Housing Insecurity in Higher Education

Supporting students experiencing homelessness and housing insecurity requires moving past common notions about what these terms mean. For most people, their primary encounters with homelessness occur when they see someone sleeping on the street or asking for money outside of a business. These individuals, who are often experiencing chronic homelessness, represent only a small portion of the homeless population and do not represent those who live in unstable or unsafe places. Most of the students attending your campus who experience homelessness and housing insecurity will not be living in these more public spaces. They may not even look the way you might expect someone to look who is homeless. Adopting a more nuanced and inclusive definition of housing insecurity will be an important first step to understanding the issue on your campus and determining what supports might be needed to encourage student retention until graduation.

Understanding basic needs insecurity requires moving away from beliefs that housing can be evaluated through binary assumptions that an individual is either housed or homeless. Student realities tend to be far more complex. We encourage you to consider housing a continuum that includes many different residential contexts. In the sections the follow, we discuss the Higher Education Housing Continuum before unpacking the four general housing formations that fit within the continuum.

HIGHER EDUCATION HOUSING CONTINUUM

Evaluating if a person is “homeless” or not can be difficult and problematic. Many unstable living conditions are not observable in the day-to-day interactions that students have with faculty, staff, and peers. Their experiences do not easily fit within a binary approach. There are students who have experienced intermittent or long-term homelessness prior to enrolling in higher education, while others may experience homelessness for the first time in college. Some individuals may have a place to stay, but the location
can be inconsistent, unsafe, or inadequate. Students could have to move unexpectedly from their current residence due to eviction and not have the funds to afford another move. An unexpected life event may result in homelessness for students who have never experienced housing insecurity. Those students may be homeless for months, but find stable living circumstances over time. Taking an either/or approach does not capture the individuals who may have recently experienced residential instability and may still need support dealing with the traumas associated with housing insecurity. As we discuss later, these individuals may still need assistance as they adjust to stable housing.

Housing insecurity often involves transition between different living arrangements. We encourage you to consider a broader view of housing rather than a point-in-time assessment. A student who may appear stably housed in an apartment today may actually be moving between several different living arrangements every couple of weeks. Elizabeth’s story illustrates the complexity and uncertainty associated with housing insecurity.

**Elizabeth’s First Time Being Homeless**

Elizabeth, who was about to graduate with a degree in communicative sciences and deaf studies, grew up in a “middle income" family and had never experienced homelessness prior to college. When she started the semester, she had some financial aid, a job, and small contributions from her mother for college expenses. She budgeted for each semester and was stunned when her landlord evicted her and her roommates.

“And then come June, he tells us we need to be out of our house by the end of our lease, because he’s selling the house. And so that put me in a hard position ‘cause me paying for everything, I didn’t set aside money for a deposit anywhere or anything. And so I ended up being homeless for about 4 months. Sleeping on friends’ couches, staying in my car a couple nights. I kind of just bummed it on campus.”

The Higher Education Housing Continuum (Hallett & Crutchfield, 2017) provides a more fluid and wholistic approach to considering college-student housing stability (see Figure 2.1). The continuum considers four different categories of housing: homelessness, housing instability, recent housing instability, and housing secure.

The arrows between the categories illustrate movement between different residential contexts. For some students, this may happen multiple times within an academic term. Note that the arrows move in both directions. While we hope students experiencing homelessness would steadily move toward housing security, that generally does not happen in a linear way. Students may find temporary housing for a short period and then lose it.
addition, some students will start college with secure and stable housing, but experience housing insecurity when something happens (e.g., loss of employment or family crisis).

In the sections that follow, we unpack each of these different housing experiences. Each category includes a definition, discussion, and illustrations. One university student shares what it is like to constantly be “on the move.”

**Chant’e Lived “on the Move”**

I am a 39-year-old, first-generation, transfer student who earned a BA in sociology and an expected master’s in social work in 2020. Twice homeless, as a teen and also as an incoming undergraduate, I found my passion as an activist for promoting housing as a human right.

