong economy, as out of all major UK cities, it has the highest percentage of its workforce educated to a degree level (ibid., 2020) and the highest level of employment at 77.8% (Farnood and Jones, 2021).

Thus, Edinburgh's attractive architecture, excellent education institutions and thriving economy make the city an extremely attractive place to reside, and in 2018 it was named as the world's best city in which to live (Cameron, 2018). However, given these various attractions, and the additional demand created by students and tourists, there is high demand for properties in the city (Farnood and Jones, 2021). Edinburgh's housing market is defined by high house prices and rents (ibid.) and is the least affordable place to live in Scotland (Bank of Scotland, 2021). In 2021, the average property price was £310,342 and the average rent in the PRS was £1,157pm, compared to the Scottish averages of £204,004 and £906pm respectively (Citylets, 2021; Zoopla, 2022).

Unsurprisingly given its high student numbers, student housing makes up a large component of the Edinburgh housing market. In 2020 there were almost 30,000 beds in purpose-built student accommodation (PBSA) across the city (Biring, 2022; Knight Frank, 2020) and the average rent for a single bedroom was £760pm, up 34% from 2018 (BBC, 2021b). The remainder of students who are not housed in PBSA are left to find housing in the previously mentioned PRS - the focus of this paper - where the average rent for a three-bedroom flat in Edinburgh has increased by 53.2% over the past ten years (Citylets, 2021). Quite clearly then, housing in both PBSA and the PRS is becoming significantly more unaffordable for the ever-increasing number of students who live in the city, especially those who don't receive financial support from parents or are unable to work a part-time job (Christie *et al.,* 2002; NUS Scotland, 2021b).

Furthermore, the start of the 2021/22 academic year saw the return to in-person teaching at Edinburgh's universities due to the easing of COVID-19 restrictions. This meant that students returned *en masse* to the city resulting in a surge of demand for properties in the PRS, with some letting agencies seeing an average of 100 enquires per property (Citylets,

2021). Given the already increasing unaffordability of housing in the city, the rental stock which students could afford quickly ran low (ibid.), and this ultimately led to the situation previously described in which many students were left without anywhere to live for the start of the university year.

1.4 Dissertation Structure:

The following chapter (2) will provide a review of the relevant literature to this project, examining: the financialization of housing (2.1) and higher education (2.2), the process of studentification (2.3) and previous research on homelessness (2.4). Chapter 3 will outline the method chosen for this research and provide justification for this choice. Chapters 4 and 5 will discuss the results obtained from my research, exploring the living situations students found themselves in because of not being able to find permanent accommodation (4) and the impact that these living situations had on the students (5). Finally, chapter 6 will offer some conclusions for the paper and suggest possible avenues for future research.

Chapter 2: Literature Review

2.1 The Financialization of Housing

A key reason why rents in cities such as Edinburgh have become increasingly more expensive, and thus less accessible, is because over the past 40 years housing in many countries, such as the UK, has undergone a process of 'financialization'. This is a process which Aalbers (2017, p.544), building on Epstein (2005), defines as:

> *"The increasing dominance of financial actors, markets, practices, measurements and narratives, at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states and households"*

This financialization of housing in the UK was mostly initiated by Margaret Thatcher's conservative government's deregulation of the financial markets in the 1980s (Coakley, 1994; Blakeley, 2020). Two of the most significant changes were the removal of exchange controls, which opened the sector to foreign competition, and the removal of the 'corset', which enabled banks to enter the mainstream mortgage market that had previously been dominated by building societies (Stephens, 1993; Muellbauer, 2002). The entrance of banks into mortgage lending led to significantly more liberal lending criteria and subsequently greatly increased the number of people who were eligible to take out a mortgage (Stephens, 1993). In addition, housing debt underwent securitisation whereby it was packaged up into tradable financial products, which could be sold on to third-party investors, thus increasing levels of speculation and the involvement of various financial actors within the housing market (Aalbers, 2017; Leijten and de Bel, 2020).

In addition to financial deregulation, the 1980s also saw the introduction of the right to buy scheme (RTB), which offered existing social housing tenants the option to buy their properties off the local authority at a discounted price (Jones and Murie, 2006; Murie, 2016). Between 1980 and 2017, 69% of social housing stock was bought up by its residents, representing a total of six and a half million homes (Kentish, 2017). Introduced in the context of a greatly liberalised mortgage lending market, the RTB assisted in the vast

increase in mortgage lending that occurred at that time - between 1984 and 1989 loans issued for the purchase of property trebled from £14.4 billion to £43.1 billion (Davies, 2002, p.438). Housing had ultimately become transformed into "just another asset class" (Van Loon and Aalbers, 2017, p.223) arising from the creation of a speculative feedback loop in which investors would borrow to invest in real estate on the expectation that it would continue to rise in value (Muellbauer, 2012; Blakeley, 2020). This led to the creation of a house price-credit feedback cycle (Figure 2.1), as defined by Ryan-Collins *et al.* (2017, p.119):

> *"If mortgage lending outpaces the supply of new domestic… dwellings, this will cause a rise in land prices. As land prices rise, households and firms are forced to take out larger loans to get on the property ladder, boosting banks' profits and capital… This enables banks to issue more loans, which further pushes up prices"*
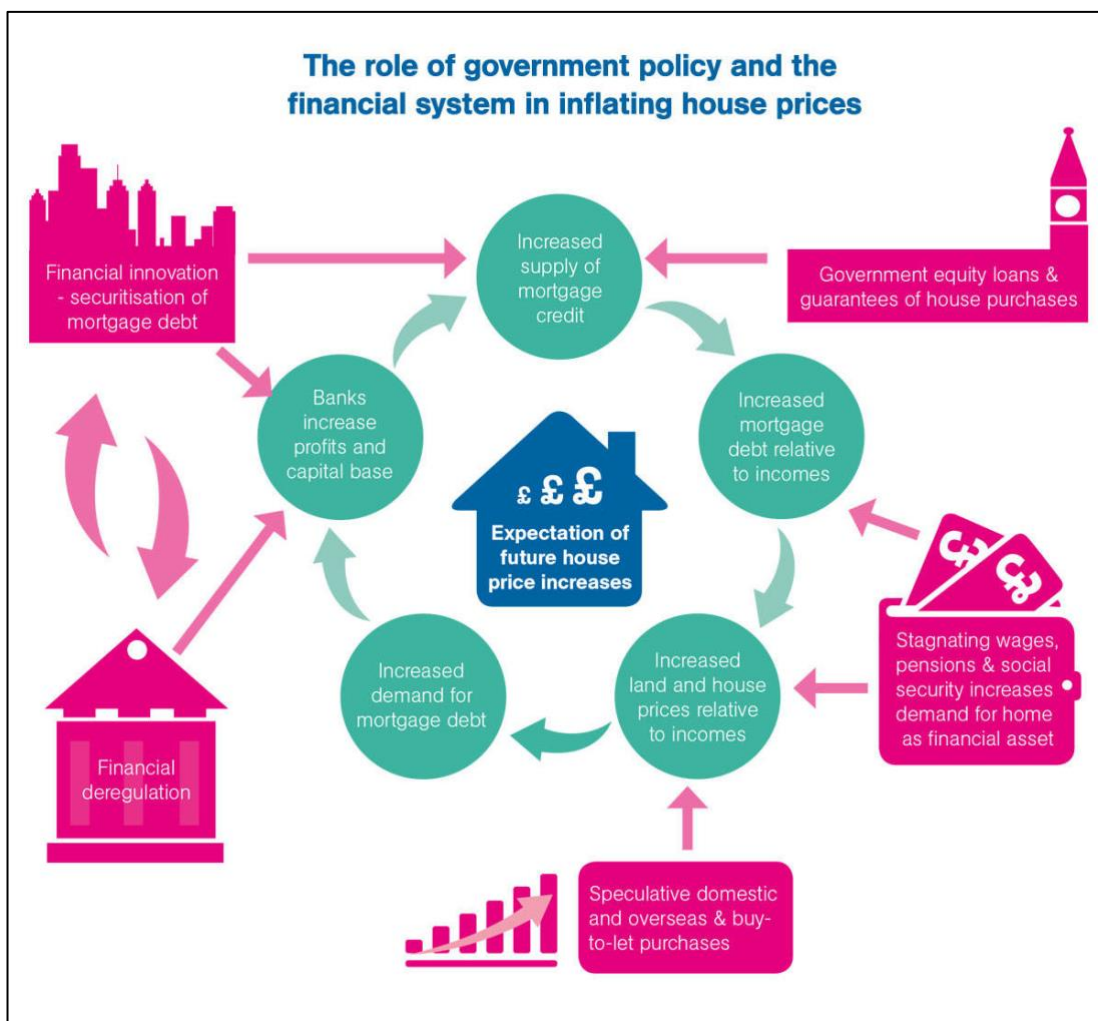

