STRUGGLING TO MAKE ENDS MEET: LOW-INCOME STUDENTS’ EXPERIENCES NAVIGATING THE OFF-CAMPUS HOUSING MARKET IN SANTA CRUZ

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Housing insecurity is a growing concern at colleges and universities across the United States. In California, stagnant construction, lack of rent control, and limited affordable rental units are among the many factors that constrain the availability of housing (UC Office of the President [UCOP], 2017). Lack of affordable housing is particularly dire in Santa Cruz, California, a city that consistently ranks among the most unaffordable places to live in the United States (Millington, 2018; Richards, 2019). In Santa Cruz County, housing insecurity and homelessness are longstanding issues (Applied Survey Research, 2019).

Nearly two-thirds of California college students identify the cost of food and housing as their largest obstacles to academic success (California Student Aid Commission, 2019). Securing safe, affordable housing is especially difficult for low-income students. Students of color, first generation students, undocumented students, and students formerly in the foster care system also experience high rates of housing insecurity (UCOP, 2017).

To gain a deeper understanding of students’ experiences in Santa Cruz’s off-campus housing market, we convened 30 focus groups with 143 low-income UCSC undergraduate and graduate students. Our goals were threefold: (1) to learn how low-income students navigate the challenges of securing off-campus housing; (2) to identify barriers to stable housing and consequences of housing insecurity; and (3) to amplify students’ recommendations for strengthening campus housing programs and basic needs services.
With near universal consistency, participants described their off-campus housing as substandard and overcrowded. Precarious housing conditions were shaped by intersecting structural barriers (e.g., limited financial resources, racism) and tenant-landlord power dynamics that disadvantage low-income students. Landlords were described as neglecting property maintenance and violating lease agreements, yet still charged market rates or higher. These dynamics contributed to frequent moves and intermittent homelessness. The effects of housing insecurity were multifaceted, undermining health, well-being, and academic achievement. Four key themes emerged in our analysis:

### HOUSING INSECURITY IS PERVERSIVE

The majority of respondents were precariously housed, had limited financial resources, and lacked rental protections. Most lived in overcrowded, substandard, and/or unsafe conditions, and moved frequently.

### LOW-INCOME STATUS AND LANDLORD-RENTER POWER DYNAMICS INTERACT TO SHAPE EXPERIENCES OF HOUSING INSECURITY

Limited financial resources not only restricted affordable housing inventory, but also deepened power imbalances with landlords, rendering students vulnerable to exploitation and encouraging acceptance of substandard conditions. Participants described a wide range of exploitative practices, ranging from inappropriate to illegal.

### THE EFFECTS OF HOUSING INSECURITY ON ACADEMIC PERFORMANCE AND WELL-BEING ARE MULTIFACETED

Respondents described academic challenges, deteriorating health, strained personal relationships, and financial consequences that stemmed directly and indirectly from housing insecurity. To afford rent, participants routinely worked additional hours in paid jobs and/or sacrificed other basic needs.

### INTERSECTING BARRIERS CONTRIBUTE TO HOUSING INSECURITY

In addition to contending with lack of housing in their price range and limited resources for finding housing, respondents also experienced intersecting biases based on economic status, race, gender, and sexuality.

Based on our findings and participants’ suggestions, we offer comprehensive recommendations for reducing housing insecurity among low-income students, including increasing awareness of campus basic needs resources, offering comprehensive renters’ rights workshops, strengthening graduate student support, and partnering with local property owners to develop new off-campus housing opportunities for low-income students.
Background

Housing insecurity is a growing concern at colleges and universities across the United States. Over the past four decades, the cost of living for undergraduate and graduate students has increased by 80 percent (UCOP, 2017). A survey of 86,000 students from 123 U.S. colleges and universities found that 56 percent of respondents were insecurely housed in the previous year (Goldrick-Rab et al., 2018). In another study of nearly 167,000 students from 171 academic institutions, 46 percent of participants had experienced housing insecurity in the previous year (Baker-Smith et al., 2020). Housing insecurity refers to unstable and/or unaffordable housing and encompasses a range of challenges including struggling to find affordable housing, moving frequently, and living in dangerous or overcrowded conditions (Broton, 2020). Individuals experiencing insecure housing may also sacrifice other basic needs (e.g., food) and enter exploitative rental agreements. Housing insecurity also contributes to student homelessness. During the 2018-19 academic year, 12 percent of university students and 14 percent of community college students experienced homelessness (Goldrick-Rab et al., 2018). Another national study found that 17 percent of community college and baccalaureate students were unhoused during the previous year (Baker-Smith et al., 2020).

In California, the housing crisis is a major contributor to the rising cost of attending college (Martinez et al., 2020). Living expenses now exceed tuition at California State Universities (CSU) and cost roughly the same as tuition at the University of California (UC) campuses (i.e., $14,100 for California residents and $43,900 for out-of-state students during the 2020-2021 academic year; Johnson, 2019; University of California Admissions, n.d.). In a survey by the California Student Aid Commission (2019), nearly two-thirds of California college students identified the cost of food and housing as their largest obstacles to academic success. Across the UC system, 33 percent of undergraduate students report experiencing housing insecurity (UCOP, 2017). Eleven percent of CSU students had experienced homelessness within the past twelve months and 5 percent of UC students were homeless at some point during their college enrollment (California Student Aid Commission, 2019; Crutchfield & Maguire, 2019).
Securing affordable housing is difficult across California and this is particularly true of Santa Cruz, California. Due to the large gap between wages and housing costs, Santa Cruz is consistently ranked as one of the most unaffordable places to live in the United States (Millington, 2018; Richards, 2019). According to fair market standards, no more than 30 percent of income should be spent on housing, yet nearly three-quarters of Santa Cruz households exceed this recommendation. Approximately 25 percent of Santa Cruz residents are “extremely rent burdened,” paying at least 70 percent of their income on rent (No Place Like Home, 2018).