Not having a home is so time-consuming and taxing on the body. My family would have to move our camp regularly because of restrictions at campsites. Our family utilized fee-based campsites because amenities often included showers, trash cans, and BBQ grills. If we were lucky, there might be an electrical outlet in a creepy bathroom where we could sit until our phones and computers charged. However, if we walked away, even for a moment, someone would likely steal our belongings. One of our survival strategies for keeping our belongings safe was using a dog crate that we kept strapped to the roof of our van with a tarp taped around it. We would take it down each time we set up camp. It had a lock and we would take our chances by leaving it as we ventured to classes each day. The process of constantly packing and unpacking our stuff caused much anxiety and distress. We shifted our belongings so much that things became broken, worn, and dirty quickly, and our bodies were no different.

There was little time to do homework. And finding Wi-Fi in the places we camped at was nearly impossible at times; this made succeeding in school
difficult at best. My grade in world religions dropped because I could not access the resources I needed for a test. We constantly had to charge our electronic devices in our van. We used a solar panel to recharge when we drained its battery. This eventually ruined our electrical system and after nearly 3 months of living rough, we had to invest in a new vehicle. We had no idea at that point how to afford another car. We knew that if we did not have a car, we would not have been able to survive. It provided access to social services, school, HeadStart for my daughter, camping, groceries, and so much more than I could begin to describe. We lucked out with a local dealership. My partner had a relationship with the salesman, and I had good credit. The down payment was deferred for a month until I received my financial aid and student loans.

Without access to a kitchen, my family often had to eat fast food. It’s unhealthy and costly. Our county has elected not to offer the California Restaurant Meals Program (RMP), which is the hot food allowance for Supplemental Nutrition Assistance Program (SNAP) eligible households. SNAP was formerly referred to as “food stamps” and in California is named CalFresh. RMP allows eligible homeless, disabled, and/or elderly (ages 60 and above) CalFresh benefit recipients to use their CalFresh benefits to purchase hot, prepared food from participating restaurants. When a household has nowhere to cook or store food safely, this option can really make a difference.

I preferred camping over staying at hotels. In the hotels we sat there in a miserable room. At the camp, it felt like it was home. Our family had more agency, especially with options for cooking and food. At least at the campsites, we could pack up the cooler with veggies from the farmers market that honored our CalFresh and Women, Infants, and Children Food and Nutrition Service (WIC) benefits and fresh meat from the grocery store. It was a chore trying to keep all the food fresh, but I took great care and pride in being able to do it. Wasted food is yet another overwhelming hidden cost of being homeless.

Camping, we kept our kitchen in a suitcase. On a single-burner stove or a beautiful campfire I created my outdoor cooking masterpieces. Each evening, when our family got “home,” my love would take our daughter for a walk on the trail. I would take the broom and sweep the redwood needles away from the fire pit, collecting them for kindling. Living without a home, I did the best I could to pretend it is all just normal. As the feast simmered, I would start some housekeeping. I had a tub for dirty dishes, a trash bag, and my towels. Fire-lit family meals with shooting stars holding our dreams. My partner was a great teammate, and I think that acting out these homely steps made it just a little bit easier to feel like family. I mean, for me, as long as I had my belongings, my daughter, my man, and my dogs... well, everything was going to be okay! Right?! Too bad we had to move every 7 days from the camp!

I am still paying interest on student loans for the time I was earning a bachelor’s degree in sociology and being homeless. In reality, I believe having to survive without a home for so long tore my little family apart literally. Just because we became housed did not mean we healed. It took 2 years to come...
off of social services, pay the van off, and become housing stable. Eventually, the pain and suffering of an experience like this turns into lifelong trauma and passes down through generations from parents like me and my daughter’s father. I can only hope that the education I have fought so vehemently for will ease my daughter’s experience of this world. And that it will help raise awareness so that others in my community might be able to heal too.

