

Case Study of a Post-secondary Institution and its Response to Student Homelessness

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ABSTRACT

From the moment students are accepted into post-secondary institutions, the focus is on their studies and successful completion. Far less is known about what institutions understand about students' personal stresses and issues with their finances, housing and especially student homelessness. How are these issues identified and managed within post-secondary institutions? What is the role of the post-secondary institution around ensuring students have what they need personally to be successful in their studies? A case study design using an integrated mixed-methods approach was chosen to examine the perceptions of students, administrators, faculty and service providers at one post-secondary institution, regarding experiences with and assistance for students who are vulnerable to becoming, or are homeless. Also explored were existing and needed institutional information and supports for students, and clearly identifying responsibilities of institution and students. Perceptions varied regarding how known and accessible student information and services were for housing, food or finances, and who was responsible to ensure that these students' personal needs were identified and met. Perspectives were similar around the need to improve policies and communications between students and institution staff and services on identifying students at risk, making centralized information and campus services more confidential and accessible, and resourcing service providers to be better prepared and able to assist vulnerable students with financial, housing and other challenges. Institutional policies and procedures need to be more transparent and student-centred, but students also need to take responsibility for their own welfare and seek out confidential campus supports before they experience crises.

Key Words: Case Study, Integrated Mixed-methods, Post-secondary Institution, Student Homelessness, Student Information, Support Services

INTRODUCTION

Students, faculty and administrators at post-secondary institutions realize and accept that students experience anxiety related to their studies. Generally, Faculties provide related supports for students experiencing such anxiety (Paden, 2012). However, students often hide more private issues, stress or anxiety related to their finances, housing or difficult relationships, often because of shame (Dwoskin, 2010) or fear of stigmatization, or jeopardizing their academic goals (McLaughlin & Jones, 2009). Some students are resilient and move on in their efforts to succeed with their studies, but some become physically ill, extremely anxious and distressed (Flatt, 2013), or turn to drugs or alcohol (Presley 2002). Some students may even end up homeless, and some 'hidden homeless' because of their capacity to mask any identification that they have no housing or that they are transient between 'couch surfing' at different friends' places and other convenient free locations (Paden, 2012). These accounts are very rarely studied at post-secondary institutions, as confirmed by the void in the literature.

Therefore, a case study exploring this topic with one post-secondary institution was identified as needed to understand how such campus

communities identify and respond to student housing, income issues or other crises. This type of study would inform the literature and post-secondary community of potential student housing or income needs, relevant existing campus student information, services, supports and policies, as well as gaps. More specifically, the intent of this study was to determine (1) perceptions of post-secondary students regarding the extent of vulnerability they or others they know face, as well as what information, services and supports on campus they can access, (2) actual information, services and supports available and provided to students on and off campus, and supported by policies, and (3) how much post-secondary campus administrators, staff and service providers know and understand about the extraordinary vulnerability regarding income, housing and lack of supports experienced by their students, and what they know to be in place or needed for services, supports or policies to prevent or address such student problems.

Because of the vastness of this case study, this paper focuses on the post-secondary institution and its information, services and policies as well as the perceptions of its faculty or staff, service providers and administration. The student perceptions and understandings regarding their experiences and their access and use of information

and services at the post-secondary institution are reported in detail in other papers. A high-level summary of the latter key findings will be provided in this paper as context for the case study describing the institution's understanding and approach to the issues identified, and for framing the conclusions and recommendations. It is hoped that sharing the findings from this case study on one post-secondary institution will encourage other post-secondary institutions, nationally and internationally to evaluate their mandates through country or state/provincial policies to provide supportive learning environments including "expanding their student support systems" (Organizations of Economic Development, 2008 p.14). In addition, the case study may help clarify the roles and responsibilities for both students and institutions in meeting desired outcomes and expectations.

BACKGROUND

Post-secondary institutions and their student populations have not been the focus of many studies related specifically to housing and income, or homelessness and/or poverty. There is a distinct void of these topic areas in the literature (published and grey) and on post-secondary institution websites, internationally.

An unpublished Canadian study conducted in 2005, identified a potentially homeless student population in one city with one post-secondary institution (Gordon & Kovacs Burns, 2005). In this latter report, post-secondary students described themselves as being vulnerable to 'poverty' or living with inadequate income to afford housing as well as food and other essentials to survive. Some called themselves 'homeless' or not having any accommodation they can call their residence or place to live while being a student. These students were basically living from day to day, barely finding enough food, and sleeping where they could on campus, or 'couch surfing' at friends' places. This latter group was homeless, hidden or 'out of sight', and struggling. They were afraid to seek help for fear they would be asked to leave their programs of study or discriminated against. These unpublished findings, along with the void in the literature supported the need for a case study exploring actual experiences regarding such

extreme student reports of their personal vulnerability.

Although homelessness has been commonly associated with low income or poverty, mental illness and/or addictions, or a combination thereof, these causes have not been directly associated with students in post-secondary institutions. The root causes of student homelessness could include these and other factors including a growing shortage of affordable rental or owner housing and a simultaneous increase in tuition fees, invariably linked, and associated with diminishing job opportunities and the decreasing value and availability of case-managed public assistance and support programs (National Coalition for the Homeless, 2009). Hence, there was an identified problem with describing 'homelessness among post-secondary students' solely as individuals "not having a house or being without a home or roof over one's head" and therefore, having no permanent address (Hulchanski, 2007). Circumstances for students, as with other individuals, varied depending upon the factors at play, and whether or not these circumstances leading them into homelessness were temporary (short-term), episodic (in and out of homelessness over a year or two) or chronic (continuing or ongoing over years). The broad Canadian definition of homelessness (Canadian Homelessness Research Network Working Group, 2012) captures the situation of people who are homeless, which could include students:

Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

For students who are homeless and aged 18 years or older, this description included the context of their issues including housing and finances (Kelly & Caputo, 2007).

Of an estimated 300,000 Canadians identified as homeless, living in shelters or on the

streets of major cities (Canadian Homelessness Research Network, 2012), 20% were children or youth less than 24 years of age. A subgroup, aged 17-24 could be post-secondary students, although it was uncertain if the latter students would be identifiable and counted, or more hidden. Some students lived with their parents, while others chose to live alone or in shared accommodation. Some of the latter might have also experienced poverty, which means they had inadequate income for housing, food, clothing and other essentials, and were living below the country's identified poverty income line (Human Resources and Skills Development Canada, 2008). If students, 25 years of age or younger, were also parents, their risk for living in poverty was 39% higher and 91% higher for single mothers (National Council of Welfare, 1999).

For any individuals not working or working part time, and attending post-secondary institutions, their level of poverty doubled (Human Resources and Skills Development Canada, 2008). The trade-offs to pay for rent or food or for escalating tuition fees and books placed tremendous pressure on students living in poverty throughout the school term (Urban Poverty Consortium of Waterloo Region, 2000). Even though society and governments emphasized that education is a means to keep people empowered to find jobs, the cyclical cuts in post-secondary education and increases in tuition fees have made things worse for students over the years.