Undergraduate and graduate students face significant challenges navigating Santa Cruz’s housing market, where stagnant construction, lack of rent control, and limited affordable, high quality rental units all restrict the available housing stock (UCOP, 2017). While difficulty securing housing in Santa Cruz is widespread, low-income status increases students’ vulnerability to living in substandard, overcrowded conditions and entering exploitative rental agreements. Students of color, first generation students, undocumented students, and students formerly in the foster care system are also at heightened risk of experiencing housing precarity (Broton, 2020; UCOP, 2017).

The negative effects of housing insecurity and substandard housing on academic performance and well-being are numerous. Housing insecurity undermines health, well-being, and academic performance, with poor housing conditions contributing to delayed graduation, mental health challenges, sleep disturbances, difficulties with social integration, and food insecurity (Adams et al., 2016; Crutchfield & Maguire, 2019; Liu et al., 2014; Shaw, 2004; Silva et al., 2017).
STUDY GOALS

National and UC systemwide surveys of housing insecurity provide valuable information about prevalence rates, demographic risk, and academic consequences, but tell us little about the complex, intersecting barriers that students confront or how these challenges are navigated. To obtain a deeper understanding of these issues, focus groups were conducted with low-income UCSC undergraduate and graduate students. Our goals were threefold:

1. to learn how students navigate the challenges of securing off-campus housing
2. to identify barriers to stable housing and consequences of housing insecurity
3. to amplify students’ recommendations for strengthening campus housing programs and basic needs services

METHODOLOGY

PARTICIPANTS

One-hundred and forty-three UCSC students (119 undergraduate and 24 graduate) participated in one of 30 focus groups. Participants ranged in age from 18 to 39 ($M = 23$). First generation and Latinx students were overrepresented relative to the campus population, with nearly half of participants identifying as first generation and 44 percent as Latinx. Participants reported an average monthly rent of $900, often to share a room. Twenty-six percent of respondents had experienced homelessness as a UCSC student. Demographic information is provided in Table 1.

PARTICIPANT RECRUITMENT

Participants were recruited via flyers posted on campus (e.g., bus stops, parking lots), electronically via listservs, and class announcements, and referred to an online screening instrument to determine eligibility. Only students who self-identified as "low income" or "working class" and reported having sought off-campus housing in Santa Cruz were eligible to participate. These students were directed to an online demographic questionnaire that was used to determine focus group assignment and availability. Respondents indicated their preference for participating in identity specific (e.g., students of color, transfer students, graduate students) and/or "general" focus groups.
### FOCUS GROUPS

Focus groups with undergraduate students were co-facilitated by one graduate or postdoctoral researcher and one undergraduate research assistant, while focus groups with graduate student participants were facilitated by one graduate student researcher or postdoctoral researcher. Undergraduate research assistants were trained in focus group facilitation and had personal experience with campus basic needs resources. All focus groups were conducted in a private room on campus and lasted approximately 90 minutes.

Prior to each focus group, respondents gave their consent to participate and completed a brief demographic questionnaire. To maintain confidentiality, participants chose a pseudonym for use during the focus group and were asked to avoid using any real names. Participants were encouraged to share as much or as little about their experiences as they felt comfortable with. They were also reminded that they could stop participating at any time and that their responses would not affect their access to resources or services.

After an icebreaker activity, participants were asked about their housing conditions and experiences in Santa Cruz, interactions with landlords, barriers to finding housing, effects on academic performance and well-being, and use of campus basic needs resources. Participants were also asked to offer housing advice to other students and make recommendations for reducing housing insecurity and strengthening campus basic needs services. Respondents were thanked for sharing their experiences and compensated $50 for their participation.

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### Table 1. Participant Demographics

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total participants</td>
<td>143</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Gender Identity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>86</td>
<td>60%</td>
</tr>
<tr>
<td>Male</td>
<td>45</td>
<td>31%</td>
</tr>
<tr>
<td>Genderqueer/Nonbinary</td>
<td>8</td>
<td>6%</td>
</tr>
<tr>
<td>Transgender</td>
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<td>1%</td>
</tr>
<tr>
<td>Unanswered</td>
<td>3</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Social Class</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low-Income</td>
<td>77</td>
<td>54%</td>
</tr>
<tr>
<td>Working class</td>
<td>44</td>
<td>31%</td>
</tr>
<tr>
<td>Lower middle class</td>
<td>18</td>
<td>13%</td>
</tr>
<tr>
<td>Middle class</td>
<td>3</td>
<td>2%</td>
</tr>
<tr>
<td>Upper middle class</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Upper class</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Unanswered</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Race and Ethnicity</strong></td>
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<td></td>
</tr>
<tr>
<td>African American/Black</td>
<td>11</td>
<td>7%</td>
</tr>
<tr>
<td>Asian/Asian American/Pacific Islander</td>
<td>27</td>
<td>19%</td>
</tr>
<tr>
<td>Native American and Alaska Native</td>
<td>7</td>
<td>5%</td>
</tr>
<tr>
<td>European American</td>
<td>60</td>
<td>42%</td>
</tr>
<tr>
<td>Hispanic/Latinx</td>
<td>59</td>
<td>41%</td>
</tr>
<tr>
<td>Native Hawaiian and other Pacific Islander</td>
<td>4</td>
<td>3%</td>
</tr>
<tr>
<td>Other</td>
<td>8</td>
<td>6%</td>
</tr>
</tbody>
</table>

*Participants were invited to select multiple racial and ethnic identities. For this reason, some percentages are greater than 100.*
All participants received a resource guide of relevant campus and community services.