Figure 2.1 - House Price-Credit Cycle (New Economics Foundation, 2016)

More recent government policy interventions have also supported the house credit-price cycle, such as the introduction of buy-to-let (BTL) mortgages in 1996 (Ryan-Collins et al., 2017). BTL mortgages were aimed to allow landlords to take out a loan for the purchase of property from which they could earn a rental income and achieve capital gains over time (NHPAU, 2008). The immediate impact of the introduction of these BTL mortgages were that they drove a large increase in the proportion of homes owned by landlords (Sprigings, 2008; Ryan-Collins et al., 2017) and a seven percent increase in house prices between 1996 and 2007 (NHPAU, 2008). Likewise, the introduction of the 2013 help-to-buy (HTB) scheme also contributed to the house price-credit cycle. The HTB scheme offered perspective home buyers an interest free loan of 20% of a property's value, and a 95% mortgage, with the intention of giving first-time buyers a greater chance of getting onto the property ladder (Santos and Lloyd, 2013). However, the scheme led an increase in house prices (Hilber, 2013) and its structuring meant that those who had used the scheme did not benefit from capital gains, since when the price of the property increased, so did the amount that the borrower had to repay (Carozzi *et al.,* 2019). In fact, Meeks and Meeks (2018) argue that the HTB scheme's only real benefits were to existing homeowners and landlords – ultimately further exacerbating the housing price-credit cycle and thus the unaffordability of UK housing (Ryan-Collins *et al.,* 2017).

Given the large array of work on the financialization of housing, Fields and Uffer (2016) highlight that the impact of the process on rental markets has gone largely 'under-appreciated'. What is clear, however, is that whilst PRS investment traditionally came from small-scale landlords making use of BTL mortgages, there is now a heightened level of investment from global corporate landlords (Reynolds, 2022) with the PRS becoming a "new frontier for financialization" (Fields, 2017, p. 589). Moreover, the increasing level of financial investment in niche sectors of the PRS, such as in PBSA, has led to finance making new markets for itself, as PBSA is now considered a "mainstream worldwide asset class" (Revington and August, 2020, p.856) – exemplified by the recent £4.7 billion record buyout of student housing firm iQ by Blackstone (Kollewe, 2021).

Henceforth, the extensive financialization of housing in the UK over the past 40 years has led to the generation of vast profits by landlords and homeowners and has thus further

incentivised speculative investment (Blakeley, 2020). This increased opportunity for profit has led to the rising prevalence and market dominance of profit-oriented commercial actors, such as private equity firms, even in so-called 'niche' markets such as PBSA (Revington and August, 2020). Accordingly, the financialization of UK housing has reduced the accessibility of housing for many in society, making getting onto the housing ladder that much harder for first time buyers and pushing up rents for those in the PRS.

2.2 The Financialization of Higher Education

However, the process of financialization has not been restricted solely to the housing industry. Since the 1980s, higher education has also become characterised by this ever-increasing penetration of financial markets, actors, practices, and narratives (Engelen *et al.,* 2014; Banerji, 2018). Under an increasingly neoliberal ideology, universities have had their funding cut by the state and have had to actively search for new alternative sources of revenue (Barnett, 2018), leading the transition away from government control to an increasing penetration of market forces (Brown and Carasso, 2013).

In the UK, the introduction of tuition fees in 1998, and subsequent rises to the current maximum of £9,250 (Coughlan, 2016), represent one way in which universities have sought to generate funds. Ultimately, the introduction of tuition fees demonstrates the transition of HE away from a public service, to being viewed as something which largely benefits people on an individual basis (Brown and Carasso, 2013). Brown (2015) highlights that the most common justification given for tuition fees is that holding a degree gives a person access to a premium graduate salary and thus fees are seen as an "opportunity bargain" (Brown *et al.,* 2011, p.15) making the cost worth it in the long term. However, Hall (2015) counters that the financial benefits of a degree are not equally distributed – varying greatly with the university attended, the degree and even the individual person's gender. Furthermore, there is no longer the same positional advantage of holding a degree (Brooks and Everett, 2008) since there has been an "education explosion" (Brown *et al*., 2011, p.35) with a significant rise in the number of people having attended university and thus competing for the same graduate jobs (Hall, 2015).

In Scotland, tuition fees were abolished for Scottish and EU students in 2000, with only students from the rest of the UK or overseas (non-EU) having to pay (BBC, 2010; Scotland, 2022). However, universities push to increase their number of students from overseas as these pay the highest fees out of anyone, representing an additional avenue that higher education institutes (HEIs) have sought to generate revenue through (Choudaha, 2017; Kallin and Shaw, 2019; Qureshi and Khawaja, 2021). Nonetheless, the impact of financialization on HEIs runs beyond the introduction of tuition fees, as universities are also increasingly reliant on loans and private capital (Banerji, 2018; McGettigan, 2013). In fact, in 2020 the global higher education market was valued at $13.7 billion (VMR, 2021), demonstrating the level of financialization it has undergone and the extent to which the old rhetoric of social justice has faded from view (Cole and Maisuria, 2017). Banerji (2014) further highlights how there is an increasing concentration of endowment assets at a small group of the wealthiest institutions, and that this represents a form of wealth concentration that works to only increase social and economic inequalities.

The financialization of HE has been argued to have occurred alongside the neoliberal process of marketisation (Lynch, 2006; Molesworth *et al*, 2009), which Hall (2015, p.451) describes as the shift that has occurred from "higher education as a public good, towards market-based provision and consumption practices." In accordance with this, HEIs are increasingly being run as businesses, as can be seen through the introduction of business executives with no teaching experience (Molesworth *et al*., 2009) and the adoption of a corporate style of management (Bertelsen, 1998). Engelen *et al.* (2014) argue that universities should be immune to these processes of financialization as the logic of these business and financial executives' conflicts with that of universities' academic professionals. Whereas academics used to be contracted to engage in scholarly work, they are now largely assessed by their output, for example how many published articles they write (Harvie, 2000). Furthermore, Engelen *et al.* (2014) find that even in the Netherlands, where HEIs are the least susceptible to financialization due to high levels of public funding, there has still been "a strong penetration of…financial values, metrics, and professionals" (ibid., p.1086).

