

## Addressing Student Housing Insecurity

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College enrollment has significantly risen in the United States due in large part to the increased attendance of low-income and first-generation students. As more low-income and first-generation students attempt to use higher education to attain upward economic mobility, tuition, fee, and on-campus housing costs have been significantly increasing. While increased partnership with private contractors, especially amongst public institutions hard hit by histories of divestment, continues to increase on-campus housing costs, construction has not kept pace with rising rates of enrollment, forcing many students to choose from even more expensive off-campus housing options. As a result, many undergraduate students experience high rates of housing insecurity, with recent studies estimating anywhere from 12 to 50% of undergraduate students experience housing instability. Our research reflects a similar reality at UC San Diego, where students' wellbeing and academic performance are at risk due to high rates of housing insecurity.

### Housing Insecurity Challenges Faced by UC San Diego Students

The majority of UC San Diego students, like students at other institutions, live off campus and must therefore find housing in a metropolitan area that suffers from a shortage of housing in general and affordable housing in particular. When surveyed by our research team, 74% of respondents who reported living off campus – including undergraduate and graduate students – noted that they were spending 30% or more of their monthly budget on housing, putting them at or over the threshold for housing insecurity set by the Department of Housing and Urban Development. Fourteen of our respondents reported experiencing homelessness during the 2019-2020 academic year.

Respondents reported both in our survey and during follow-up interviews that their experiences with housing insecurity elevated their stress levels and forced many of them to seek employment: experiences that detracted from their studies. Many participants in our study expressed disappointment in instructors' inability to recognize that students can face financial challenges.

### Historically Marginalized Students Most Affected

Research has found that [students from historically marginalized backgrounds](#) report higher levels of housing insecurity, a trend that we ourselves saw in our study. For example, half of all respondents who estimated their family's household income to be under \$20,000 reported experiencing housing insecurity challenges over the previous year – compared to 13% of those who reported household incomes over \$100,000. Similar differences were found among first-generation students, students of color, students identifying as LGBTQ and students living with a disability or medical condition.

### Repercussions of Housing Insecurity

While enrolling in college is meant to offer pathways to greater financial security and opportunities for advancement, housing insecurity has the potential to undermine this progress. Students experiencing housing insecurity are more likely to self-report poorer physical and mental health including high rates of depression and anxiety, which have been shown to negatively impact academic performance. Housing insecure students are also more likely to work than their non-housing insecure counterparts, as well as forgo important academic resources including textbooks.

It has been shown that low-income and first-generation students graduate at far lower rates than their higher income counterparts. While some of this graduation gap has been explained by differences in cultural and social capital, it is important to consider the impact that rising housing costs can have. Experiencing housing

insecurity and related issues such as food insecurity can impact students in a myriad of ways, from forcing them to enroll part-time to encouraging them to seek out employment opportunities to affecting their ability to concentrate on school: all of which can impact the quality of one's schoolwork as well as increase one's time-to-degree, student-debt load and likelihood of dropping out.

## **A Call to Action for Campus Communities**

While we must consider and advocate for what larger, upstream interventions should look like including the expansion of affordable housing and a reinvestment in public higher education, schools can be part of the more immediate solution and support students facing housing insecurity challenges. For instance, while many schools have already established campus supports including food pantries, emergency aid programs and basic needs centers, support of this nature should expand in three important ways.

First, food, housing and financial assistance for students should continue to expand, especially at schools that are located in areas with high living costs. Such an expansion should include a commitment to building affordable on-campus housing and a readjustment of the perceived cost of attendance, as each college has the discretion to set this amount, which in turn determines eligibility for financial aid, and as most schools have been shown to systematically underestimate their students' living expenses. Second, partnerships between community organizations, relevant campus centers and basic needs campus resources should develop to further improve the reach and impact of basic needs assistance. Finally, rather than being confined to a food pantry or single center, basic needs assistance should emanate outwards into broader campus support which can incorporate instructors, teaching assistants and departmental staff and can include equitable teaching practices and easy-to-access resource lists located on course syllabi and in departmental service offices.

By expanding the support offered to students facing housing insecurity, who are more often than not historically marginalized students, schools can cultivate an equitable campus community by ensuring that all students have the ability to thrive.

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