**ANALYSIS**

Focus groups were audio-recorded and transcribed by a team of undergraduate research assistants. After reading a subset of transcripts, we developed a coding framework to analyze participants’ perceptions of the housing market, descriptions of their landlords and housing conditions, strategies for finding housing, barriers to access, consequences of housing insecurity, resources utilized, and recommendations. Our coding strategy was both deductive and inductive.

Two trained undergraduate research assistants coded each transcript via Dedoose, a qualitative analysis software program. Coders’ responses were compared, with inconsistencies resolved by the first author. Thematic analysis (Braun & Clarke, 2006), a method for classifying, analyzing, and reporting patterns within qualitative data, was used to collapse and reorganize codes into overarching themes and subthemes.

### Table 1. Participant Demographics (cont.)

#### Year in School

<table>
<thead>
<tr>
<th>Year</th>
<th>Count</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
<td>Frosh</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>Sophomore</td>
<td>8</td>
<td>6%</td>
</tr>
<tr>
<td>Junior</td>
<td>38</td>
<td>27%</td>
</tr>
<tr>
<td>5th year or above</td>
<td>61</td>
<td>43%</td>
</tr>
<tr>
<td>Unanswered</td>
<td>2</td>
<td>1%</td>
</tr>
</tbody>
</table>

#### Transfer Student Status

<table>
<thead>
<tr>
<th>Status</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer student</td>
<td>40</td>
<td>28%</td>
</tr>
<tr>
<td>Non-transfer student</td>
<td>101</td>
<td>71%</td>
</tr>
<tr>
<td>Unanswered</td>
<td>2</td>
<td>1%</td>
</tr>
</tbody>
</table>

#### EOP Status

<table>
<thead>
<tr>
<th>Status</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>EOP student</td>
<td>72</td>
<td>50%</td>
</tr>
<tr>
<td>Non-EOP student</td>
<td>66</td>
<td>46%</td>
</tr>
<tr>
<td>Unanswered</td>
<td>5</td>
<td>4%</td>
</tr>
</tbody>
</table>

#### Financial Aid

<table>
<thead>
<tr>
<th>Status</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receives financial aid</td>
<td>128</td>
<td>90%</td>
</tr>
<tr>
<td>Does not receive financial aid</td>
<td>12</td>
<td>8%</td>
</tr>
<tr>
<td>Unanswered</td>
<td>3</td>
<td>2%</td>
</tr>
</tbody>
</table>

#### Employment Status

<table>
<thead>
<tr>
<th>Status</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently employed</td>
<td>98</td>
<td>69%</td>
</tr>
<tr>
<td>Not currently employed</td>
<td>44</td>
<td>31%</td>
</tr>
<tr>
<td>Unanswered</td>
<td>1</td>
<td>1%</td>
</tr>
</tbody>
</table>

#### Housing Status

<table>
<thead>
<tr>
<th>Status</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lives on campus</td>
<td>20</td>
<td>14%</td>
</tr>
<tr>
<td>Lives off campus</td>
<td>122</td>
<td>85%</td>
</tr>
<tr>
<td>Unanswered</td>
<td>1</td>
<td>1%</td>
</tr>
</tbody>
</table>
With near universal consistency, participants described their off-campus housing as substandard and overcrowded. Precarious housing conditions were shaped by intersecting structural barriers (e.g., limited financial resources, racism) and tenant-landlord power dynamics that disadvantage low-income students. Landlords were described as neglecting property maintenance and violating lease agreements, yet still charged market rates or higher. These dynamics contributed to frequent moves and intermittent homelessness. The effects of housing insecurity were multifaceted, undermining academic performance, health, and well-being. Four key findings emerged in our analysis:

1. **HOUSING INSECURITY IS PERVERSIVE**

2. **LOW-INCOME STATUS AND LANDLORD-RENTER POWER DYNAMICS INTERACT TO SHAPE EXPERIENCES OF HOUSING INSECURITY**

3. **THE EFFECTS OF HOUSING INSECURITY ON ACADEMIC PERFORMANCE AND WELL-BEING ARE MULTIFACETED**

4. **INTERSECTING BARRIERS CONTRIBUTE TO HOUSING INSECURITY**

We discuss each theme separately, however, they frequently co-occurred and intersected to exacerbate housing insecurity. To minimize the risk of student identification, direct quotes are shared using researcher assigned pseudonyms rather than those selected by participants.
The majority of respondents described their off-campus housing as structurally unsound, overcrowded, legally tenuous (e.g., not signed onto lease agreements), and/or posing threats to safety and well-being. Housing conditions were overwhelmingly characterized as substandard and poorly maintained. Black mold, insect and rat infestations, faulty electrical wiring and plumbing, leaky roofs, lack of insulation, and broken appliances were frequently mentioned. For example, Emma (Latinx, female undergraduate) shared:

*We didn’t have smoke alarms anywhere in the house until last month. There’s black mold in all the bathrooms. The heater doesn’t work. Our dishwasher doesn’t work. We can’t use any of our pantry space because there’s rat poop everywhere, and we’ve had an exterminator come several times [but] we still have rats.*

Emma’s experience was far from unique. Other participants described their housing as “super nasty and dirty,” “ready to fall apart,” “scraping the bottom of the barrel,” “definitely dangerous to live in,” “like a scary house from a movie,” and “a dump.”