Most students experiencing homelessness would not report their circumstances to their campus administration or faculty, even if they are sleeping in their cars or student lounges (Bader, 2004), because they would likely be ashamed or feared discrimination or other repercussions (McLaughlin & Jones, 2009). "What often comes through is shame. Such students usually try to blend in and are reluctant to disclose either their poverty or homelessness to others on campus" (Dwoskin, 2010, p. 1). These individuals were the truly 'hidden' homeless. This circumstance often carried on after graduation when graduates were expected to pay back their student loans. With the average cost of post-secondary education increasing steadily over the past decade and average student debt load increasing proportionately, the amount of loan to

pay back after graduation placed them at a severe disadvantage financially (Canadian Council on Social Development, 2000). Strategies such as the "Transitions Services" instituted at DePaul Loop University in Illinois, assisted students during their years of study as well as after graduation when they had to pay back loans (McLaughlin & Jones, 2009). Information of other programs or services in post-secondary institutions was not readily located.

METHODOLOGY

A case study design was selected for this multi-faceted study exploring different perceptions as well as information, services and policy mandates. Exploring the experiences of one post-secondary institution regarding the identification of student homelessness and the management or services and supports provided for such situations, is fitting for a case study, which by definition is "An empirical inquiry about a contemporary phenomenon (e.g. a "case"), set within its real-world context – especially when the boundaries between phenomenon and context are not clearly evident" (Yin, 2009, p.18).

The following research questions were posed for this post-secondary institution case study and are descriptive and explanatory type questions which are appropriate for case studies (Yin, 2012):

1. How aware are post-secondary administrators, Faculties, student services and student associations about students at risk of living with low or no income and being homeless?
2. What information, services or assistance does the campus currently have in place to help students experiencing poverty and/or homelessness?
3. What are the gaps between the needs identified by informants and the existing services and assistance available on campus?
4. What can the campus and/or students do differently or better, to prevent either the risk of or actual poverty or homelessness situation?

The post-secondary institution or 'campus community' chosen for this case study is located in Western Canada. Although student perspectives are included in this paper as context and evidence to integrate with other findings for triangulation, the focus is on the post-secondary institution and how it

manages the issue of student homelessness and supports students experiencing low income and homelessness.

A multiple methods approach was used in this single case embedded study with various campus stakeholders, to gather actual data from those who have experiences with students living with low income and who are homeless (Scholz & Tietje, 2002). Student survey and interview responses were data gathered and analyzed initially, so that the findings could be used in the gathering of campus documents, checking websites and coordinating interviews and focus groups involving narrative experiences and perceptions of identified campus administrators, service providers, Faculty staff and student body executives. This cascading approach to gathering the data from the different sources, is better known as integrated mixed methodology (Morse and Niehaus, 2009; Ostland et al., 2011). The three sets of data should objectively flow from one data gathering initiative to the next in sequence and confirm the same issues, perceptions and themes, as well as discrepancies or gaps. As a result of this process, the findings will be 'triangulated'. Results are more credible in guiding or informing theoretical suppositions or recommendations, especially for policy and practice considerations (Ostland et al., 2011).

Ethics approval was obtained for this study, and all participants were asked to sign their consent forms prior to their involvement in the study.

Student Survey and Interviews

Although only mentioned in this study as background for the institutional situational analysis, an online survey was developed solely for the campus students, using a variety of questions - structured closed-ended (i.e. yes/no or categories), Likert-scales (i.e. strongly agree, agree, disagree, strongly disagree, and unsure) and open-ended. Since no similar instruments were located, this survey was developed specifically for this study. Questions were grouped to represent themes such as assessment, issues and impact related to housing; friends with similar issues; factors impacting person; knowledge of support services or assistance; and demographic information. The survey was piloted and revised accordingly. The online survey

provided anonymity for respondents and rapid basic descriptive analysis of the data for use with sequential interviews and comparisons with campus documents. Two-thousand students (of a possible 40,000 on campus) were recruited randomly through the campus registrar's office, and invited to complete the online survey. Students completing the surveys and identifying as having housing issues were invited to also participate in interviews and provide the project coordinator their available dates and times. Students had to consent to being interviewed and audiotaped. No identification was recorded. Interviews focused on students' perceptions concerning (1) housing information, access, affordability, choices and issues or challenges; (2) income needs and challenges including working while in school; and (3) other related needs and issues as with transportation, food and essentials. The interviews were audiotaped and transcribed. Coding and thematic analysis was conducted using a team approved coding framework.

Institution Document and Website Analysis

Various documents and websites part of the post-secondary institution were searched from 2010-2012, around the study period and pertinent for the interviews to follow. This document and website analysis was intended to examine the information available for students and all campus staff related to crises intervention, emergency financial assistance, health care, food banks, campus and off-campus housing, and other relevant areas. Content analysis was conducted on all the documents by two independent content raters using document content analysis forms created for this study. Information gathered included: name of document or website topic, date developed, medium of document (printed, web-based, other), author or office, purpose/objective, general overview of content, and audience for which the document was written.

Interviews with Institution Staff and Service Providers

Interviews were conducted with campus administrators, student service providers, Faculty

staff, and student association executives. The participants were a purposive convenience sample of 21 individuals, located or working on campus and identified as having capacity for interactions with students. Participants were contacted, sent information about the study and invited to participate in interviews arranged by a research coordinator. Informed consent was obtained including for audiotaping. A semi-structured questionnaire guided the interviews (questions on general awareness of student issues on campus including meetings; knowledge about on- and off-campus information, supports and services available for students; role of campus faculty or administration in assisting students; policies and suggested changes or improvements; and others arising through discussion of survey results and documents). The taped sessions were transcribed and analyzed using thematic content analysis. A coding framework was developed and piloted by two independent research team members, ensuring inter-rater reliability with the thematic analyses. Codes were clustered into themes.

Integration and Triangulation of Data

The data gathered and analyzed independently from the three sources are re-analyzed for common themes and triangulation of data which would support key issues for students, the post-secondary institution as well as for key concepts and possible recommendations (Yin, 2012). These three sources are embedded within the case study and together provide a more holistic conceptual theory or framework of what happens at the post-secondary institution regarding students living with low income or who are homeless. Carefully constructed generalizations can be made from the triangulated data embedded in the single case study (Johansson, 2004).

RESULTS

The study findings from the three sources follow and are integrated for further analysis and discussion. The student survey and interview data were summarized for this paper as context for the document analysis and interviews pertaining to the institution level of response to students' housing

and finance issues including homelessness. A complete analysis and discussion of the student perceptions and experiences are presented in other papers.