CATEGORIES OF HOUSING STATUS IN THE CONTINUUM

Housing insecurity involves a range of different residential situations. Researchers, policymakers, and advocates often divide housing insecurity into two groups: homelessness and housing insecurity. While there is significant overlap in the experiences of students in these two groups, understanding the distinctions between categories will enable you to interpret research findings as well as help you think more critically about how to develop supports on your campus.

Housing insecurity involves economic crisis or necessity. A student who chooses to sleep on a friend’s couch because they are traveling is not homeless. Similarly, a couple who invites grandparents to live with them for cultural reasons or to assist with childrearing is not housing insecure. Individuals experiencing homelessness and housing insecurity live in unstable housing arrangements because they have no viable alternatives. Homelessness and housing insecurity involve the unplanned loss of housing. Unlike a student with a residence hall contract that ends in May who plans to stay in their parents’ home over the summer, unplanned housing insecurity involves uncertainty about how to resolve the issue and may happen with little notice. This will become clear as you read the illustrations threaded throughout this chapter.

Homelessness

A student experiencing homelessness lacks housing that is fixed, regular, and adequate. This language comes from the U.S. Department of Education’s definition of homelessness that frames policies related to preschool through high school. Although the McKinney–Vento Homeless Assistance Act, which was reauthorized as part of the Every Student Succeeds Act (2015), outlines educational rights and protections for students in primary and secondary schools, the federal government has yet to create a policy that directly and fully addresses the educational needs of college students experiencing homelessness. We discuss this further in Chapter 3.

At this point it is important to know that our approach to defining homelessness has a long history related to policy, practice, advocacy, and research. Our definition reflects an inclusive approach to identifying and
explaining homelessness. The U.S. Department of Housing and Urban Development (HUD) more narrowly defines homelessness. HUD focuses on chronic homelessness with particular attention to those living on the streets or in shelters. Given the population often served by HUD, its programs focus on supports related to substance abuse, mental illness, and veteran services. Although HUD officials recognize their definitional approach does not capture a large percentage of the homeless population, they strategically focus on chronic homelessness due to limited financial resources. In addition, they often feel pressure to address the most visible forms of homelessness. Educators and administrators have long understood how this narrow approach inadequately explains student experiences.

Homelessness occurs in many different ways. We recognize that no discussion of homelessness could possibly identify every iteration that exists. Instead of thinking about the following discussion as a comprehensive list, we encourage you to consider the underlying concepts of lacking a fixed, regular, and adequate residence. Students on your campus may have additional situations that would qualify as homeless under that definition. We discuss here seven common forms of homelessness among college students.

**Public space.** Individuals living in public spaces can take many different forms. In urban areas, you may see people living on the streets, in parks, or near highways. In more rural areas, individuals may seek shelter at local campgrounds, in the woods, in barns and outbuildings, or near rivers and beaches. In some areas small communities may emerge of individuals living in “tent cities” or within an abandoned building. Students may also find refuge on or near the college campus.

Students living in public spaces likely have little access to consistent electricity that would be needed for a computer, alarm clock, or phone. They often have to find campus facilities to heat food or rely on nonperishable food. They likely do not have protection from the weather, which influences their health as well as their ability to keep papers, books, and electronics dry. And the public nature of their living means they have difficulty locking up their valuables, including personal items, schoolbooks, and electronics. Students living in public spaces are also vulnerable to harassment or violent attack. These students may need to bring many of their valuables with them to class or get assistance finding a safe place to store them. In addition, they probably need help accessing a place to shower. Max told us about sleeping on a park bench for months in his first semester in community college.

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**Max Exits Foster Care**

Max emigrated from Iran with his family when he was a small child. When we spoke with him, he was in his second year at a community college. His father
was often violent when he was young. Max and his brother were separated from their parents by child protective services when he was a teenager. When Max left the child welfare system at 18, he became a student at a community college, and he also became homeless.