Substandard conditions were exacerbated by overcrowding. To lower their share of rent, low-income respondents frequently “doubled” or “tripled” up, living with more roommates than their leases permitted. Common strategies included sharing a single bedroom with three other people, partitioning shared spaces to create bedrooms, or living in closets, garages, sheds, attics, and laundry rooms. The following four descriptions illustrate strategies used to lower rental costs:

*I still hadn’t found housing a month before school started, so I settled into this space that I found on Craigslist. It was the master bedroom closet, but it was big enough to fit a twin sized bed and a desk and five steps of walking space.*

*In terms of space, there really isn’t any. I live with four people in one bedroom and one loft. The only bathroom in the house is in the bedroom. We can’t even close the [bedroom] door…but we knew need[ed] the place so that we could go to school.*

- Sandra, Asian American, female undergraduate

- Julian, Asian American, male undergraduate
At one point, there were 15 people living in our house...in six bedrooms. We also have a tent dweller in our backyard right now and someone’s going to be living in our driveway [soon].

- Victor, mixed race, male undergraduate

[My place] is only affordable because we have 5 extra people off the lease living there. Every room that is a double should be a single and we have a girl living in the garage. She’s paying over $500 to live in this garage with no insulation [or] heating.

- Emma, Latinx, female undergraduate

Facing financial constraints, a highly competitive housing market, and few affordable alternatives, many participants felt that they had to accept these living conditions.

Homelessness is increasingly documented among college students (Crutchfield & Maguire, 2019) and was pervasive among our respondents. Over one-quarter of participants reported being unhoused at some point during their enrollment at UCSC, typically living in hotels, sleeping on friends’ couches, camping in the woods, and living in vehicles. Although most periods of homelessness were relatively brief, typically lasting a few days or weeks, other episodes were a year or longer.

Although high rent was the most common cause of housing insecurity and homelessness, other sources were also cited.

For example, reduced housing guarantees to Educational Opportunity Program (EOP) students was a source of housing insecurity and in one case, homelessness. Despite being an EOP student with an on-campus housing guarantee, Nicholas, a Latinx, male undergraduate student, unexpectedly learned at the beginning of the school year that he not did not have housing. The consequences of this administrative error were devastating:

I didn’t look for any spots off-campus because I was convinced that I was going to live on-campus with my friends. At that point, it was too late to find a group. Luckily, my friends let me keep my stuff at their apartment. I just roamed around...slept in the library. I did that all sophomore year.

Other students lived in their vehicles due to high housing costs. Some students bought vehicles with the intent of living in them. For instance, George (European American, male undergraduate) lived in a converted Subaru and had slowly grown accustomed to “that way of life,” but also acknowledged that “getting affordable off-campus housing was [not] a viable option.”

Among students living in their cars, university police and local law enforcement were consistently identified as threatening their safety and stability. Liam, a European American male undergraduate, described campus police as “the only genuine obstacle” he faced while living in his car and believed that “a lot of people would be more secure if there was a safe parking program on campus.”
After being “pushed into homelessness” when their apartment building was sold to a fast food franchise, Devon (Asian and Pacific Islander, non-binary undergraduate) experienced constant police harassment while living in their car and described the police as their biggest obstacle to feeling safe. Following these experiences, housing security was no longer among Devon’s goals because they recognized that “the circumstances will still be difficult, regardless of [whether] I am housed or not.”

Episodes of homelessness were also common among graduate students. After cycling between friends’ homes for two months, living out of his van for seven months, and interviewing with 14 potential landlords, Richard (European American, male graduate student) finally secured a place to live. However, fear of being unhoused remained and he continued to “drag this big [van] around just in case something terrible happens.” Leslie also feared losing her housing:

_I had a situation where my landlord sold the place once my lease was up, so I had no place to live for almost 8 weeks. I spent nights in my car, I stayed at friends’ places when I could, but I felt like I was being a burden. That was a really scary time for me. That is why I am in my current place, which is more expensive. I was really desperate and I could not be selective at that point. I am scared to move because I don’t know if I will find a [place] again, and I don’t want to go back to [being homeless].__

- Leslie, European American, female graduate student

Similar to Leslie’s experience, Ben (Asian, male international graduate student) chose to “sign up for housing that was practically unaffordable” in the hopes of avoiding future episodes of homelessness. When no one selected him as a tenant, he spent three nights sleeping in his car.