Student Perceptions and Experiences

In summary, 526 of 2000 randomly selected students completed the online survey (27% response rate). The average age of respondents was 26 (range: 19 – 58). Most were female (72%) and single (73%). Of the 16% who were married, 8% had dependent children. Over 83% were Canadian citizens or had permanent residency while 14% were international. The detailed survey results are summarized in Table 1 (Appendix) as percentages of n=526 respondents. A trend was noticed when only the majority of responses to each survey question in Table 1 were analyzed. The majority of respondents (> 50%) did not live on campus; paid rent averaging \$500-\$999 per month; did not experience any housing-related problems; had someone to turn to when needing accommodation; knew where to find assistance; had friends or family if needing assistance or a place to stay; and did not know other students with accommodation problems. Students admitted that the quality of accommodation affected their studies and their mental and physical health. Their acquisition of accommodation was affected by their affordability of rent, tuition fees and cost of living. The other four to 45% of students experienced problems with one or several of the above areas, and indicated that they knew of other students with similar or worse circumstances.

Six students consented to interviews and sharing their personal experiences. Four major themes emerged from the analyzed data: 'Awareness and Ignorance', 'Specific Student Sub-population Needs', 'Accessing Housing Information', and 'Importance of Support Systems'. The results presented here provide some context for the results and discussion that follow with the document and institution informant interviews.

Regarding 'awareness and ignorance', the interviewed students indicated that they were very reluctant to talk to faculty or friends about their housing or income issues because of shame or stigma or in some cases, pride. While these students

were very secretive about the challenges they faced, their professors and peers were also unaware or ignorant about the realities which some students faced. The message was similar for all the students interviewed, as reflected in the following student quote: "...but you're not [going to] mention it with everyone. [...] very selective, because you know you're kind of embarrassed like it's kind of – yeah... it's a huge and maybe like it's a huge blow to my ego and my self-esteem." There were some students who not only had housing issues but were also barely making ends meet with their meagre incomes. For these students, they could pay the rent but did not have money left for food or other essentials. They would seek opportunities such as free meals or search for table scraps. "We would wait for people to not finish their food...and we would go there and pretend to clean the tables and then would eat the rest...like even now we would always go to anywhere there was free food – anywhere – no matter what kind of food it was."

There were some unique and 'specific sub-population needs' identified particularly for and by international students who were interviewed. These students identified a number of factors influencing their housing, financial and social experiences in Canada. First, the language and cultural challenges significantly impacted their perceptions and capacity to live as they thought they would be as a student in Canada. Second, their expectations and knowledge about housing, food, transportation and other costs were significantly different from the actual costs in Canada. In addition, they were often disadvantaged with the currency exchange rates or graduate assistantship wages. One student summarized her experience:

I understood that it was my responsibility to look for a place to live, but ... my department didn't give me a clear idea [about] my income. I didn't know how much money [I] was to earn....so what happens is, yeah, just the first month you receive the full amount, but the next month you receive less than the half because they are discounting your tuition. And you didn't know that.

Generally, international students were not the only ones that did not know where to go for 'Accessing housing information'. Most students felt

that the post-secondary institution did a poor job of making housing information available to students, particularly regarding housing off-campus and related housing inspection, renter rights and affordable housing. Any of the housing websites were difficult to navigate and did not always have the most accurate information available on a place. Some students felt it would have helped to have a local student as a "buddy" to provide advice and "knows a little bit about the system and knows a bit about where you can find places and so on and can kind of go with you and teach you - you know, this is a good place, this is a bad place, this is an expensive place... because I had no idea what the prices were, right?" Other students spoke of their experiences with landlords, some who violated their rights and didn't seem to care. "I gave my deposit to my landlady and once I left even I told her with one month in advance and I clean my place perfectly because I am a tidy person. She didn't return my deposit and she didn't give me the money back..."

"The importance of support systems" was mentioned by the students, particularly international students, as something they needed from peers, faculty and others when they first arrived on campus and did not necessarily know where everything was or who could assist them. The social cohesion of groups was noted as students sought out other students with similar language and culture for emotional support and to "get that sense of community, how you get that sense of refreshment when you are operating in an environment that's not your own. For some people it's really important to have roommates that share their own background. For other people, it isn't, you know." The students also acknowledge that while the university cannot completely support all the students for every single need, the university should at least provide basic support for them. "I know they cannot fix ALL the problems. I'm aware – I know that there's only so much space available but I should at least be able to have access to clean, safe housing while I come here." Students identified that support networks were in place to help them with housing issues, but there were many factors that affected the availability of these supports. They felt there was room for significant improvement in providing supports to students.

Document Analysis

Twenty student-related documents and website/online information items between 2010 and 2012 were located, screened, selected and summarized on document analysis forms. Based on content thematic analysis of these items, five major themes were agreed on by the three raters – ‘General Institutional guides’, ‘Aboriginal Student Services’, ‘International Student Services on and off campus’, ‘On-campus residence’, and ‘Students Associations’. All of the documents located under each theme were available online and accessible to all students, staff and administration. All were printable materials, with about half being PDF copies as in handbooks or factsheets or forms. Contact information was either provided or linked at the sites. Sub-themes for each major theme included information and advice for housing on and off campus with links to specific sites for housing searches or guides, campus and off campus services (food banks, financial assistance, specialized disability supports, health services, and counselling), diversity support services (Aboriginal and International student programs and federal assistance for housing, work eligibility and other supports), student access centres, career/life development, spirituality supports, academic guidance and other resources. More details are provided in Table 2 (Appendix).

Institution Interviews with Staff and Service Providers

Fifteen of 21 invited participants from various campus offices representing services and supports, administration, Faculty and student associations consented to be interviewed and audiotaped. This provided a diverse group of participants involved with student needs on-campus. Seven participants were female; eight were male. Three were technically off campus but provided services on campus. All participants varied in their capacity or positions to interact with and provide students with assistance, including Faculty or program advice or support, general or international student liaison, protection/security or parking, health services, and other housing, social, spiritual, financial and psychological supports. The general

summarized themes and sub-themes of the thematic coding framework analysis are provided in Table 4 (Appendix), as ‘Vulnerability of Students on Campus’, ‘Housing Options and Choices’, ‘Student Housing Concerns/Issues’, ‘Tuition Issues’, ‘Communication/Information, Supports and Services’, ‘Responsibility for Student Housing’, and ‘Institutional Challenges and Recommendations’.

Vulnerability of Students on Campus

The service providers and Faculty staff alluded to their roles in working closely with ‘students who were identified as vulnerable or affected, or being at risk’. These students were often identified by classmates or the staff as having challenges with their studies and attending classes, or having physical health issues including being found in crisis and perhaps even suicidal. These signs were an indication of other underlying problems. One administrator stated: “I think what we see more of is students who aren’t eating... They might put a higher priority on a place to live than necessarily eating properly.”