Attending university has thus been given a market value (Lynch, 2006; Molesworth *et al*., 2009; Bendixon and Jacobsen, 2017) and a degree award is seen by many as simply the

result of an exchange of money, not ideas, with achieving anything less than a 2:1 grade "not value for money'" (Cole and Maisuria, 2017, p.610). Thus, the student is positioned as a paying customer that buys an education much like a commodity, to then generate a competitive advantage in the labour market once they graduate (Mintz, 2021). Raaper and Olssen (2015) further highlight the issue of this ongoing transformation and argue that given universities are supposedly public bodies, the fact that they are increasingly being turned into private businesses "is highly questionable" (ibid., p.155). Moreover, the increasingly high entry requirements and associated costs of attending university strongly favour the socially and economically advantaged (Lynch, 2006), despite more recent attempts to increase the diversity and accessibility of HE (GOV.UK, 2021).

An additional impact of the financialization and marketization of HE is that under the neoliberal ideology of the "competition state" (Bendixon and Jacobsen, 2017, p.21), there has been an increasing importance placed on league tables. These work as definable metrics through which a university's level of excellence can be measured and compared to others, (Turner, 2005) and therefore provide a means for students to determine which university they will attend to get the best returns on their investment (Molesworth *et al*., 2009). Hence, ranking highly in league tables is invaluable to universities as this will attract more students, thus generate greater revenues from not only tuition fees, but also rents in university owned accommodation (Kallin and Shaw, 2019). However, Lynch (2006, p.6) points out that:

> *"League tables direct us away from many of the core values that are central to university work, including quality teaching, outreach, inclusion and research which is of worth… to humanity in its entirety"*

Ultimately, the financialization of HE has shifted universities' focus away from their original values, such as advancing students' intellectual development and knowledge acquisition (Mintz, 2021; Molesworth *et al.,* 2009). Instead, universities now focus primarily on improving the metrics which they are assessed on for league tables (Lynch, 2006), not to mention extracting the most money possible out of their students (Goodnight *et al.,* 2015).

2.3 Studentification

Given the vast numbers of students that attend university in the UK - 2.46 million in 2020 (Bolton, 2021) - there has been an "absence of academic... attention paid to the impacts of the student population as a whole" (Munro *et al.*, 2009, p.1807). Early work conducted on HE was confined to the economic impact that HEIs had on the surrounding area (Hall, 1997; Lambooy, 1997; Harloe and Perry, 2004). An exception is McDowell's (1978) seminal study, which found that students outbid low-income families for housing since they could afford a higher combined rent, and as most students vacate properties yearly, student landlords were able to frequently raise their rents (Morgan and Mcdowell, 1979). Since the early 2000s, however, there has been an increase in studies that focus on students' interactions with towns (Tallon, 2016), leading to the coining of the term 'studentification' to describe the "contradictory social, cultural, economic and physical changes resulting from an influx of students within privately-rented accommodation in particular neighbourhoods" (Smith, 2002, p.6). Since then, the term has been used extensively by academics and the media in a largely pejorative manner (Hubbard, 2008), blaming students for neighbourhood decline (Oliver, 2018) and even likening it to a disease with 'symptoms' that need treating (National HMO Lobby, 2008).

Smith (2005) argues that in the studentification process, the conversion of single-family houses into student houses of multiple occupation (HMOs) to generate a higher rental income can be viewed "as a closure of the rent gap" (ibid., p.79). This notion of a rent gap derives from gentrification theory and explains the "disparity between the potential ground rent level and the actual ground rent capitalized under the present land use" (Smith, 1979, p.545) arising from a decline or stagnation in the current economic returns of the land (ibid.). Thus, the presence of a significant rent gap is seen as the precursor to gentrification due to the opportunity for profit made available by upgrading the current land-use (Slater, 2021). However, there are many relatively high-cost and middle-class neighbourhoods across the UK that have not experienced a decline in land values and yet have seen huge increases in the conversion of properties to student HMOs (Kinton *et al.,* 2018), such as Clifton in Bristol, Lenton in Nottingham (Smith, 2005) and Marchmont in Edinburgh (Thomson, 2016). Thus, student HMOs represent a modern financialised form of housing - amongst others such as Airbnbs (Wachsmuth and Weisler, 2018) - that push up the rent gap

without requiring a preceding stagnation or decline in land value, hence demonstrating a divergence of studentification from gentrification theory.

Many studentification studies examine how students concentrate into enclaves located close to universities, leading to lower levels of rents (Cortes, 2004; Kaplan, 2010), where facilities are specifically focused on servicing the student lifestyle, such as pubs and fast-food restaurants (Rugg and Rhodes, 2008; Hubbard, 2008; 2009; Munro *et al.*, 2009). Indeed, Chatterton (1999; 2010) contends that credit-fuelled student populations have led to the formation of segregated city spaces that have been commodified for the exclusive needs of students, who act as "apprentice gentrifiers" (Smith and Holt, 2007, p.146). Rugg *et al.* (2002) term student housing a 'niche market' characterised by this intensive concentration, describing how there is a "marked unwillingness for students to live in 'non-student areas'" (ibid., p.292). Many studies describe how a 'tipping point' can quickly be reached when an area exceeds a certain ratio of students to non-students (Sage *et al.,* 2012) which can destabilise local communities (National HMO Lobby, 2008; Smith, 2008; Hubbard, 2009; Garmendia *et al.*, 2011). These areas are often derogatively, and inaccurately (Slater, 2021), referred to as 'student ghettos' where further studentification is seen as:

> "*Exacerbating late-night noise, littering, and petty vandalism… making areas susceptible to crime, creating seasonal unemployment, and generally blighting the community*"
>
> (Hubbard, 2009, p. 1905)

However, more recently there have been calls for a less pejorative approach to studentification which shifts the blame away from students and instead examines structural dynamics, university and developer initiatives, and ineffective laws that may be at fault (Woldoff and Weiss, 2018). Kinton *et al*. (2018) argue that the increasing formation of exclusive student properties and neighbourhoods occurs not because of student's individual actions, but rather due to commercial actors seeking to "open up new markets to… maximise profits" (ibid., p.251). Furthermore, these higher quality student areas demonstrate that the processes of change involved in studentification are not inherently tied to the physical degradation of urban landscapes (ibid.). Indeed, students generally lack

market knowledge and local connections, and are a form of "captive audience" (Kallin and Shaw, 2019, p.225) since they have little choice but to reside close to their university campus, thus blaming them for clustering together with other students is highly questionable (Nakazawa, 2016).

Furthermore, Nakazawa (2016) argues that the traditional view of students as a homogenous population that gain a middle-class habitus at university (Chatterton, 1999) does not account for the increased diversification of HE in recent decades. Whilst some students are privileged by parental financial support, many are not, and Christie *et al.* (2002) highlight that the poor housing conditions which can arise due to lacking financial support can increase academic and other vulnerabilities for a student's time at university. There is also an increasing number of students who, often due to personal preference or restricted finances, commute to local universities to study rather than moving away from their family home (Christie, 2007; Holdsworth, 2006).