Uncertainty surrounding lease renewals was a common source of stress and homelessness among graduate student participants. Although Angel, a European American genderqueer graduate student, had never been formally evicted, they were pushed out “5 or 6 times” by landlords who waited until the lease was almost up before deciding not to renew. Consequently, Angel was unhoused multiple times while searching for a new place to live. Skyrocketing rents, landlords’ substantial control over lease agreements and renewals, and last-minute decisions to sell properties all heighten low-income students’ risk of housing insecurity.
Low-income status and power imbalances in tenant-landlord relationships interacted to shape students’ housing experiences. Limited financial resources not only restricted affordable housing inventory, but also deepened power imbalances with landlords, rendering students vulnerable to exploitation and encouraging acceptance of substandard conditions. Participants described a wide range of exploitative practices, ranging from inappropriate (e.g., restricting the use of kitchens or utilities, pressuring tenants to sign leases without reading them) to illegal (e.g., misrepresenting home listings, violating lease agreements). Neglecting property maintenance and violating renters’ privacy were the most frequently cited landlord concerns. Very few participants had the resources or familiarity with tenants’ rights to report violations, and many feared retaliations.

Participants who notified landlords with housing concerns were frequently met with halfhearted replies, long response times, and denial of responsibility. When Samantha (Latinx, female undergraduate) discovered black mold in her apartment building, her landlord told her to “wipe it off with Clorox wipes” rather than address the mold’s origin. Similarly, after PG&E determined that a broken circuit breaker had caused a four-day power outage, Elijah, an African American, male undergraduate, and his roommates had to “almost beg” their landlord to replace it. Two respondents who lived together reported that their landlord put “a trash can under the hole” and “a tarp on the roof” when their ceilings were damaged by heavy rains. Similarly, Kendall, a mixed race, nonbinary undergraduate, explained, "In my house, things were constantly broken or breaking- the heater, the dishwasher, the ceiling. The landlord would [eventually] do something, but it would be so difficult. She doesn’t really want to spend money to send someone over."

Given this limited responsiveness, participants carefully weighed the benefits of asking for repairs versus the potential risks (e.g., strained relationships, eviction). Kendall and their housemates’ relationship with their landlord deteriorated after reporting needed repairs. “We could tell that our relationship with her was getting kind of tense...[it’s] so strange that landlords don’t want to do anything to help you with your house that they’re renting to you.”
Participants prioritized only the most pressing concerns (e.g., plumbing issues, rats) while enduring "less serious" issues (e.g., broken appliances). As Travis (Latinx, male undergraduate) explained, "There's always a lot of problems. You have to pick one or two to make sure that [the landlord] takes care of that. Otherwise, they are never going to get around to fixing any of the problems." Other participants expressed reluctance to share any concerns with landlords, fearing retaliation, increased rent, or eviction. Chris (Latinx, male graduate student) shared, "I don't even report [problems] to the landlord because I've heard that if you do, the rent will increase dramatically. I'm just riding it out until I can't." Ultimately, fear of losing their housing discouraged students from bringing up issues that compromised their comfort and safety. As James (Pacific Islander, male undergraduate) surmised:

"There's a recurring trend of distant landlords who created a living space [without] the right utilities, or all the things you need to make a household run. [The] absolute bare minimum. And then they have the audacity to charge market rate for rent.

As with repair requests, occupancy violations jeopardized students' housing. To avoid detection, Melissa, a Latinx, female undergraduate, hid when her landlord visited. Similarly, Logan (European American, nonbinary undergraduate) and their roommates had to "hide a bed, hide a person, hide all their stuff" at a moment's notice.

Students who were not identified on the lease were the most precariously housed. Without the protections afforded by a lease, renters have little recourse against unfair treatment, are likely the first people kicked out if issues arise, and lack references for future rentals. For instance, Hailey (African American, female undergraduate) shared:

I'm one of the people not on the lease, and I share a single with my friend... [There are] two people living in the closet, [and] there was a situation where someone else was trying to kick [them] out, so there was a lot of tension. The person who wasn't comfortable with people living in the closet said, 'It doesn't even matter [because] you're not on the lease.' That was anxiety provoking for me and my roommate because we're [also] not on the lease... But thankfully I have a place to stay.

In spite of these difficult conditions, Hailey was grateful to have housing. Similar sentiments were echoed across our focus groups. Although participants recognized that their own circumstances were substandard or overcrowded, they also knew of countless others in more precarious situations.

In other cases, landlords were not only aware of overcrowding but complicit in working with tenants to maintain the appearance of legality, ostensibly so that they could continue to collect high rents. For example, Bryce (Asian American, male undergraduate) shared:
Many participants characterized their local landlords as “sketchy,” “shady,” or “fishy.” Experiences that elicited these characterizations included landlords who charged for facilities that were unavailable (e.g. washing machines, dishwashers), withheld security deposits, threatened to provide poor referrals to students’ future landlords, pressured students into signing lease agreements, restricted the use of utilities after certain hours, coerced students to provide unpaid childcare, refused to properly clean or repair damages from previous tenants, and generally treated students with disrespect and condescension.