Service providers had different experiences. They felt that mental illness and addiction problems were more evident on campus and a root cause of student homelessness. One service provider said that “the ones we’ve dealt with mostly have such severe addictions, that’s the reason for their being homeless... they get kicked out of places. They have so many other demons that being homeless is one on the list of things they have to deal with.”

Generally, most interviewees felt that the ‘vulnerability of students’ was an ‘impact of student life’, as in being poor generally and with less income, less housing choices, less time for oneself or capacity for improving quality of life, more stress, and in greater need for family and other supports. One student association executive felt the opposite –

...University’s expensive in itself, so you sort of assume that if people can support themselves, and go to post-secondary education, that they have the means to house themselves. I mean, that’s maybe not a fair assumption, but it’s just something that you naturally think.

For some students, particularly single mothers, staff noted the added stresses of having a family to care for. “Young moms, whose families live in smaller rural Alberta, and they’re here having to leave their child with their family, heartbroken because they can’t afford to have their child with them. And so it causes a lot of stress with them and their families” (Faculty staff). And “when international students come, they need a better understanding of what they’re signing on for...they sign all the things saying they’re prepared, but they’re really not. They don’t have enough cash, to do more than tuition... They don’t have an idea what it’ll cost to get winterized, themselves or their home.” One service provider in the Campus Food Bank said “46% of our clients” were international students. Consequently, ‘budget planning and preparation’ were seen as essential for all students, but especially international students. They need simple budget plans when they are living on student loans or graduate research assistantships which barely cover rent.

Discussions concerning vulnerable or at-risk students did not come up at meetings, as “most people would not associate homelessness with getting a university degree.” Informally, service providers and administration talked about what they had heard.

...it wasn’t an issue on an agenda at a student services meeting, it wasn’t being brought up in a real formal way. But informally, we would hear these stories...So, I think the problem is bigger than we acknowledge it is on campus, but um, how big it is, I don’t know” (Service Provider).

Making matters worse, students at risk did not come forward voluntarily. They ‘feel uncomfortable asking for help’ for different reasons including ‘stigmatization’. One Service Provider said “students aren’t mentioning if they’re in trouble, maybe because they don’t know where to go, or they just don’t feel they can talk about it.” Another Service Provider and an Administrator saw stigma as a barrier. The Student Association Executive felt it was difficult to not stigmatize, and so individuals needing help would have difficulties asking for help because of the strained comfort level around

helping someone who is actually homeless at a post-secondary institution.

Housing Options and Choices

‘Campus Housing’, had its own policies within the university, but administrators mentioned that “the rents in those residences are so high, it’s untouchable”. This was because “...the university has to pay property taxes on student housing ...so that plays into the cost of housing here.” Regardless, there were long wait lists to get in. Students in residence had access to all of the campus services including making their complaints known. In addition to these residences, there was special housing for Aboriginal students and their families. Emergency Housing was available for those individuals who were in crises such as being homeless, or the Safe House for referrals of those seeking shelter away from violent situations.

‘Off-campus housing’ presented with benefits as well as challenges to students. Some students were living “with their parents longer because they can’t afford to move out.” Students’ ‘housing choices’ were dependent on their budget as well as what was available to meet their needs, or if they were willing to share accommodation. ‘Privacy’, personal space and security were issues faced in shared accommodations.

Easily ‘accessible information’ on off-campus housing was limited to websites and registries with specific offices. Student Associations and campus websites hosted a housing registry and general information on housing, “so students can look for options that way.” One Service Provider who coordinated student volunteers on campus, indicated that the students had worked at Organization Y, and “a lot of them would talk about that the housing registry was effective; ... they knew they could go there to look for affordable housing.” The international centre also provided “assistance for students looking for housing; they have a listserv.” Students renting on their own most often found cheaper places further from campus, which required taking the transit or owning a car.

In cases where students chose to sleep on campus on a regular basis, protective services would be called to follow-up and “book one of the hotel room suites for a few days to give them a

place to be.” The problem which campus administration faced was that “there’s no policies for example that say a student has to have a mailing address, or a student has to have a home... I don’t know if there’s a policy that says a student can’t couch surf...”

Student Housing Concerns/Issues

Students, particularly international, had many stories of bad experiences with their accommodation, mostly off-campus. For most students these experiences were not easily discussed, but the university senior administration, faculty/staff, chaplains, housing inspector and international student office often heard these stories from third party sources. In some cases, the Faculty staff would pick up on issues by chatting informally with students. The worst case scenarios were those where individuals were at risk for attempting suicide, because “they are struggling with a homeless issue or a financial, accommodation kind of issue” (Service Provider).

Most of the issues heard about or observed, were general issues students faced as tenants having to ‘deal with landlords’ who were not always honest about the rental accommodation. In some cases, ‘accommodations were inadequate’ to meet the needs of students and/or families. If individuals could not afford accommodations on their own, but could if they shared, they could end up with too many roommates for the rooming house. This was called ‘crowding’. A housing inspector said: “When we investigate a housing complaint, sometimes we will find that a house has been modified into a rooming house so that there are several people renting sleeping rooms but they have to share a bathroom or kitchen....In many cases these rooming houses are not approved.” In some cases ‘students did not know their rights’, and were afraid they might be forced to move or fearful of being evicted if they complained about how bad things were. “One of the false perceptions out there is that a landlord can evict them for complaining to the health department” (House Inspector).

‘Uninhabitable housing’ could be inadequate or unsafe. Examples given were of basement suites in single family dwellings, which were rented to students, but “there are sometimes no windows at

all and other times there are windows which are too small” Other safety concerns mentioned included pest infestations such as bed bugs, mice, cockroaches or silverfish.

Many of the participants interviewed identified international students as having the greatest needs in housing, food, finances, winter clothing and language/culture transitions. One service provider mentioned that ‘expectations of international students’ regarding housing varied amongst different nationalities or ethnicities. Some desired to live together with others from their own countries, so larger accommodations would be sought; some desired to live alone but wanted something they could afford. Their expectations regarding cost of housing was also not the reality – housing off-campus was expensive to most international students when exchange rates were taken into consideration. One staff of the International office said “the challenges that I saw wasn’t so much around finding housing; it was more within the vein that ‘I couldn’t find a suitable place within my budget, or I couldn’t find a suitable place within short walking distance of the campus’.” The majority of international students still relied on their friends and relatives to help them find housing. This did not work in all cases.

Tuition Issues

The campus staff interviewed, acknowledged that funding or loans received by students often did not meet all of their expenses. ‘Tuition fees were high taking a large portion of a student’s income’ at the outset, and then there were living expenses on top of that including rent. Any ‘increases in tuition meant increased burdens’ on students and families to pay more for tuition fees, leaving less for living allowances to cover rent, food, and other essentials. Administration was fully aware of these consequences, but when making decisions to increase tuition fees, they “...may not financially have another way around it but they know the ramifications of their actions.... I don’t think they’re negligent in thinking that this isn’t going to affect people in a negative way....”