He lived in a park near campus and spoke about how cold it was at night and in the early morning. He explained, “It’s like there were some nights where it was unbelievably cold. I literally had to do pushups and jumping jacks and just keep warm. My fingers and my toes were frozen even in my shoes. It was just ridiculous. It was like I stretched out my shirt just trying to keep warm. The next morning I’d just wake up and didn’t get any sleep and just hop on the bus and go to school.”

**Location not intended for human habitation.** You may have students taking refuge in places not meant for human habitation. They may be living in abandoned buildings or barns. Some may be renting a shed, garage, or storage unit because they cannot afford the costs of an apartment. We encountered four women in their early 20s who rented a garage from an individual they found on Craigslist. They had a protected space, but no access to a bathroom or kitchen. These students felt fortunate to have protection from the weather and a safe place to store their valuables, which enabled them to feel comfortable leaving for the day to attend classes. They hoped to eventually be able to afford an apartment, but felt lucky they had come across this opportunity that cost about a third of the rate of a two-bedroom apartment.

These locations vary greatly. Some individuals have an agreement with the owner of the building, which may give them access to a key and the ability to lock up their valuables. Others may be staying in the location without permission. Either way, the fact that it is not designed for human habitation means that these spaces may not be safe or healthy places to live and students could be kicked out at any time without notice. The person who owns the location could change the locks and confiscate the students’ possessions. The lack of a legal rental agreement makes these locations unstable. The students have limited legal protections and may need assistance accessing legal services if an issue arises. In addition, although these places may give students protection from the weather and even a secure place for personal safety, students may not have access to electricity, a kitchen to store and prepare food, or a bathroom or shower facilities.

**Vehicle.** Individuals living in vehicles generally need to move frequently to avoid tickets, arrests, and interruptions in the middle of the night. Sleeping in a car has a similar level of public surveillance and risk as living in parks or on the streets. In addition, cities may have laws prohibiting sleeping in a vehicle or parking a camper on the street. Finding a safe and private location each night can be challenging. One student who lived in her car spoke about parking near her high school. She was familiar with the
area and felt a sense of safety there. One night, she woke up surrounded by police who were shining a light in her window and yelling to her to step out of the car. She felt afraid for her safety and worried she would be arrested. The officers told her that she could not sleep in that area and she moved on, but she was still anxious when she told us about the incident that had happened the year before.

Sleeping in a car can also be quite challenging since cars are rarely designed with enough space for an adult to lie down. For those individuals sharing a car with another adult or a parent sharing with children, the ability to fully relax and rest is challenging. Students living in vehicles probably do not have consistent access to a bathroom or shower. They have a location to store their valuables, but that space is limited. A trade-off emerges where-in the more space used for storage results in less space for sleep and relaxation. And storing valuables in plain sight can increase the risk that their car may be stolen or broken into and their possessions taken. These students also tend to have limited access to electricity or the Internet.

We should note that individuals living in a camper or house trailer with a consistent rental agreement in a trailer park would not be considered homeless. Generally speaking, these more stable arrangements would be considered fixed, regular, and adequate housing. Unless something occurs that undermines those guidelines, these arrangements would be considered stable housing.

Shelters. Homeless shelters provide a place for individuals to stay for a period of time as well as access to bathrooms and showers. Often these programs offer some level of access to food and/or a kitchen. However, the structure and mission of each shelter influences who qualifies for assistance and how they experience their stay. Each institution has rules that govern the activities of the residents. Transitional-age youth shelters are available for those who are 18 to 24 years old, but not all communities have these forms of support. Adult shelters are often focused on providing services for older adults who may be chronically homeless. Unfortunately, most cities have significantly fewer spaces available in homeless shelters than would be required to meet the need. As a result, your students may be competing with many other individuals for finite resources. To understand the varied nature of homeless shelters, we provide a brief summary of some of the differing formations.