Given the increasingly high rents charged, it is universities and private developers, not students, that stand to most benefit from increasing the number of student properties (Smith, 2005) and Nakazawa (2016, p.8) argues that students' agency is overestimated in assuming:

> *"students' preferences to live among other students causes conflicts with local residents… [and] displaces low-income households… Instead, the root of studentification is the inevitable overflow of student populations as a result of expansion of higher education"*

Thus, there has been some recent work which has highlighted how students are victims of wider structural and institutional processes. However, most of the studentification literature positions students as the cause of the various issues which occur in the towns and cities in which they reside. Henceforth, this dissertation seeks to examine students differently to this portion of the literature, instead positioning them as a "captive audience" (Kallin and Shaw, 2019, p.225) who are vulnerable to exploitation from various institutional and commercial actors, such as universities, landlords and developers.

2.4 Homelessness

For much of the 20th century homelessness was not at the forefront of much academic or activist study (Bloom, 2005; Cuthill, 2019). However, from the 1980s there was a revitalisation in research conducted on the topic, bringing it back into the public eye and onto the research agenda (Elliott and Krivo, 1991; Shlay and Rossi, 1992). Since then, there has been a "constant stream" (Abelson, 1999, p.258) of reports and studies conducted by scholars, activists and journalists examining what causes homelessness and who is most affected by it (Bloom, 2005).

Most initial homelessness research focused on the characteristics of homeless people and used these to explain why they had ended up homeless in the first place (Elliott and Krivo, 1991). However, Shinn and Weitzman (1990) argue that this focus was misplaced, as it diverted attention away from the underlying causes and instead reinforced negative stereotypes - effectively blaming victims for their situation. Since then, there has been a large increase in work examining the structural factors behind homelessness, citing issues such as unemployment, lack of affordable housing and the retrenchment of the welfare state (Cuthill, 2019; Kemp *et al.*, 2001; Shinn and Weitzman, 1990; Shlay and Rossi, 1992). The subsequent consensus is that a more multifaceted analysis is needed to examine the interaction between social structure and people's individual circumstances (Anderson and Christian, 2003).

More recent work on homelessness has given rise to an increasing focus on 'hidden homelessness' (Cuthill, 2019; Reeve, 2011), which describes those that are:

> *"A sizeable group hidden from view in squats, with friends, in police cells, with strangers, or sleeping rough in less visible locations. They are as vulnerable, and their housing situations as precarious as their more visible counterparts."*
>
> (Reeve, 2011, p.2)

People who experience hidden homelessness are not included in any official statistics and recent attention to the issue has highlighted how dissimilar different experiences of it can be - it can include people who are forced to stay in hotels or with family to those living in

informal squats or on the street (Reeve, 2011; Shelter, 2018). Many try to hide their situation and consequently fall into the category of 'hidden homelessness' because of the high level of social stigmatisation attached to the term (Belcher and DeForge, 2012; Sanders and Brown, 2015). This stigmatisation can be seen through the positioning of homeless people as "deviant" (Cuthill, 2019, p.11) and as those who "exist as outsiders to society" (ibid., p.2) alongside many further stereotypes such as homeless people's supposed substance abuse, addictions, and criminal activity (Fitzpatrick *et al.*, 2013; Pauly, 2014). Kid (2007) further highlights that these various forms of stigmatisation can have an extremely damaging impact on people's mental health and self-esteem.

Some research has examined the impact of experiencing homelessness within the education sector, however, this predominantly explores the experiences of children who become homeless whilst at school. Miller (2011) highlights that schools are facing increasingly high numbers of homeless students and these students face higher rates of social isolation and school mobility than their peers in stable housing (Moore and McArthur, 2011). Furthermore, experiencing homelessness whilst at school has been shown to lead to various negative outcomes such as low grades and academic achievement (Rubin *et al.,* 1996; Rafferty *et al*., 2004), poor attendance rates (Kennedy, 2007) and social stigmatization (DeForge *et al.,* 2001). Still, it has also been highlighted that schoolchildren who experience homelessness are not a homogenous group and many demonstrate remarkable academic resilience in spite of their challenging situations (Huntington *et al*., 2008; Obradović *et al*., 2009).

Despite the abundance of work done on homelessness as a societal issue, there has been a paucity of research examining homelessness amongst students in HE, even though it occurs "at alarming rates" (Haskett, *et al.,* 2021, p.63). What has been made clear is that universities have a hard time identifying homeless students as they are reluctant to come forward due to embarrassment and fear of stereotyping (Ringer, 2015; Klitzman, 2018; Wilson *et al.,* 2019). Previous studies have also argued against the common assumption that all students are from privileged backgrounds (Haskett *et al.,* 2021), highlighting the various myths which can perpetuate the hidden nature of student homelessness (Ringer, 2015). Indeed, in the US Klitzman (2018, p.588) highlights how the idea that all students are

financially well-off means that "to many, the term "homeless college student" sounds like a contradiction". Furthermore, housing insecurity has been shown to increase the academic pressures faced by students (Silva *et al.,* 2017) and make them more likely to drop out of university (Klitzman, 2018). These limited studies do, however, provide a couple of suggestions for universities to help address the problem, such as having a single point of contact for homeless students (Klitzman, 2018) and working with "community-based organizations that have expertise in providing resources and services for these populations." (Haskett *et al.,* 2021, p.64).

In the UK context however, only Mulrenan *et al.* (2018; 2020) have studied homelessness amongst university students, finding an array of additional challenges associated with the extra costs in both money and time that having no secure address brings. Engaging with university studies and wider student life was shown to be particularly difficult. Furthermore, many students in this position felt embarrassed and were reluctant to tell the university of their situation, leading to a lack awareness from the university of the severity of the issue. Mulrenan *et al.* (2020) further argue that homelessness amongst university students has risen due to UK policy changes that have attempted to widen participation in HE, as well as due to changes in the housing market, rather than because of any personal characteristics of the students.

Moss (2020) states that with the except of Mulrenan *et al*. (2018; 2020), "there is currently no research or data on the prevalence, causation, duration, and experiences of home insecurity among students in UK." Henceforth, this dissertation project aims to contribute to filling this gap in the literature through providing important and timely information on students' experiences of housing precarity and homelessness in Edinburgh, in doing so highlighting the severity of this to-date largely hidden issue.

Chapter 3: Methodology

3.1 Semi-Structured Interviews

My research took a qualitative approach and made use of semi-structured interviews to explore student's experiences of the housing crisis in Edinburgh and the consequential impact that these experiences had on them. This method was chosen because it enabled me as the researcher to "create a detailed picture of people's lives" (Seitz, 2016, p.229) through fully capturing participants experiences in their own words, paying particular attention to their context and meaning (Seitz, 2016; Yilmaz, 2013). Consequently, I was able to gain a level of detail into the students' experiences which would not have been possible with other, less in-depth, methods (Peters, 2017). The interviews were semi-structured in nature, since whilst I wanted to remain on topic and discuss certain aspects of people's experiences, I also wanted to allow the conversation to flow and change direction depending on what was most important to the participant (Bryman, 2008). Thus, semi-structured interviews allowed for flexibility when discussing the student's situations (Roulston and Choi, 2018) and there were many varying and, in some cases, quite unique experiences which may not have been discussed had I followed a set list of pre-determined questions.