There were ‘subsidies and emergency bursaries’ which students could also apply for, if they knew about them. Some Faculties had

assistance for students in need who were part of their program. One Faculty staff person talked about an approach with such students to help them plan their budget appropriately each month and for the year, “because if you just give somebody a little bit of help then they’re right back in the same position the following month”

The issues were more complex for ‘international students’ – not only was their tuition extremely high, but students were responsible for ensuring they had the funding in place for tuition and living expenses before they arrived. This did not always happen, and the student was chronically underfunded. Bursaries in these cases were not intended for those who were chronically underfunded but more intended for the retention of the fourth-year student to finish. And sometimes Faculties would support the student but that was arranged between the Faculty and the student. There was no obligation for the campus to support the student.

Communication/Information, Supports and Services

‘Communication and information access’ were challenges for most people on campus. The content and amount of information presented challenges. Fortunately, the international student office was able to assist international students with the latter, because it was viewed as inappropriate “when somebody’s already stressed to the max to send them off to wait at another agency.” For example, the international office felt that they not only connected with students and sent out information to them, they also provided website links to information. However, students did not necessarily go to these sources of information – they often relied on those they knew such as relatives and friends, or even other students. Students could still have a difficult time knowing where and who to access as “the information isn’t really accessible.... To be honest, I’m like, woefully ignorant when it comes to the support that is available for people” (Student Association Executive).

It seems that when students were connected with services or chaplains or even the administrative offices, they ‘could be referred’ and

followed up personally. One service provider said: “I work one-on-one with students to provide support around academics, finances, housing, any sorts of resources, connecting them with resources both on campus and off campus.” Other service providers wanted to get the word out about services available as they felt that students did not know where to go. For example, the Chaplain’s office wanted people to know they had resources for people in need including food, clothing, and furniture.

Responsibility for Student Housing

Perceptions were varied or mixed about whose responsibility it was to coordinate and find housing for students attending the university. Students told their Faculties and other service providers that they wanted to feel a part of the ‘community’ and get support from others when they needed it. There were some suggestions that the ‘university has a primary role and responsibility’ to improve the ‘community’ setting and supports, by having “appropriate policies in place” (Service Providers), “faculty and campus orientation for students” (Administration, Student Association, and Service Providers), “information readily available and accessible” as with online access, or through one central location where information and supports were available as needed (Student Association, Service Providers). The university could facilitate “cooperation and collaboration across agencies or services regarding student housing and supports” (Service Providers).

However, there was also the reality that “The university cannot fix all problems” (Administration). For example, the International Office told students “There is no obligation for Canada to pay for anyone’s education so you understood the financial cost of coming here and you still chose to do that within the context of the information provided.” The university needed “case-by-case determination of supporting the student with regard to helping them find and fund their housing needs.” Faculties had a role to play in providing adequate case-by-case funding to their graduate students, particularly those needing housing and financial support. As an administrator indicated, “Student success is a big thing. Our line

is that if a student was bright enough to get here and get accepted, be in a program, we will do everything we can to help them succeed.”

From the opposite perspective, participants also felt ‘students have responsibilities and roles’ to access information they need through campus online services – “...you know students are very computer-savvy and therefore they do go and they look at the online housing registry for example” (International Office). Students also know that the university could not be responsible for all student needs including housing needs off-campus. If students chose to live off-campus, then this was their choice and responsibility to access information they need. The Student Association Representative said that during orientation week students had access to the supports available through booth information and meeting service providers. Orientation packages for international students were also provided by the International Office. It was suggested that an orientation manual be developed and provided to all students, and not only international students, at the start of each academic year.

Some interviewees felt strongly about the ‘dual responsibilities’ of both university and students as well as an obligation of the government working with the university to make things work. One administrator stated:

...one perspective is that it is the responsibility of the students to figure out their own sort of living arrangements. Another perspective would be it’s the students and their families collectively; it’s up to them to figure that out. I think other people would argue that the University and in turn, the province, have an obligation to provide affordable housing so that there aren’t any barriers to accessing post-secondary education, so make sure that there is affordable housing in place...we want to see a system under which the financial standing of the student is not going to be a barrier for them to getting an education and so... shared responsibility between all of those groups but there’s only so much families and individuals can do and so I think that the University and the province have responsibility to making sure that

whatever the arrangement is they can make it work.

Institutional Challenges

A number of challenges for the university were identified by the participants, some of which linked with previous themes. A key over-riding issue for students and universities was examining “the cost associated with living expenses and their education which changes the way in which they [students] experience university...I think that draws the question of what is the ideal university experience and what does that mean?” (Administrator)

‘Housing’ was one institutional challenge, specifically needing more affordable residences on-campus and more affordable, adequate, safe housing identified for students off-campus. The Administrators indicated that they had committees in place on campus to deal with housing issues and needs of students including the high rent for residences on campus, as well as students needing services like food banks or financial assistance while they live in residence.

For off-campus housing, there was information on renting and what to look for, which students should access before they sign an agreement to rent a place. They should know what their rights are as tenants, and what the landlord is responsible for as well. The university service providers said they assisted students to locate this information, but it was the students’ responsibility to follow up. The university had no authority with off-campus housing inspections and landlords.

It was not easy to identify ‘students who are at risk’ of being homeless or without food and other essentials, unless they identified themselves and asked for assistance, or were running into difficulties with their studies or addictions.

It’s still one of those areas that we just haven’t dealt with on campus, not because we don’t care. I just think there’s a lot of students aren’t mentioning if they’re in trouble, maybe because they don’t know where to go, or they just don’t feel they can talk about it (Service Provider).

When the signs were evident that a person was having difficulties, he/she had already suffered. It

was not only housing that put students at risk – it was also their finances, and particularly for graduate students. Service providers “sense that the emergency funding is available for undergraduate students but on the graduate level, it’s a bigger problem. So, that is something that the university probably can address.” Other students at risk were those with families, those who were Aboriginal or those with mental health issues - these groups required special accommodation as they could be stereotyped by landlords. There were insufficient residence apartments on campus for these latter groups as well as a waiting list.

The ‘support system and funding’ for services was fragmented and in need of priority support. For any of the students at risk, Service Providers worked with “others from campus counselling, but the challenge is that the university’s not giving money to the counselling service ... they don’t have enough money.” Faculties were often asked to pick up the activities, but they varied in their approach to manage such students.

Participants said that the university needed to have a ‘student-centred value and policies’ which supported students in meeting their needs, particularly with their housing, education costs and finances. Currently it was not mandatory for universities to assist students’ with personal needs, but it did make a difference to those students to successfully complete their education. One Administrator admitted that there was a disassociation for most people to look for homeless students on campus as no one would instinctively associate homelessness with universities or colleges.