Emergency shelters provide immediate relief. Individuals do not need to apply for assistance. They receive a place to sleep, food, and access to a shower. However, they generally cannot reserve a space for more than one night at a time, and there may be a long line each day. Once capacity is reached, other individuals seeking support are turned away. This means that individuals wanting a place to stay need to start lining up each afternoon, which influences their ability to attend classes, utilize campus resources, and
retain evening employment. Many of these shelters utilize dormitory-style sleeping arrangements with large numbers of individuals in one space. The men and women generally get placed in separate spaces or shelters, with boys under a certain age staying with women. The separation of individuals by sex can provide some level of protection against sexual assault, but creates a host of challenges for couples, families, and transgender individuals. Some of these shelters have designated areas for elementary and primary students to study. However, they rarely have space or supports for college students. The goal of these shelters is to provide immediate assistance instead of long-term support.

Many students avoid shelters unless no other option exists. However, Araceli described living in a shelter as better than living on the street, but difficult and stressful. There were rules about what time she had access to her bed and strict guidelines about when lights were turned off for the night. She worried about her items getting stolen, and her place in the shelter was not guaranteed.

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**Araceli’s Experience Living in a Shelter**

Araceli, who identified as Filipina, was living in a shelter, working part-time, and attending community college full-time when she was 20 years old. She was grateful to have a place to stay, but she often felt her life was completely out of her control. She said, “I mean like there’s a certain time that you need to wake up. There is a certain time that you need to do your chore. You need to somehow meet up [with] your case manager. There are other programs, classes in here that you go [to]. . . . So, yeah, at that time I was really busy.”

Transitional shelters provide housing for a certain period of time, often between 3 and 24 months. Some are designated for individuals (generally youth 18 to 24 years old) while others focus on supporting families. A few shelters exist that support LGBTQ+ individuals or those who experienced sex trafficking and/or survival sex (which involves exchanging sex for money, food, or shelter). Transitional shelters often provide small residences, a private room, or a shared apartment. Some include separate kitchen and bathroom facilities for each residence. Individuals need to apply for these programs, and spaces tend to be very limited. Residents get assigned to a case manager who develops a plan that must be followed. For example, most transitional housing programs require the residents to seek employment or education in order to remain in the program. Violation of the transitional plan generally results in loss of housing with little notice.

Many of the students we spoke to in transitional housing were required to focus on employment. A few students lived in programs that had an educational component; however, many students were strongly
encouraged to gain employment to establish immediate economic stability and consistency. The students remained conscious that their time in transitional housing was limited. Though they were often working part- or full-time jobs while going to school, they were aware that the stability of transitional living would end. They often sought support from staff to make plans for the program end. At times, they felt pressure to prioritize working more hours in order to prepare for transition out of the program instead of focusing on completing a degree or certificate that may take longer before yielding economic benefits.

*Domestic violence shelters* provide a refuge most often for women and their children who are escaping abuse. These facilities tend to have a public office where individuals go to see if they qualify for support. However, the living space is in a private location to protect the residents from being located by their abuser. The length of stay varies depending upon the program structure and particulars of the individual case. The residence tends to be a house in a neighborhood with no demarcation that it is a domestic violence shelter. Your students who live in these facilities will generally have access to all the amenities of a home (e.g., Internet, electricity, food, and shower). However, their residential situation is not permanent. And they may have realistic concerns for their safety when coming to campus if their abuser knows about their enrollment. Although the programs take precautions to protect the location of their residents, individuals may need to move on short notice if their abuser finds out their location.

*Temporary disaster shelters* emerge after a natural or other disaster. This may happen after a hurricane, earthquake, or tornado occurs, or when an apartment building or house burns down. The size of the disaster influences the response. A large disaster may result in the Federal Emergency Management Agency (FEMA) setting up a temporary shelter or utilizing space in community buildings (e.g., churches or schools). Smaller disasters may involve passing out hotel vouchers until individuals can return to their home or make other arrangements. Your students in temporary disaster shelters may have lost clothing, school materials, computers, and other school-related items. They also may be dealing with a number of issues related to housing or rental insurance, health care, and securing new housing. For those using vouchers, they may need to move between different hotels depending upon room availability. Depending on the arrangement, individuals utilizing disaster housing may or may not have access to a kitchen, private bathroom, the Internet, and space to complete homework.