Reports of unannounced visits by landlords stood out as one of respondents’ most common complaints. As Amy, a European American, female graduate student, observed, “Landlords feel entitled. They wouldn’t give me warning before coming into my room or my space.” These visits, which violate California’s requirement that landlords provide 24-hour notification of their intent to enter a unit (Tobener, 2019), were particularly risky for students living with “extra” roommates. Some landlords were described as repeatedly entering respondents’ homes unannounced and/or engaging in inappropriate surveillance of the property (e.g., “creep around the house for weeks”), but would “act like it wasn’t a big deal.” Angela’s (mixed race, female undergraduate) description of her friend’s experience highlights landlords’ upper hand and sense of entitlement:

My friend specifically requested that her landlord give her a heads up when he was planning on coming in to fix things. He didn’t obey that request. [One time], he barged in early in the morning when she had just gotten out of the shower. Her bedroom had a glass window. She was basically completely naked and he’s scoping [around]. He’s not there to try to fix anything, he’s just there being nosy. When she called him out on it, he ended up evicting her. [He insisted] that it was his space and he could do whatever he wanted.

Technically [our house] is illegal. There’s an office that was converted into a bedroom, and I live in the garage with one of my friends. There are eight people who live in my house and that’s the only reason we can all afford to live there. We had to get it inspected at the beginning of the school year and our landlord showed up, one of the only times we’ve ever seen him, and he helped us move the beds out of the garage and make it look like no one was living there…so we could keep the house.
This interaction is notable not only for its breach of privacy, but also the negative repercussions of asserting tenants’ rights.

It bears noting that female respondents discussed privacy and safety violations more frequently than male participants. For example, Michelle’s (Latinx, female undergraduate) landlord not only specified “women only” in his rental ads, but also required photographs as part of the rental application.

Other women participants described illegal behaviors:

_I had a friend, she lived [in] a house full of girls, and the landlord had cameras in his house. They found [cameras] in the bathrooms and rooms, so then it made sense to them why he would only [rent to] girls. He would say, ‘Oh, I would only get girls so you feel safe.’ That was really sad and scary._

- Paulina, Latinx, female undergraduate

Nicole (Latinx, female undergraduate) similarly explained that her landlord “boldly stated that he only wanted [to rent to] girls.” Having heard “terror stories” about landlords who had cameras in the house, she “did not feel safe in that environment at all.”

Nonbinary participants also reported feeling disempowered in interactions with landlords, heightening their housing insecurity. For instance, Logan explained that their landlord tried to “get the house out from under [them]” after the male-identified housemates moved out:

_Now the landlord doesn’t like us because we are a group of queer and trans [people]. I think that’s part of the reason that he wants to get rid of us. I’m lucky to have this spot, but I don’t know... what’s worse, having to jump around, or [dealing with] that?_

Similarly, Alejandra, a Latinx, female undergraduate student, observed:

_I was living with [someone] who was nonbinary and had a lot of piercings. My landlord would ask me about this housemate specifically, and kind of talk shit about them. He asked me if I felt uncomfortable [around them]... like he wanted to get rid of this housemate [and wanted] me to give him an excuse [to evict them]._

These experiences highlight how power imbalances between landlords and renters undermine students’ safety and well-being in their homes, particularly among female-identified and nonbinary students, as well as point to a need for increased education and advocacy regarding renters’ rights.
**MULTIFACETED EFFECTS**

Living in unaffordable, overcrowded, and/or unsafe conditions negatively affected participants’ well-being. Respondents described academic challenges, deteriorating health, strained personal relationships, and financial consequences that stemmed directly and indirectly from housing insecurity. To afford rent, participants routinely worked additional hours in paid jobs and/or sacrificed other basic needs (e.g., food, utilities, transportation, textbooks, self-care), further compromising health and academic performance (Adams et al., 2016; Silva et al., 2017).

**SACRIFICING BASIC NEEDS**

Given the unaffordability of Santa Cruz’s housing market (Millington, 2018), nearly all participants made sacrifices to pay their rent. For Quinn, an African American, female graduate student, having to choose between paying rent and other basic necessities felt like “robbing from Peter to pay Paul.” Going without toiletries, not purchasing required textbooks, not paying utility bills, and skipping meals were among the most commonly mentioned strategies. Food insecurity, which means having limited or uncertain access to regular, nutritious meals, is common among college students as a result of high housing costs (Martinez et al, 2020). Describing these challenges, Trent, a mixed race, male graduate student, made ends meet by “endlessly cutting the [food] budget until there’s almost nothing left.” In the trade-off between housing and food, Connor, a European American, male undergraduate prioritized food because he was “willing to take lower standards of living…to be able to eat consistently.” He was unhoused when he participated in this study.

Due to the high costs of housing, other participants could not afford to purchase course materials, instead relying exclusively on library reserves and readings posted online. As Michael (European American, male undergraduate) explained, “I don’t use any of my financial aid for school [materials]. It all goes to rent, all to rent.”

Many participants reported spending long hours in paid employment to make rent, often at the expense of academic performance, sleep, and well-being. James’ (Pacific Islander, male undergraduate) prioritization of paid work illustrates this dilemma:

*To pay rent, I needed to work three jobs because financial aid wasn’t cutting it. So, I was spending 10 hours of the week [working] in the dining hall, 10 hours interning,*
another 10 to 20 hours doing note-taking work, all while trying to balance my class schedule. You have to think...What am I going to cut? Am I going to cut sleep, or am I going to skip a meal? What am I going to do in order to make rent?

Less common, but perhaps more troubling, were delayed medical procedures and treatments. Patricia and Stacy, both European American, female undergraduates, required regular therapy and medication but could not afford either due to high housing costs. As a graduate respondent shared:

*I tend to put off medical expenses. I’m supposed to make all these appointments with specialists for some of my health conditions and I just don’t. I finally got some dental work done that I really needed but that was $1,500 after insurance.*

- Angel, European American, genderqueer graduate student

I’m not going to have a conversation [with my landlord] like ‘Please don’t ever call me a lady, I don’t like that, that’s not how I identify.’ I already know that he is not going to understand. Compromising your own identity is very uncomfortable, but what’s more uncomfortable: having housing, or accepting a certain level of invisibility?