Integration of Findings from Different Sources

Corresponding student survey and interview data along with the document/website information were aligned with the interview themes and sub-themes from the interviews with institution administration, Faculty staff, service providers and student association. This aligned data is provided in Table 3 (Appendix) and provides a triangulation of the three sets of data as embedded within the case study of this one post-secondary institution and its management and support of students who live with

low income and/or are homeless. The analyses across the three sets of data indicated that the perceptions and themes from student survey and interview responses varied from the document analysis and institution informant interview themes. For each of the themes in Table 3, a cross analysis suggests the following areas of discrepancy:

- There is agreement that accommodation affects students’ physical and mental health, quality of life and ability to study, and student issues with housing, income, food and other basic needs must be attended to. The campus has information on websites, and 30 different services and supports across a continuum of needs, but awareness of these need to be enhanced so students know where to go. Specific Faculty staff also have this information to share with students.
- Some student sub-populations such as international students or those with families are most vulnerable to living with low income and/or having the most housing/accommodation challenges. Some of these students are also homeless. These students are also the ones who are unlikely to access the information or services/supports that are available for students through websites, service providers and student associations on campus.
- Campus housing is limited and expensive, and available on a first-come basis. Campus housing serves a variety of student populations including single, family, Aboriginal and those escaping violence. Those in campus residence or housing have full access to information and services on campus including a complaint office.
- Most students live off-campus but those not living at home, have affordability, suitability and adequacy issues. Information/registries on housing exist on specific websites or with specific offices on campus which students who access them find useful. However, most study respondents indicated that the information on housing is not easily located.
- Housing choices are influenced by various factors including if students are able to live at home with family, or if they want to share accommodation or live alone. Although the majority of students did not experience any

housing issues, those with fixed or limited income faced more challenges with housing and rent, cost of living, student loan access, tuition fees, obtaining or being able to work and seeking assistance with these challenges.

- Although information on housing, services and supports existed in different places, knowing where and how to access the information was identified as a problem by many students, service providers, Faculty staff and student association representative. Housing and service information needs to be broadly disseminated in handbooks for students and posted in more locations accessed by all students.
- Tuition fees were viewed as high by majority of study participants. As tuition fees increase, there is a likelihood of negative impact on all students but particularly those with fixed or limited income to pay for all their needs.
- Dual responsibilities exist concerning student housing and other issues. Post-secondary institutions need more student-centred policies and values to support students, process for addressing student housing and supports, and ensuring information and services are made known and available for students to access easily. Students need to take some responsibility for seeking information and assistance, or letting someone know within Faculties or student services of their needs and urgency for assistance.
- Institutions need to address other challenges including more affordable housing on campus, identifying students at risk and providing more funds for supports as well as policies that express student-centred values.

DISCUSSION

To answer the original research questions posed, a single case embedded study design was selected in which mixed and multiple methods were incorporated including student surveys and interviews, document and website information analysis and institution informant interviews (Yin, 2009; Yin, 2012). The data from these three sources were integrated for common thematic analysis and interpretation. Through the integration and resulting

triangulation of the student survey and interview responses and document analysis results with the institution interviews shown in Table 3, common themes emerged, supporting specific premises about how the institution managed student homelessness and related issues, as well as identifying gaps or improvements needed in communication of relevant information and service provision for students (Johansson, 2004).

For example, the triangulated data encourages more holistic deductions regarding available and accessible housing and related information and services or supports as well as gaps or improvements in how things are communicated and accessed (Johansson, 2004). When looking at the general frequencies or percentages of student survey responses, one could rationally conclude that the majority of students did not have a problem with housing or related issues. However, the student interviews, although few in number, clearly challenged this narrow thinking and encouraged the examination of the entire survey responses. Clearly about 60% of students' perceptions from surveys and interviews added details about the difficulties they encountered in accessing information and supports they needed. As was expected, the institution data showed some contrast to what students said about information, services and supports not being available or easily accessible to them. The analysis of document and website information revealed relevant housing, financial, service, supports and other information were available for students and staff, and accessible on various campus, faculty and student websites. So, there was an obvious disconnect between what actually existed for documents and website links and the knowledge and skills of students to easily access the information and services they needed. Suggestions were made to enhance student awareness of information links and service provider contact information, along with providing students with a "buddy" to help them navigate the campus, websites and services. Student handbooks with all this information to be provided during orientation, was another suggestion.

The interviews with the 15 informants provided key insights to the realities of institutional knowledge and management of student issues with housing, finances, food security, information access

and use, and other considerations impacting their studies and livelihood. It was clear from the discussion of the student survey statistics, that interview participants were surprised at the number of students potentially at risk or actually having housing and finance problems to the point of being homeless. There was genuine concern for students who were at risk or suffering. Generally, participants were concerned about students' needs being met, and most felt that students needed to have easy access to information and to know who or what services to access. Students also needed to be better prepared and informed regarding what funding was needed or housing arranged before they arrived on campus, particularly international students. Otherwise, the question remains – “who is responsible for personal housing and finances of students once they have been accepted and arrive on campus?” Suggestions alluded to a dual responsibility between student and institution. Faculties on campus could do their part to support the students they accepted into their programs, and provide for students experiencing personal challenges with their housing, finances, food security and other needs. However, students also needed to ask for help from their Faculties, or consider alternative assistance from other campus service providers. In some cases, when issues might be too difficult to resolve or ‘fix’, students must consider their options but perhaps pause their studies until they are better prepared personally.

Relevance of Findings for Post-Secondary Institutions, Students and Policy Implications

As a start, student vulnerability to poverty and homelessness must be acknowledged in post-secondary institutions. Based on this study, an adapted description could be ‘students, aged 18 or older, accepted into and attending a post-secondary institution, living independently of or rotating among family, relatives, friends or others, and are from urban, rural and international settings, and experiencing personal challenges with one or more of personal finances, accommodations, food, discrimination, health (including physical and/or mental health, and addictions), social supports, language and culture, or other personal issues, are considered to be at risk or vulnerable to crisis.’

With this acknowledgement comes the acceptance for making adjustments to institutional policies, roles and responsibilities. However, the campus faces many challenges to manage. First and foremost is balancing the campus budget. If the campus faces budget cuts, the impact is often felt in other areas including the provision of supports and services to students when they need it most (Berg-Cross & Green, 2010). The campus must have a priority back-up plan to assist students in need. Second, the campus must evaluate and improve on the way in which it presents and promotes information and services to students and prepares its Faculties or service providers to prevent and/or manage student crises. The campus is a community with obligations to inform its ‘residents’ about assistance and services available (Hallett, 2010). Centralization of relevant document and website information, as well as student services would also be beneficial to all campus stakeholders and might alleviate problems students have with accessing information or contacts for services. Joint efforts on education and awareness of potential student issues including housing, finances and preventing potential homelessness or other crises, are needed to ensure students at risk are identified early and their personal needs are met so they have every opportunity to be successful with their studies (Paden, 2012).