In addition to the basic structure, the mission and funding source of the shelters influence who their residents are and how they serve them. A youth shelter will only allow residents to stay up to a certain age. Generally, youth shelters are for individuals 12–18 or 18–24 years old. These shelters receive funding specifically for those age groups and cannot allow a resident to stay who is outside of that age range without putting
their funding in jeopardy. This may separate youth from others with whom they may have developed a connection. Shelters funded by a religious institution may include religious optional or required activities as part of their programming. And, depending on the goals of the shelter, individuals may be encouraged or required to either work or attend school.

Understanding the structure of the shelters around your campus community is important. This enables your institution to create a list of resources available for students. Having a general sense of the program structure allows students to make an informed decision about which program might be the best fit for their particular needs. In addition, your institution may develop outreach and partnerships with the shelters. Often, postsecondary institutions and shelters have little interaction. The differing structures of the shelter and college may make it difficult for students trying to navigate both of the institutions. Many of students living in shelters will qualify for federal and state education grants as well as income-based scholarships. However, they may need assistance in navigating other barriers related to attending school while living in a shelter.

**Hotel/motel.** Individuals living in a hotel or motel generally have access to a private space and bathroom facilities, but rarely a kitchen or living space. Do not think of the hotels utilized for conferences or vacations. Most individuals living in low-income hotels and motels have minimal space and lack amenities. No one is coming to clean the room each day. Often called welfare hotels, these businesses cater to individuals in poverty. As such, generally all the rooms are rented to individuals by the week or the month. The spaces may

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**Useful Resource: 211**

Many communities have a 211 number and website that provides information about services available in your local area. Individuals can speak with a representative who asks for some information about their specific issues and needs. Based upon that short assessment, the individual will be connected with resources. For example, the representative may determine that the call qualifies for emergency housing and can provide information about what shelters have space that night. Individuals can also call 211 when they need information about mental health, addiction support, and other social services.

While you could call to get general information about what may be available to address an issue, the person needing support will have to be on the phone to receive specific recommendations. However, you may want to help initiate the call and be available to encourage the student to move forward with accessing the services.
be less expensive than an apartment, but also have significantly less space. Some of the buildings require individuals to share a communal bathroom.

While your students staying in a hotel may have a private space that can be secured, they may find it difficult to study in the crowded space. In addition, they may have limited access to the Internet. Individuals living in hotels also do not have a long-term contract. The rental agreements may be night-to-night, week-to-week, or one month at a time. At any point, the hotel manager can ask a resident to leave with little or no notice. The residents have little, if any, legal grounds to dispute a notice that their contract will not be extended. That being said, students in these situations should be referred to legal housing support if they believe their contract has been unfairly terminated.

**Couch or dorm surfing.** Individuals who couch surf lack the stability of knowing where they will stay each night. Some practitioners and policymakers argue this is not homelessness because the students may be doing this for adventure or a carefree lifestyle. They attribute this living arrangement to traveling around Europe and staying in hostels. While this may happen with some students, we reject the idea that all couch surfing is a choice. Remember the clarification above that these living arrangements must be a result of economic necessity or crisis. Your students who are couch surfing because they have no alternative options are not doing so out of a sense of adventure. They are homeless and trying to survive. And their living arrangements create educational challenges as well as significant emotional stress.

A person who is couch surfing often has to develop relationships with multiple individuals who may be willing to allow them to stay for a short period of time—sometimes relocating to a different person’s house every night. Students who sleep in the dorm rooms of their peers who are living in campus housing have a similar experience to those who are sleeping on the couches of independent adults. However, students who sleep as unpaid guests in dorms have an additional dilemma. The student who is extending this opportunity can be evicted from housing if they are violating the rules of their residence hall contracts. Choosing between sleeping in a car or sleeping in a dorm room putting their friends at risk of eviction causes stress, guilt, and strain on their relationships.