Sexual harassment is common among female-identified renters, particularly low-income women, and this was true of our respondents (Reed et al., 2005). One student described "tolerating" sexual harassment because she could not afford to "kick out" the offending housemate:

*When I first moved off campus, we needed another person in order to afford rent. The person that was interested was a man that I really didn’t like or get along with. He ended up sharing a room with me, and he started sexually harassing me. He put a camera in the room to watch me undress. Allowing him to live with us to save money was probably the biggest regret of my life. When everybody found out, nobody wanted him living there anymore, but we didn’t kick him out because we couldn’t afford rent if he moved out.*

- Julie, Latinx, female undergraduate

These examples are indicative of the many sacrifices that low-income students make to afford housing in Santa Cruz County.
Stress, anxiety, and depression were frequently cited outcomes of housing insecurity. Powerfully illustrating psychosocial correlates of substandard housing, Anthony, a Latinx, male undergraduate, shared:

*When it’s 39 degrees inside your house, it just constantly reminds you how little money you have, how little you can afford. That is stress that you take with you the rest of the day. When you get home at night and your home isn’t nice and warm, it’s freezing again...it’s incredibly stressful. Instead of your house being somewhere where you can decompress, it becomes something that constantly reminds you of the fact that you cannot afford to live in this city.*

Other respondents described feeling constantly “drained” due to the omnipresent housing concerns. This anxiety was manifested by nausea, fatigue and shakiness, and difficulty concentrating. Overcrowded living conditions also heightened stress and anxiety, as described by Karla (African American, female undergraduate):

*Home is supposed to be the one place that you are not really stressed...the one place that you can actually relax. Some people get anxious [being around] a lot of people. Having too many people in one place can also [contribute to] food insecurity, because you’re not able to store your own food. Overcrowded [housing] is really anxiety building.*

Respondents with mental health concerns were especially hard hit, with the stress of negotiating off-campus housing exacerbating existing health concerns. Ethan (mixed race, male undergraduate) explained:

*As someone who’s always had really bad depression and anxiety, to the point of having multiple hospitalizations, it’s really hard to maintain grades when finances are literally always on your mind. I’m dreaming about money. I wake up and I immediately think, ‘How am I going to survive? What am I going to do today so that I ensure my survival?’ It really takes a toll on you, mentally and emotionally.*

UCSC students report higher levels of anxiety, depression, and/or substance use than students at other UC campuses (Student Success Equity Research Center, 2019). Housing insecurity and housing costs may contribute to the prevalence of these mental health issues.

Housing insecurity also exacerbated the pressures facing first-generation students (Azmitia et al., 2018). For Stacy, a European American, first-generation undergraduate, “maintaining this façade of ‘everything is fine’” was important because she did not want to burden her parents with her housing problems.
Danny, a first-generation, Latinx undergraduate, described having “multiple breakdowns” due to the pressure they felt to “honor” their family’s sacrifice by succeeding academically. Guilt related to academic achievement and familial sacrifice contribute to increased mental health challenges and academic difficulties (Covarrubias et al., 2019; Covarrubias et al., 2014; Hodge, 2010).

Physical well-being was also compromised, with black mold standing out as a major source of recurrent illness among participants and their housemates. Black mold is a common problem among renters, especially among low-income Californians (Burks, 2016), and is associated with asthma as well as other health issues. This student’s experience was widely shared:

We’ve had to pull furniture away from the wall because the floor is all covered in water. The carpet’s soaked. The furniture has mold on the back of it. We had the [same] problem with our bath tub. These are probably things that the landlord should do something about. It’s probably why we keep getting sick and we can’t get better. It’s never dry.

- Patricia, European American, female undergraduate

Although most students we spoke with were currently housed, a small number were unhoused when the focus groups were conducted. These respondents voiced a broad range of well-being and safety concerns, including limited resources to meet basic needs (e.g., a safe place to sleep, access to refrigeration and food storage, places to shower), stigmatization related to homelessness, social isolation, and harassment by city law enforcement and university police. Students who live in cars, campers, and tents are an under-acknowledged population, and their numbers may be rising. For instance, Slug Support reported that emergency housing requests doubled between Fall 2016 and 2017 and doubled again between Fall 2017 and 2018 (Ibarra, 2019). The needs of these students must be addressed.

Connor, a European American, male undergraduate, characterized the stigma and isolation he felt as an unhoused student as “more of an issue than the actual standard of living itself.” Relatedly, Cody (European American, male undergraduate) described his mental health as harmed by police harassment and feeling unwelcome from housed Santa Cruz residents. Devon, an Asian and Pacific Islander, nonbinary student, shared:

It is very apparent that even though [homeless students] are trying to support each other… there is a sense of shame and stigma around homelessness and being poor, and not having the conventional lifestyle that
everyone has. We don’t feel like we are part of this institution because of our living situations. The refusal for the universities to acknowledge that there are homeless students is definitely part of this isolation that we all feel. It is so difficult to say that you are homeless and a student, and that you are trying to pursue your education, and still be engaged in the community. Housing affects your overall well-being, every aspect of your life.