Campus improvements are needed in various areas. As a start, study respondents suggested that the campus must consider its student-centred values and priorities along with policies that will support Faculties and students to identify and address student issues effectively. Findings from this study might be helpful in informing some student-centred values, principles and policies for this campus and other post-secondary institutions. There needs to be a clear understanding of how best to coordinate information, services and supports to be easily accessible when needed by students or service providers on campus. Figure 1 (Appendix) proposes conceptual framework based on the translation of the individual and integrated findings embedded within this case study (Yin, 2012; Johansson, 2004). What this figure suggests is that information, services, referrals, and networks (i.e. families, friends, relatives, community organizations or religious institutions, faculty

members, others) be coordinated or centralized, and integrated for students, so those that are appropriate for the student's needs can be efficiently selected, coordinated for easy navigation by the student and implemented (represented by the upside down triangle) to enhance the student's capacity to self-monitor and seek help or assistance as needed. At the same time, the campus staff will also need to link with these same components to assist students through the process. Some students may require case management approaches depending on the extent of their issues or problems, and needs. This type of centralization and integration supports easier implementation. It will require joint efforts of the campus community and students and their families or other networks. Roles and responsibilities for the campus and students need to be clearly defined, promoted and monitored.

Next, a means for ensuring integrated efforts and supports for students, particularly those identified as vulnerable or at risk, would be for campus administration to put student issues on relevant meeting agendas of existing campus committees, or set up an advisory committee consisting of key stakeholders including student association representatives and service providers, who can inform the campus administration and provide some insights on feasible or reasonable joint efforts and strategies, and potential policies or procedures (Tucker, 2011). Strategies for identifying and providing services to students as prevention or early-on risk identification are warranted. These may include recommendations to change the way in which students are provided orientation, information, and guides to services, as well as changes to the funding and support for services on campus, including counselling services.

Supporting off-campus housing and services for students will likely require further discussion including consideration of public-private partnerships (Sanseviro, 2010) and student housing co-operatives (The Co-operative Housing Federation, 2013). Provincial government ministries responsible for post-secondary education must become more engaged in the discussions concerning funding and other challenges faced by post-secondary institutions in educating and preparing the diversity of students for the future labor force and leaders.

Finally, ongoing evaluation of existing programs and changes are needed to assess their effectiveness in addressing issues and risks. A study within five years is needed to see if any changes resulted from sharing the findings of this study with campus stakeholders including student and campus administrators.

CONCLUSION

This single case embedded study offers unique insights into post-secondary campus student-centred information, services and supports – how they are provided and how they should be more effectively provided. As a result of the triangulated data from students, information sources and websites, and institution informants, a conceptual theory or framework can be constructed to provide the institution with some suggestions or recommendations for improvements or changes. Figure 1(Appendix) illustrates this conceptual framework for a proposed student-centred approach to campus information, services and supports. A coordinated, integrated student-centred values approach to campus information, student services, referrals and student networks will enhance a student's capacity to either self-manage personal issues or access the right help/services to assist in addressing issues before they become problems. A student-values or student-centred approach means that there is joint responsibility of students, their families or supports, campus services and administration, for ensuring students will have housing, finances, and other personal needs attended to before there is any chance for students becoming vulnerable to poverty and homelessness, temporary or otherwise. This case study will contribute to the literature on post-secondary institutions and higher education from a student-values perspective. Further studies are needed to evaluate the effectiveness of integrated or centralized campus models of information, service provision, referrals, and student networks to enhance students' capacity to self-manage or seek appropriate help as needed.

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APPENDIX-Table 1 Student Survey Results by Question (n=526)

Questions	Responses (%)
Where do you live currently?	
• University Residence	13%
• Not in University Residence	62%
• In Shared Accommodation	30%
• Other	10%
Who do you currently live with?	
• Live alone	18%
• With Parents	23%
• With Spouse and/or Children	20%
• Other Family	13%
• Friends	23%
• Classmates	5%
• Others	12%
Do you pay for your accommodation?	
• Yes	71%
• No	29%
Housing-related expenses per month?	
• 0\$ - \$499	21%
• \$500 - \$999	54%
• \$1000 - \$1499	16%
• \$1500 – \$1999	6%
• \$2000 and more	2%
Experienced any housing-related problems?	
• Yes	32%
• No	68%
What are your housing-related problems?	
• Affordability	23%
• Suitability	13%
• Adequacy	4%
• Others	4%
Do you have anyone to turn to when you are in need of accommodation?	
• Yes	54%
• No	39%
• Not applicable	8%
Do you know where to find assistance for accommodation?	
• Yes	34%
• No	66%
Do you know other students experiencing accommodation problems?	
• Yes	48%
• No	52%
Agree/Strongly agree with:	
• My accommodation affects my physical health	73%
• My accommodation affects my mental health	79%
• Quality of accommodation affects my ability to study	80%
• I have friends I can turn to if I need a place to stay	65%
• I have family I can turn to if I need a place to stay	59%
• I know where to find information on affordable accommodation	30%
Agree/Strongly agree following factors impact on acquiring housing:	
• High Tuition Fees	82%
	73%

• Shortage of affordable accommodation	87%
• Cost of rent	80%
• Cost of living (Food, transportation, clothes)	41%
• Lack of working opportunities	43%
• Lack of information	40%
• Lack of student loans (not eligible, not available)	
Which of the following assistance have you ever used?	
• Food Bank	8%
• Hostel/shelter	4%
• Financial subsidy (emergency plan)	7%
• Family	72%
• Friends	32%
• Other	7%

Table 2 Thematic Analysis of Documents

General Institutional: Student Services & online guides/advice	<ul style="list-style-type: none"> ✓ Dean of Students office – learning resources, supports, fresh start program, specialized support and disability services, Student Access Centre, referral to other campus services: health and wellness; counseling services; recreational activities; diversity support services (aboriginal, international, others); safety and security; spirituality services (Chaplain’s Association); Student Sustainability Service; Career/Life Development ✓ Registrar and Student Awards Office ✓ InfoLink to academic guidance, tutors 	<ul style="list-style-type: none"> ✓ Academic Support Services ✓ Libraries and databases ✓ Financial Assistance (bursaries, emergency funding, student loans, student financial aid information, scholarships and awards) ✓ Campus Food Bank ✓ Transition programming ✓ Specialized support and disabilities (SSDS policy) ✓ Administrative Policy Manual – specific to [Institution] Student Housing Policy
Aboriginal Student Services	<ul style="list-style-type: none"> Mentoring Aboriginal Peers Program (MAPP), housing advice, national websites (Aboriginal Affairs and Northern Development Canada post-secondary student information; federal assistance for Aboriginal students, guidelines and contact information) 	
International Student Services on and off campus	<ul style="list-style-type: none"> <i>International Student Handbook revised each year</i> (PDF) with advice on: preparing to come to Canada; Campus orientation program; e-weekly newsletter; Peer Support Programs; links to national sites regarding: <ul style="list-style-type: none"> ✓ Canadian Information Centre for International Credentials - Postsecondary Education in Canada - International Qualifications Assessment Services; International Education Guides, Student Tools; Resources for Post-Secondary Institutions; Handbook for International Education Administrators. ✓ Council of Ministers of Education Canada – International Education Policy; information on work and study in Canada; off-campus jobs; travel and work in Canada; work permits for international students; tuition; accommodation; other costs of living; and Step 1-2-3 program guide. ✓ Citizen and Immigration Canada - student work eligibility and off-campus work permits ✓ Canada Revenue Agency – Pamphlet 105, Students and Income Tax; scholarships, fellowships, other awards; common tax deductions and credits ✓ Links to International Student documents 	
On campus residence	<ul style="list-style-type: none"> Information on campus - affiliated residences for international students and their families, Aboriginal students, students with disabilities, and others. 	
Student Associations	<ul style="list-style-type: none"> Student services; safe walk advice; funding, housing and other supports 	