Your students who couch surf may have little certainty of where they will stay each night. This means that part of each day involves dedicating time and energy to figuring out where they will sleep. They also need to move their belongings each day. They may move around to different parts of the city or surrounding cities frequently, which can create issues related to transportation to and from school if they do not have a car. In addition, they may be worried about damaging relationships that not only provide emotional support and connection, but also serve as important resources for short-term housing. As a result, students who are couch surfing often need to keep a detailed account
of where they have stayed in order to avoid asking too much of one individual that could result in that relationship ending. Hailey’s experiences illustrate the relational and emotional stress created by couch surfing.

**Hailey’s Experience of Couch Surfing**

At 18 years old, Hailey spoke to us about living place-to-place with friends. She had not identified a major at the time and was trying to complete her general education courses. Hailey was a former foster youth and had little contact with her biological or foster families. She spoke about anxiety of not knowing where she was going to sleep each night and the tension that was created in her college life when she was living with friends, but also trying not to wear out her welcome. She made a policy not to stay longer than 3 days at any one location.

“Like, everybody’s going home [from class], and it’s like, hey dude, can I crash at your pad? Like, ahhh, you get so frustrated like, just to be asking people for a place to stay, like, after a while . . . like, there is a saying in Spanish, ‘The dead cat stinks at 3 days’. . . . like you can’t stay in the same house for more than 3 days.”

**Housing Instability**

Unstable housing situations are those that may not remain fixed, regular, and adequate. These students may have a current place to live, but that circumstance could come to an end in the near future. Students living in residence halls on campus who do not have a place to live during breaks or after graduation would fit into this category. For example, we worked with a student who lived in a residence hall during the semester and stayed with her mother in an emergency homeless shelter during winter break. Students who are unable to fulfill their residence hall payment plan could fall into this category if they have nowhere else to live.

Students may also be living off campus in residential situations that are unstable. They may be a month or more behind on rent. This situation could also occur when a roommate is behind on rent or moves out with little notice. Your students may be going through foreclosure or eviction. When current housing comes to an end and the students do not have viable housing as a result of limited resources, they would be considered unstably housed due to economic crises. One student recounted repeatedly getting 3-day eviction notices because their landlord was strategizing to raise their rent. These examples of ongoing risk of homelessness creates feelings of stress and anxiety.

Doubled-up residences would also be considered unstable housing. *Doubled-up residences* are when two or more families are living in a space designed for one as a result of economic necessity. This does not mean that every roommate situation would be considered unstably housed. Two
individuals renting a two-bedroom apartment would be stably housed. Most college students between 18 and 24 years of age live in this sort of arrangement at some point.

Unstable housing can also involve situations where individuals are making decisions about paying rent or utility bills and purchasing food. Many students talk about experiences with food insecurity, having diminished in quality or nutrition of food or skipping meals, while homeless. Students described often living paycheck to paycheck, using credit cards to pay bills, or becoming delinquent in bill payment while waiting for financial aid disbursements.

**Recent Housing Instability**

Many definitions focus on a binary: homeless and not homeless. We strongly encourage you to think in terms of a continuum, which more accurately reflects students’ experiences. An important aspect of that continuum involves students who are currently housed, but have a recent history of housing instability. While their current housing needs may be addressed, they may have residual effects related to the traumas associated with housing instability and homelessness.

Students with recent housing instability have secured stability, but have had a recent history of housing instability within the past 3 years. These individuals may or may not need continued support. While their housing needs may be addressed, they may have continued challenges associated with their previous residential experiences. Researchers have found that losing housing security can create a fear that it may happen again (Barker, 2016). Students who have experienced loss of housing may come to believe that any housing situation is temporary, which can lead to self-sabotaging behaviors. We have worked with students who have been living in “survival mode” for so long that, once they find housing stability, they experience anxiety, depression, or other emotional and psychological responses that they have been suppressing while responding to crisis. They may feel worse physically or mentally, because they have the mental capacity to rest long enough to think about what they have endured. As a result, the transition to housing should include counseling and other supports.