3.2 Selection Process

Participants for the project were generated using social media - through posting in two local neighbourhood Facebook groups: "The Meadows Share" and "The Meadows Chat" which have a high proportion of students and a total of just over 70,000 combined members. The post gave an overview of the project and asked if any students who had experienced issues when trying to find accommodation for the start of the university year would be willing to talk to me about their experiences. The post also included the fact that I had personal experience of housing issues in the city, as this may have helped people feel more comfortable speaking to me, since I had endured a similar situation to them. Potential participants were asked to either 'like' the post, or to directly message me, so that we could then organise a suitable time and date for the interview to take place. This method of generating participants required that people actively volunteer themselves for the study and so ensured that all the students were eager to be involved and contribute to the project

(Walliman, 2011). Consequently, before each interview I had already exchanged at least a couple of messages with the participants and so had some background information going into the interviews – this helped to build rapport and establish a personal connection before the start of the interview (Deakin and Wakefield, 2014; Seitz, 2016).

3.3 Justification

The interviews were all conducted online via Facebook's video calling service for several reasons. Firstly, due to the ongoing COVID-19 pandemic, any face-to-face interviews would have put both the participants and I at risk of catching the disease and so conducting the interviews online negated this possibility. Secondly, the interviews could be conducted at a time of day which best suited the participants, who were mostly in their third or final year at university and so also took up less important study time compared to an in-person interview (Deakin and Wakefield, 2014). Finally, doing the interview online allowed for both of us to participate from wherever we felt most comfortable and thus may have helped to alleviate some anticipation about the conversation and led to a more insightful and authentic conversation (Seitz, 2016).

3.4 Interview Process

In total I conducted 22 interviews with students who couldn't find accommodation in Edinburgh for the start of the 2021/22 academic year. When these students weren't at university, ten lived in England, seven in Scotland and five were from overseas (see appendix 1). The interviews were conducted between 29 October 2021 and 6 January 2022 depending on when best suited the participants to cause the least disruption possible to them and their studies (Deakin and Wakefield, 2014). The interviews lasted on average around 30 minutes, with some lasting up to an hour - their lengths were very much dependent on the specific experiences of the participant had and how much they were willing to share.

I started each interview with some general non-topic related questions to create a personal connection and ease the participant into the conversation so that they felt more comfortable answering my questions (Longhurst, 2010; Seitz, 2016). I then described the

project and gave them a brief overview of my personal experience to explain why my motivation for doing it in the first place. I then asked for an overview of their experiences of housing difficulties and how these had impacted them, and from there asked follow up questions depending on what they spoke of in their initial answer. All the interviews were recorded, since this allowed for me to fully focus on the conversation and not be distracted by trying to take notes (Bryman, 2008). After the interviews these recordings were then transcribed, and I conducted a thematic analysis of the transcribed data, looking for recurring themes which related to my research aim (Braun and Clarke, 2006). In doing so, I took an inductive approach, building themes directly from the transcribed data and not from any preconceptions which I may have had (Hawkins, 2018).

3.5 Positionality

As discussed, I had personal experience of housing difficulties in Edinburgh which were similar to many of the participants. Thus, to be fully transparent, this personal experience was conveyed to the participants in both the initial selection post, and at the start of the interviews, since it is important that participants are made fully aware of the researcher's positionality and relationship to their project (Hay, 2006; Walliman, 2011). In addition to maintaining the integrity and transparency of my research, sharing my own situation with the participants led to building empathy and trust, since I was able to closely relate to the experiences which they had gone through (DeLyser, 2001). However, I also had to acknowledge that my personal closeness to the project could potentially lead to issues, as Kitchin and Tate (2000, p.29) emphasise that one "may fail to notice pertinent questions or issues because of the inability to step back from a situation". Thus, to ensure that I used my "insider status to help, not hinder, insights" (DeLyser, 2001, p. 442), I made every possible effort to only use my experience to empathise with the participants' - I did not assume that they had all gone through the same experiences as me and I was careful to not impose any preconceptions on them based off my experience.

3.6 Research Issues and Limitations

An issue which encountered in a couple of the earlier interviews was having a poor internet connection which meant that I had to re-call participants a couple of times and three of the

interviews had to be conducted without video. However, I was still able to have an in-depth conversation without the use of video and there was little disruption caused overall. The issue was largely unavoidable given my lack of permanent accommodation and thus stable internet connection at that time.

A possible limitation to my method is that because I gained participants for interview through Facebook, anyone who is not on the social media, or in the two groups I posted in, would likely have been excluded from taking part. However, since upwards of 85% of UK students use Facebook (UCAS, 2019), and the two Facebook groups having over 70,000 members, there would have only been a very small number of people that may have been excluded from participating. Participants would also have had to had access to a smartphone or laptop with a webcam, however, since I was speaking to students at a time when university had been online for the previous year, this was assumed to have not excluded anyone from participating in the project.

Additionally, a possible drawback of conducting the interviews online is that there may have been a reduction in my ability to read the participants body language, as well as a loss of intimacy compared to in-person interviews (Seitz, 2016). However, Deakin and Wakefield (2014) suggest that the quality of responses gained through video interviews is much the same as from in-person ones and I further ensured that I built up as much rapport as possible with the participants to try to mitigate any loss of intimacy caused. Hence overall, the benefits of conducting the interviews online greatly outweighed the possible drawbacks.

3.7 Ethics

I endeavoured to conduct the entirety of my research in the most ethical manner possible and ensured that I was in keeping with the University's ethical guidelines. Carrying out research in this way is vitally important since it "protects the rights of individuals, communities, and environments involved in, or affected by, our research" (Hay, 2006, p. 31). Furthermore, prior to engaging with participants in the interviews, I ensured the recruitment post made them aware of the nature of the research, its duration, and all the ways in which the results would be used, since informed consent is an important component of ensuring an ethical approach (Madge, 2007). In addition, I made it clear that

if at any time the participant wanted to withdraw from the project that they were free to do so without having to provide a reason (Longhurst, 2010). Participants were further assured that all data would be stored securely and that pseudonyms would be used instead of their real names to protect their confidentiality (Longhurst, 2010; Coffelt, 2017). Only participants' university, year, and domestic or overseas status were recorded (see appendix 1).

In some of the interviews I spoke very infrequently, as the participants had strong views surrounding the topic which they were eager to express, and I did not want to interrupt them. At the end of each interview, I offered to send the participant the results of the project as a means of showing my appreciation for their contribution, and a few asked for me to do this even before I had the chance to offer.

Chapter 4: Students' Living Situations

In this chapter I will now examine the different living situations that students found themselves in due to not being able to find permanent accommodation in Edinburgh. The chapter is divided up thematically, with each section exploring a different living situation and I conclude by offering two suggestions as to why the students' precarious situations remained largely hidden from the attention of the authorities. Every one of the 22 students interviewed had spent at least a month, with several having spent up to four, searching for accommodation prior to the start of term in September. At the time of the interviews, five students were still looking for accommodation, with the remainder having eventually secured somewhere or having moved home to live with their families.

4.1 Staying with friends

Half the students interviewed spent at a least a week, with many spending over a month, staying at a friend's flat whilst they were trying to find accommodation. However, these students had extremely varying experiences and endured a range of different sleeping arrangements during that time. Those that reported the least disruption were those that were able to stay with their partners, such as James, a third year at Edinburgh, who noted: *"I was so lucky that I was able to stay at my girlfriends".* Two more students also stayed with their partners in Edinburgh, both of whom echoed James's statement that they were fortunate to be able to do so. However, the remainder of students that stayed with friends during their flat search had noticeably more challenging experiences than these three. Weston, a third year at Edinburgh, spoke of his experience:

> *"Then I did a month on a, like a mattress cover on the floor of my friend's living room, which was pretty grim, yeah for like October I had like, kind of, ran out of options"*

Two more students had also resorted to sleeping on the floor of their friend's flats and all three spoke of how they'd had no other option - it had come down to sleeping on their friend's floor or sleeping on the street. Thus, this highlights the severity of these students' situations and the lack of available options which they faced due to not being able to find permanent accommodation. Of the remaining students who stayed at a friend's flat, one

stayed in a spare room and five stayed on sofas, with Charlotte, a third year at Edinburgh, describing how she had stayed on sofas in "*five different places*" over a period of six weeks. Whilst evidently more comfortable than sleeping on the floor, it was made abundantly clear by all the participants who slept on sofas that this was still an extremely uncomfortable and unenjoyable experience.