(n=20)

Table 3 Integrated Thematic Analyses of Post-Secondary Student Surveys, Interviews and Campus Documents

Themes from Participant Interviews	Student Survey and Interview Results	Document Themes
VULNERABILITY OF STUDENTS		
<ul style="list-style-type: none"> Types of students affected – International, Single, Families Budget considerations; low income Work opportunities; supplement income Lack of planning Impact on studies, burden and quality of life Rental market, landlords Stigmatization 	<p>Canadian citizens & international students; 54% pay \$500-\$999/month; 8% pay \$1500 to >\$2000; Accommodation affects physical and mental health, quality of life and ability to study; 'Student Sub-population needs' & 'awareness'</p>	<p>International student handbook & services on campus; Dean of Students office supports; Faculty supports; Special disabilities support; Aboriginal student services; Student associations information.</p>
HOUSING OPTIONS & CHOICES		
Campus Housing		
<ul style="list-style-type: none"> Expensive Policies Residences – waiting list Safe House Aboriginal House Emergency housing Family versus single Campus services for complaints 	<p>13% live in campus residence; 23% say affordability is one of their housing-related problems followed by suitability (13%) and adequacy (4%); 'Accessing housing information'</p>	<p>Website information on Residential housing; Residence services; Complaint office for residences</p>
Off-campus housing		
<ul style="list-style-type: none"> Students living at home longer Cheaper off campus and outside of city Housing Standards variable; Landlord compliance 	<p>62% live off-campus; affordability, suitability and adequacy are housing issues; 'Accessing housing information'</p>	<p>Student associations have housing rental site information; housing codes; housing registry</p>
Housing Choices- influenced by various factors		
<ul style="list-style-type: none"> Need accommodating housing – Affordable and adequate Within reasonable distance Sharing accommodations 	<p>23% live with parents; 20% with spouse & children; 23% with friends; 30% share a place; factors impacting on acquiring housing: tuition fees (82%), shortage of affordable accommodation (73%), cost of rent (87%), cost of living (80%), lack of working opportunities (41%), lack of information (43%), lack of student loans (40%); 68% did not experience any housing-related problems; 'awareness'</p>	<p>Rental list-serves through student associations</p>
Housing Information		
<ul style="list-style-type: none"> General information on rentals Housing Registry - Not well promoted Standards and Codes – compliance and rights Word of mouth stories (e.g. bad experiences) Student orientation session and package. 	<p>66% do not know where to find assistance for housing; 30% know where to find information on affordable housing; 43% say lack of information impacts on acquiring housing; 'Accessing Housing Information'</p>	<p>As above. International student orientation and package; Peer support programs</p>

STUDENT HOUSING CONCERNS/ISSUES

- International students – Inadequate information; Language
- Bad housing experiences - discussed amongst peers/friends of same culture; Uncomfortable to discuss
- Transit or driving - Distance to campus; time involved
- Inadequate and unaffordable housing
- Crowding – roommates; privacy issues
- Safety of dwelling
- Rent overrides other needs
- Stressful to find affordable housing
- Policies for international students

Factors impacting students: High tuition fees; 23% have affordability issues; 80% cost of living (food, transportation, clothes); lack job opportunities; lack of information; lack of student loans; affordable housing shortage; accommodation affects physical and mental health & quality of life; ‘awareness & ignorance’

Information on websites for all students exist.. International students have handbooks and an office to access for advice. Student work eligibility and off-campus permits are available for international students. Bus passes for students are discounted.

TUITION ISSUES

- Fees high – takes most of income
- International rates higher
- Tuition increases impact students negatively
- Subsidies – emergency funding, bursaries

Tuition fees high (82%) – impact on acquiring housing; 40% say there is a lack of student loans (not eligible or not available)

Academic Support Services for all students; International education guides

COMMUNICATION, SUPPORTS and SERVICES

- Services available on campus to everyone
- Faculty services
- Services listed on website
- Social media communications - challenges
- Supports on campus – funding an issue
- Referral capacity available – identified students are assisted
- Student orientation – orientation package

48% know others with housing problems; 54% have someone to turn to when in need – 72% have family and 32% have friends; 66% do not know where to find housing ; supports used include food bank (8%), hostel/ shelter (4%), and financial subsidy/ emergency plan (7%); ‘support system’

Over 30 different services for students across continuum of needs – food bank, chaplains, counselling, health, residential, others. Website is populated for student services; international office provides translation;

RESPONSIBILITY FOR STUDENT HOUSING

University Role/Responsibility

- Appropriate policies needed
- Need process re student housing and supports
- Faculty and campus orientation for students
- Cannot fix all problems but try
- Information should be readily available and accessible

48% of students know of other students experiencing accommodation problems; ‘importance of support system’

University information and services are directed to students; students have access to information on websites and student offices or Faculties.

Student Role/Responsibility

- Housing - students’ responsibility
- Advocacy
- Family and community unity – supports available
- Culture and ethnic considerations
- Choices
- Financing education and living costs

65% can stay with friends if needed; 59% can stay with family if needed; ‘awareness and ignorance’; ‘importance of support system’

Student Association office and International office have information, provide advice and have handbooks as well as orientation.

INSTITUTIONAL CHALLENGES Housing - Need affordable, adequate, safe housing; Not enough campus residences; who is responsible for student housing?

Housing-related problems: 23% affordability, 13% suitability, 4% adequacy;

Information and services exist on campus websites and offices for students to access.

Students at Risk - Canadian and International students at risk; People do not speak up – student body not easily engaged

82% students said tuition fees were high; 73% said there was a shortage of affordable accommodation; 'importance of support system'

Support System and Funding - Support systems need more money to improve/expand; Need cooperation/collaboration on student housing; No one central place for information or advice

Campus Value, Policy & Changes - Need policies to support students; Need leaders to promote changes; Need student-centred values

Figure 1 Conceptual Framework For a Proposed Student-Centred Approach to Campus Information, Services and Supports.