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**When Financial Aid Is Not Enough**

Tony was awarded scholarships and financial aid that fully funded his expenses for his education, his basic needs, and a little more for his personal life; however, his history with insecurity followed him into college. He often stocked up food or money, skipping meals and lapsing bills, because he feared that his newfound stability might disappear. Although Tony achieved residential stability, he continued to experience the emotional impacts of his experiences with homelessness.
Housing Security

Housing security exists when individuals have consistent access to fixed, adequate, and safe housing with reliable funding to cover expenses. Many students who share an apartment off campus with a roommate would be housing secure if they have a consistent way to pay for rent, utilities, and food. Similarly, a student living with a partner and their child in a two-bedroom house with adequate means to cover basic needs would also be considered secure. Just as there are many ways that an individual can experience homelessness and housing insecurity, there are also multiple living arrangements that would be considered housing secure.

In addition to the residential arrangements, students that are housing secure have other important characteristics. These individuals generally have social connections and a safety net. Their social networks include friends, family, colleagues, and partners with stable housing. If a financial issue should emerge, these students could reach out to someone in their social network. Particularly, for seemingly minor financial issues (e.g., being short $100 for rent or an unexpected cost for school), these individuals would have people who could assist in covering the cost. Their social network can prevent a “small” financial issue from becoming a crisis that results in loss of housing and dropping out of school. Their relationships may also be important when a major financial issue emerges (e.g., losing a job or divorce).

Even strong networks of support often have limitations. At some point, friends and family may feel the costs of the relationship are too high and they expect the individuals to figure out how to fix their financial issues on their own. The combination of lacking personal resources as well as draining social network support generally leads to housing insecurity.

PERSON-FIRST LANGUAGE

You may have noticed that we avoid terms like homeless person or the homeless. We recommend employing person-first language that prioritizes a positive and empowering identity—student—instead of a socially stigmatized situation (e.g., student experiencing housing insecurity). This is more than semantics. Individuals unable to meet basic needs experience social shame in the United States. Anchoring their identity primarily in a stigmatized situation may have negative psychological impacts as well as reducing the likelihood that they will utilize services. Having a “homeless student club” would probably be ineffective because few students will want to be associated with that identity, especially in a public forum. Similarly, programs for “the needy” or “needy students” may result in low participation.

The stigma associated with homelessness and basic needs insecurity also means you should be cautious about how you employ the terms when
designing services on campus. A contradictory context exists. Individuals may avoid programs associated with homelessness, but they also will have a difficult time finding the supports if the programs are vaguely identified. We discuss program development further in the chapters that follow. At this point, we want to suggest employing descriptive and inclusive language when discussing the issue with students. Having a “housing support program” with a description of situations that may fit within that the program of support is one way to avoid making students identify with the term homeless. At the same time, you will want to include keywords such as homeless and hunger within the text of the resource page and in the page’s metadata so that students searching for resources using those terms can still find the page.

CONCLUSION

College students experience housing insecurity in a variety of ways. The general uncertainty about residential stability is a common trait. However, each residential situation involves different challenges. A one-size-fits-all approach would be inadequate. Throughout the remaining chapters, we provide guidance in exploring different ways to design supports for your students.

APPLICATION ON YOUR CAMPUS

- Create campus training and resources designed to help faculty, administration, professionals, students, and support personnel understand what homelessness and housing insecurity look like using the definitional continuum provided in this chapter. This is an important first step. Individuals on campus need a clear sense of the issues in order to move toward identifying and implementing supports.
- Engage in conversations and exploration to uncover the different ways that homelessness and housing insecurity exist among students on your campus. Ask staff, faculty, and administrators about examples they might have working with or teaching students who have experienced homelessness and housing instability.
- Locate and contact local agencies and advocates to understand groups of individuals who attend your institution as well as those who want to attend your institution, but face barriers due to housing insecurity.