4.2 Staying at Family home

Five students described how they made the decision to stay at their family home because of not being able to find a flat. Three of these had families who lived close to Edinburgh and so could commute to their university classes. Alex, a third year at Napier, spoke of how his commute from Dundee was *"frustrating and time consuming"* although it did mean that he ended up saving money overall because of not having to pay rent. The two other students both commuted from Livingstone, and echoed Alex's statements - they saved money, but also found it time-consuming and frustrating. These experiences reflect studies that have been conducted into stay-at-home students, which have found that having to commute to university puts additional time-pressures on students (Holdsworth, 2006) and can lead to them experiencing "time poverty" (Christie, 2007, p.2460).

The two remaining students that went home to live with their families were not from near Edinburgh, and so were unable to commute daily. Chloe, a fourth year at Edinburgh, commuted weekly from her family home in London:

> *"I would stay here between Tuesday and Friday because that was when I had contact time and then I would fly home on Friday evening and stay at home for a few days. Then when I was up here, I was just crashing between places"*

Given that UK students travel on average 90 miles a week commuting to and from University (Woolcock, 2014), that Chloe had to fly the length of the country twice a week covering over 800 miles highlights the severity of the impact that the housing crisis had on her and the lack of alternatives she was left with. Jess, a second year at Edinburgh, also stayed with her family in London but spoke of how she couldn't afford to commute to Edinburgh, so was left trying to complete her studies online for most of the semester. The

heterogeneity between these two experiences serves as a reminder that not all students are financially privileged individuals (Christie *et al.,* 2002; Haskett *et al*., 2021; Mulrenan, 2018) and the stereotype that they are neglects the additional challenges faced by less-well off students (Nakazawa, 2016).

4.3 Short-term accommodation

Five more of the students interviewed had resorted to staying in a form of short-term accommodation whilst they were unable to find a flat: three in Airbnbs and two in hotels. Somewhat unsurprisingly, given the high tourist demand for short-term rentals in Edinburgh (Christie *et al.,* 2002; Farnood and Jones, 2021), they all spoke of how expensive it was to do so. Emma, a postgraduate at Edinburgh, paid the most money out of all the students interviewed:

> *"I've been in a hotel paying £5,000 for the month, stuffed into a room with my cat and my dog. Tomorrow I am moving into a short term let for £2500 a month which suddenly seems miraculously affordable compared to the hotel"*

What Emma paid for a room for the month is over double that of the average rent for a four-bedroom flat in Edinburgh at £2,106 (Citylets, 2021). Hence, this highlights the lengths to which students had to go to find even temporary accommodation in the city, and thus further emphasises the severe impact that the housing crisis had on them. Nonetheless, most students interviewed had budgets of between £500-600 per month and so would not have even been able to afford such high prices in the first place. Therefore, resorting to staying in a hotel would only have been a possibility for those who were fortunate enough to be able to afford it, leaving the remainder of students, as previously described, in much more improvised and uncomfortable arrangements, such as on friends' sofas or floors.

4.4 Homeless accommodation

Out of the 22 students interviewed, only one student had declared themself officially homeless. Jake, a fourth year at Robert Gordon University, described how he had to stay in Edinburgh and do university online because his dad suffers from MS and so has to be visited

daily. Despite looking for the best part of a year, Jake could not find a flat, citing "*It's just so unaffordable*" and was forced to apply for statutory homelessness through Edinburgh Council. This resulted in him being placed in temporary homeless accommodation which he described as "*worse than any sort of student halls I've ever been to*". The accommodation was also extremely expensive, as the council were trying to charge £58.89 a day for it, which Jake describes:

> "*It would normally be covered through housing benefit, but because I'm a full-time student I'm not entitled to receive that, and they are expecting me to cover that myself*"

Consequently, Jake was put at a severe disadvantage due to being a fulltime student as he was expected to pay £1,767 a month for a single room - more than the average rent for a three-bedroom flat in Edinburgh (Citylets, 2021). Jake described how he simply couldn't afford it, and his case highlights the complete absence of consideration for students within the council's homeless application procedure:

> "*If I turn around to Edinburgh Council and said I'm going to drop out of uni, then they would offer all this support, but [it] just doesn't make any sense that while I'm struggling in this position and I'm trying to better myself, there's no sort of support*"

Given Jake's experience, there is clearly little incentive for students who may be experiencing housing insecurity to go through the council's homelessness application. Ultimately, the reason students interviewed were in their situations in the first place was because they could not find anywhere to live that they could afford, so offering them extremely expensive accommodation does very little to help solve this problem.

4.5 *Hidden* Homelessness

In addition to Jake, of all the students interviewed, only three spoke of how they had considered themselves to have been homeless during their experiences. However, none of these three had informed the council of their circumstances and this was because they felt that they wouldn't have been offered any help, as Louis, a second year at Napier, explained

"it would have been kind of pointless". Previous studies have also found that students are reluctant to inform the authorities of their homelessness, however, they find that this is due to a fear of embarrassment (Mulrenan *et al.,* 2018; Wilson *et al.,* 2019), which was not mentioned by any of the students here.

Indeed, only Jake would have been included in official homelessness statistics, and the remaining students can thus be classed as having experienced 'hidden homelessness' due to their lack of permanent address and visibility from the authorities (Cuthill, 2019; Reeve, 2011). However, the students showed a lack of awareness of this category of homelessness, as many spoke of how they considered homeless people to be those that sleep rough on the street. Niall, a third year at Edinburgh, noted:

> *"You don't feel homeless because you have a roof over your head, but like say I pissed off my friends, or like no one wanted to help me, then I would be fully homeless"*

Consequently, this reluctance to label themselves as homeless provides an explanation as to why these students remained largely hidden from the relevant authorities' attention. Furthermore, this chapter has shown there to have been a huge variation between different students' experiences and highlights how they each adapted the best they could given their individual circumstances. However, this led to them in effect becoming a "moving target" (Mulrenan, 2019) as they were scattered around the city in frequently changing living situations. As a result, the students were not easily identifiable by their universities or the council and so this variation in experience provides a second reason why their precarious situations may have remained hidden from view.

Chapter 5: Impact on Students

In this chapter I will now turn initially to the impact that having to endure the living circumstances described in chapter 4 had on the students. Three distinct themes became apparent, and these were that the students felt their experiences had caused a negative impact to their university studies, their social life, and their mental health. The students did, however, also demonstrate admirable levels of resilience given their challenging experiences, and I will examine this to conclude the chapter.

5.1 University Studies

Previous research has shown that experiencing housing instability can have a negative impact on students' academic achievement (Silva *et al.,* 2017). The findings of this paper support this, given all the students interviewed described how their precarious and makeshift housing situations had at least some negative impact on their university studies. However, the extent to which they had been impacted varied, and there were three distinct reasons spoken of: a lack of time to study, an inability to focus and a lack of sleep. Chloe spoke of the time-consuming nature of the flat hunting process, and described how little time she had left over to dedicate to university work:

> *"I must have spent like 25 hours a week just on flats… either going to a flat viewing or looking at flats, like two or three times a day, speaking to agents and setting up applications. [It] was like having a full-time job on top of having uni work."*

Many of the students echoed Chloe's likening of the flat hunting process to a having fulltime job, and every student mentioned that because of how time consuming it was, they had spent less time on their university studies than they wanted to. In addition, many students also stated that even whey did have time to spend on their studies, they couldn't concentrate properly, thus this may have had a negative impact on their grades given the importance of being able to focus to academic success (Muzzio *et al.,* 2009). This inability to focus is unsurprising given the various pressures the students were under, as John, a third year at Edinburgh, described:

"It's almost impossible to study and be worried about where you're going to be the next day. It's been so tough."

That the students had to worry about matters as important as where they would be sleeping that night, in addition to the fact that young people already struggle to maintain their attention (Bradbury, 2016; Davis, 2021), highlights just how hard they found it to concentrate on university work during their experiences. This reflects Mulrenan *et al.* (2018) finding that students who experience homelessness have their thoughts dominated by their precarious housing situations and so are not able to fully focus on their studies. Moreover, Silva *et al.* (2017, p.295) highlight that if a student doesn't have a stable place to live, then putting effort into "performing well in school may be a futile endeavour" – further emphasising the detrimental impact of the students' experiences on their studies.

Several students also described how their sleep had been negatively affected by their various makeshift sleeping arrangements and that because of this they had struggled to motivate themselves to study and attend classes. Cameron, a third year at Napier, noted:

"Tutorials I really couldn't go to because I had so many sleepless nights trying to find accommodation … In the first few weeks I went to one from each course but then eventually I had to give up"

Besides not being able to engage with their studies, this may have also resulted in lower grades, as both class attendance and sleep quality have been shown to have an impact on students' academic achievement (Gomes *et al.,* 2011; Latif and Miles, 2013). Therefore, as learning and academic development is one of the main reasons students attend university (Schultz and Higbee, 2007), that these students couldn't fully engage in this pursuit due to a lack of time, energy, and sleep, demonstrates how extremely disruptive their housing experiences were. Indeed, many students stressed that their experience of university during this time did not live up to their expectations and had been far from the intellectually stimulating and rewarding experience that they had hoped for.

5.2 Ability to Socialise

Research has shown that participation at university beyond just in academics, such as socialising and taking part in societies, is key to student success (Cuseo, 2007; Moore *et al.*, 2013; Thomas and Hanson, 2014). Building and maintaining friendships is also crucial to the development of social skills (Brooks, 2007), not to mention providing "a source of fun and enjoyment, balancing out the many stressors that students experience" (Buote *et al.*, 2007, p.686). However, again due to a lack of time and energy, as well as not physically being in Edinburgh nor having their own place to host friends, the students described how their experiences had severely impacted their ability to socialise and engage in wider university life. Much as it had an impact on their university work, not having enough time was also the most cited reason why their ability to socialise was affected, and Cameron spoke of how:

> *"There were some meetups that I couldn't really go to that I wanted to go to, like I've tried to go to them … but I had to give that up because I just didn't have time"*

This again reflects the findings of Mulrenan *et al.* (2018, p.279), as students in their study: "faced severe time constraints and had no time to socialise outside the teaching timetable". Even when they did have time, many students interviewed described how they often lacked the energy to socialise as they were so exhausted from trying to keep up with their studies, on top of searching for flats and attending viewings. Niall described how:

> *"All that time and mental energy that could have been spent doing other things, even if it was just chilling out with your mates or going to a social event. Like yeah, I just didn't go out, like I didn't want to, but I didn't want to because I was so exhausted."*

In addition to the above-mentioned reasons, all the students who stayed at their family homes found that their ability to socialise had also suffered because of the physical distance between them and their friends. Calum, a fifth year at Edinburgh, stayed at his family home in Livingstone and noted:

"It was just, it sucks. So yeah, it just meant that you couldn't stay out, you had to say no to plans and stuff"

Moreover, this finding reflects that of previous studies which have examined how staying at home whilst attending university can reduce a student's social opportunities and their ability to make new friends (Christie, 2007; Holdsworth, 2006).

The final reason why the students' social life was impacted was because they did not have their own space in which they could host friends. Harry, a fourth year at Edinburgh, stayed with his girlfriend and described how:

"It meant that I wasn't able to like host people as I usually would or like just have mates around"

In fact, every one of the 11 students that stayed with friends spoke of how they already felt bad for being so dependent on them and so hadn't wanted to impose any more by inviting other people around. Quite evidently then, the students' ability to socialise was severely impacted by their uncertain and improvised living conditions due to the housing crisis in Edinburgh. This may have been especially damaging for them seeing as close friends can provide a vital source of advice and reassurance when going through difficult times (Wilcox *et al.,* 2005). Not to mention, making new friends and socialising is one of the main attractions of attending university in the first place (Balloo *et al.*, 2017), so that these students largely couldn't do so severely detracted from their university experience – as Alex highlighted: "*It almost feels like I'm not at uni".*

5.3 Mental Health

The students also discussed at length how their experiences of the housing crisis had harmed their mental health. This is worrying on its own, but particularly so given that the UK is currently experiencing a so-called "student mental health crisis" (BBC, 2020) with the student population experiencing the worst mental health out of all groups (ONS, 2021). The most recurring impacts that were spoken of in relation to their mental health were feelings

of loneliness, anxiety, and damage to their self-esteem. Largely arising from the harmful impact of the experience on their ability to socialise, many students spoke of how they had been left feeling lonely and isolated. Alex described the negative impact of having to stay at his family home in Dundee:

> *"[I] definitely feel quite far away from everything, not being in the city and around people has led to anxiety problems and often loneliness"*

In fact, all the students who had stayed at their family home during their experiences mentioned similar feelings of loneliness. This finding reflects Holdsworth's (2006) assertion that students who stay at their family homes whilst studying often fear "missing out" (p.513) on the full university experience. Moreover, feelings of anxiety were also spoken of by many more of the students and they cited the high levels of uncertainty arising from their precarious housing situations as the cause. A few mentioned that they had questioned if they would ever find a flat, and Charlotte noted that this made her feel "*pure anxiety and panic and really unsettled*". Additionally, a few of the students had also questioned if they would even have a place to stay for that night, such as Louis, who described how:

> *"There were so many situations when I was like shit, I'm going to be sleeping on the street tonight"*

That Louis was so close to having to sleep rough on the street stresses the severity of his, and many of the students', situations and explains why so many of them reported such feelings of anxiety. Moreover, as students are already significantly more anxious than the general population (ONS, 2020), that these students had to endure added levels of anxiety on top of this is particularly worrying.

The final impact related to their mental health spoken of by the students was a loss of self-esteem. Niall spoke of how he had applied to between 50 and 100 flats, and that it had made him feel:

"Like a bit of failure … I know I'm a good tenant, but why me? I feel like a bit of a loser you know, I'm asking people for help, and I need help else I don't know what I'd do… just a huge embarrassment really."

These feelings were closely echoed by many more of the students who described how after receiving so many rejections they had been left questioning if something was wrong with them. Moreover, Jake also described how his experience of the homeless application process had led to damage to his self-esteem:

"My treatment has been pretty awful, the women and the council said: oh well, you're a student. Like the way that they've spoken to me is like they're looking down at me and the whole process has been pretty degrading."

That Jake had to endure such treatment is extremely worrying given the vulnerable situation that he, and people who are applying for homeless status, are already in. Moreover, the council worker's negative reaction to him being a student further highlights the common stereotypical belief that students are a privileged and middle-class group, so therefore don't experience housing precarity or homelessness (Christie *et al.,* 2002; Haskett *et al.,* 2021; Mulrenan, 2018). Whilst Jake was the only participant to have gone through the homeless assessment process, others had similar experiences of people speaking down to them and behaving in a condescending manner because they were students. Karen, a postgraduate at Edinburgh, described how she was made to feel "*small and worthless*" as a result, highlighting how it was not just being unable to find a flat that had been harmful, but also the way she was treated by those in positions of power, such as letting agents and landlords.

5.4 Resilience

Given that students already suffer the most out of any group from anxiety and mental health problems (ONS, 2020; 2021), that these students additionally had to endure the experiences and impacts described thus far, demonstrates the immeasurable pressure they were under. Several students mentioned coping strategies they had adopted, such as Niall,

who revealed how he had used humour and *"joked about it and stuff".* Additionally, Millie, a fourth year at Napier, had *"struggled quite a lot mental health-wise"* and so attended therapy and counselling sessions to get out her *"frustrations about the experience"* – showing her proactive attempts to minimise the harm that her experiences may have caused. Evidently then, the students interviewed showed remarkable levels of resilience and mental resolve to endure these circumstances whilst continuing to work towards their degrees. Jake exemplified this when he described the attitude that he adopted towards his situation:

> *"If you want to better your future, then you've really got to stick in and just fight off all these challenges which come, and obviously it has been difficult, and no it's definitely not over, but I've just got to keep throwing the punches"*

The students' resilient attitude was a theme that ran across all the interviews and further reflects the findings of previous studies into student homelessness (Mulrenan *et al.,* 2018; 2020; Ringer, 2015). However, whilst it should rightly be acknowledged, many caution against focusing too much on people's resilience, as it can be "a way of encouraging people to live with insecurity because the status quo is deemed insurmountable" (Diprose, 2014, p.49). Indeed, Mulrenan *et al*. (2018) emphasise that focusing on student's resilience can run the risk of ignoring the reasons why they had to be resilient in the first place and that we should focus instead on "changing the odds", rather than "beating them" (Seccombe, 2002, p.289). Evidently then, there is a distinct need to hold local authorities, universities, and property developers more accountable for providing adequate and affordable student housing, so that students do not have to be resilient and endure the multitude of harmful impacts described here in the first place.

Chapter 6: Conclusions

Being forced to sleep on a sofa for over a month made me more than acutely aware of the housing crisis in Edinburgh. The experience is one that I will never forget, and it is what motivated me to embark upon this research journey, especially after it became apparent that many other students had endured similar, and in many cases much worse, circumstances to my own. I set out with two research aims: to examine the varying living situations that students had found themselves in because of the housing crisis, and to explore the consequential impact that these living situations had on the students. To provide context, I initially argued in chapter 2 that both the financialization of housing (2.1), and higher education (2.2, are largely responsible for creating the conditions that caused the students' housing difficulties in the first place. I then highlighted the negative light in which students are often viewed (2.3) and emphasised the lack of research that has been conducted into student homelessness (2.4).

In chapter 4, in relation to my first research aim, I highlight how the students had extremely diverse experiences and were forced to stay in a wide variety of makeshift living situations. The scant literature on student homelessness emphasises that the problem is hidden from organisational attention, and to conclude the chapter I provided two possible explanations for why this may have been the case in Edinburgh. Firstly, students were reluctant to both identify themselves as homeless and to report their situations to the relevant authorities. Secondly, the great variation between the students' experiences made them a "moving target" (Mulrenan, 2019) that was consequentially hard to detect by the authorities. Given the small sample, caution must be exercised when generalising my findings to a larger scale, however, these provide two possible suggestions as to why the issue of student homelessness remains such a hidden, and consequentially unresearched, problem.

In chapter 5, addressing my second research aim, I explore how the students' experiences of the housing crisis had an extremely negative impact on them, particularly in relation to their university studies, their ability to socialise, and their mental health. Indeed, the results of chapter 5 elucidate just how central adequate and affordable housing is "to every aspect of our wellbeing, from health to educational attainment to happiness" (Shelter, 2019).

Considering the severe and extensive impacts discussed, especially within the wider context of the student mental health crisis, I have argued that it is extremely worrying that student housing precarity and homelessness remain such hidden problems (Wilson *et al.,* 2019; Moss, 2020). Whilst previous work has provided suggestions for how universities can help assist students experiencing such difficulties (Haskett *et al.,* 2021; Klitzman, 2018), these only address the symptoms of the issue, not the root cause. This, as previously argued, lies in wider structural processes, as well as institutional and commercial actors who seek to "maximise profits" (Kinton *et al.,* 2018, p.251) through exploiting vulnerable students. Consequently, as there is only so much that individual institutions can do, there is an urgent need for effective housing and education policy measures on a national scale to fully address the problem (Mulrenan *et al.,* 2018).

My research utilised a qualitative methodology, and so to complement this a quantitative approach may be useful to help determine the size of the problem on a larger scale. Moreover, such an approach would be useful to increase the visibility of the issue and provide further evidence to help petition for effective housing and education policy changes. Furthermore, my research was limited to students who remained at university during their experiences, possibly excluding those who may have dropped out, and so interviews with these students may provide further useful insights into the severity of the impact of the housing crisis on students.

Ultimately, this dissertation has provided evidence to support Mulrenen *et al*. (2018) assertion that student housing insecurity and homelessness is a significant, but hidden, problem and has sought to contribute to the scant literature on the topic. Yet, given the increasing unaffordability of housing (Ryan-Collins *et al.,* 2017) and ever-rising student numbers (Bolton, 2022), there is the risk of the situation only worsening and so the importance of further research into the issue cannot be understated. Rather than commending students for being resilient, there needs to be a focus on changing the conditions that required them to be resilient in the first place. As Weston succinctly put it:

> "*There's no reason why we should be living in a world where students are homeless and need to couch-surf*"

Appendix 1: Interview participant information

Name	Year & University	UK or Overseas
Harry	4th Year Edinburgh	England
Louis	2nd Year Napier	England
Millie	4th Year Napier	Scotland
Liam	ERASMUS Napier	Overseas
Charlotte	4th Year Edinburgh	England
Niall	3rd Year Edinburgh	England
Weston	3rd Year Edinburgh	Overseas
James	3rd Year Edinburgh	England
John	3rd Year Edinburgh	England
Chloe	4th Year Edinburgh	England
Jess	3rd Year Edinburgh	England
Zack	2nd Year Edinburgh	Scotland
Calum	5th Year Edinburgh	Scotland
Alex	3rd Year Napier	Scotland
Alicia	2nd Year Edinburgh	Scotland
Emma	Postgraduate Edinburgh	Overseas
Lucy	4th Year Edinburgh	England
Hugo	Postgraduate Edinburgh	Overseas
Jake	4th Year RGU	Scotland
Cameron	3rd Year Napier	England
Sheila	2nd Year Edinburgh	Overseas
Karen	Postgraduate Edinburgh	Scotland

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