Overall, our findings are consistent with previous research (Liu et al., 2014; Shaw, 2004) documenting the negative effects of housing precarity on health and well-being.

### ACADEMIC CONSEQUENCES

Housing insecurity, coupled with health issues and long hours of paid employment, negatively affected respondents’ academic performance, as evidenced by missed classes, disappointing exam scores, failed classes, incomplete coursework, and academic probation, sometimes for multiple quarters. Paulina’s (Latinx, female undergraduate) struggles powerfully illustrate the multifaceted consequences of housing insecurity on students’ well-being and academic performance:

**Last quarter, I failed my classes because I got a letter [saying] I was going to get kicked out [of my apartment] during finals week if I didn’t pay $1,000. That was really stressful, and I’ve been going through it every quarter. My grades aren’t great, they’re not even good...there’s a chance that I might not even be able to finish [school] because of housing.**

Similarly, Nicole (Latinx, female undergraduate) described the stress associated with losing her housing as exacerbating her depression to the point that her academic performance suffered so greatly that she was placed on academic probation. Unsurprisingly, spending time searching for housing and/or engaging in paid labor was frequently prioritized over academics. Some respondents reported dropping classes altogether to search for housing. Other respondents, such as Elizabeth, a Latinx, female undergraduate, held multiple jobs to pay their rent. She worked three jobs and described her demanding schedule as “an ongoing cycle that never ends.” In practice, this meant that Elizabeth rarely started her coursework before 10:00 p.m. and did not sleep until 3:00 a.m., if at all. Similarly, Diana, a Latinx, female undergraduate, explained:

**Rent is so high that I cannot afford to stop working. I wish I could dedicate more of my time to school, so I can get the grades that I want. But that is not an option for me. If I work less, that means I get paid less, which means that I can’t live there and can’t go to school.**
Several participants also described low-income status as an academic disadvantage. These respondents were acutely aware that their more affluent peers prioritized their studies, while they concentrated on earning money for rent. Anthony, a Latinx, male undergraduate, shared:

*I work every second that I’m not in class. It really takes a toll on my school work. Talking to other students who are more financially stable, [who] can spend the entire weekend [studying]... it’s just not possible when you can’t afford rent every month.*

Similarly, a respondent who lived in his vehicle described constantly comparing his situation to that of his financially secure classmates who could “perform at a normal academic level” because they were not worried about finances or stable housing.

Among graduate student respondents, academic consequences of housing insecurity included difficulty meeting department milestones (e.g., advancing to candidacy), decreased time for research, and limited time for undergraduate mentoring. As a consequence, research was regarded as a “luxury” and academics suffered.

**LIMITED RESOURCES, FINANCIAL BARRIERS, AND DISCRIMINATION CONSTRAIN HOUSING OPTIONS**

University students face multiple intersecting challenges when seeking off-campus housing. Age and lack of experience meeting and negotiating with landlords is a common obstacle for many traditional-age college students. However, low-income students must contend with additional barriers, including lack of housing within students’ price range and limited resources for finding housing. Respondents also experienced intersecting discrimination based on economic status, race, gender, sexuality, and international status. Financial disadvantages were particularly apparent when respondents competed with middle-class students for housing.

**LIMITED HOUSING SEARCH RESOURCES**

With varying levels of success, participants relied on a limited set of resources to find housing. Craigslist, student-run Facebook pages, the UCSC housing registry, and word of mouth were among the most frequently identified tools used by participants.

Craigslist, the most common search platform, was overwhelmingly described as “sketchy,” misleading, nonresponsive, and full of scams. Posts routinely advertised homes that did not
exist, asked for advance wire transfers of funds, and/or displayed misleading photos and erroneous descriptions of rental units. These scams were so pervasive that some participants described seeing other Craigslist posts that warned potential applicants about particular listings. However, due to the difficulty of finding affordable housing, many participants took risks:

*I ended up finding my current place on Craigslist, and it was a little bit scary because anyone can post stuff and you don’t know what’s going to happen...but luckily, I ended up not being kidnapped.*

-Katelyn, European American, female undergraduate

Although many of the same concerns plagued Facebook, greater perceived transparency, quicker response time, and security made it the preferred medium over Craigslist. UCSC’s housing registry, despite having greater protection from scams, was used far less frequently. Common critiques included higher than average rental prices, long response times or no response at all from potential landlords, outdated posts, and difficulty navigating the portal. Jessica, a European American, female undergraduate, aptly summarized respondents’ concerns:

*The housing registry is incredibly unhelpful. Not only a terribly designed website, but everything is so expensive, and nothing was [geographically] accessible. I really thought it was useless. It is so much easier to turn to a Facebook page and ask people for help that way.*

Amidst these challenges, participants considered themselves “lucky” to find housing at all.

**FINANCIAL BARRIERS**

In addition to limited tools for locating rentals, lack of financial resources also emerged as a fundamental obstacle to securing housing. Across all of our focus groups, Santa Cruz’s unaffordable housing market was consistently emphasized. High security deposits were common, with groups of 5-6 students being asked to pay as much as $10,000. Rental application fees, required co-signers, and credit scores created additional barriers. Paulina, a Latina, female undergraduate, nearly became homeless when she was unable to pay a $1,000 security deposit. Further illustrating these challenges, Melissa, a Latina, female undergraduate, explained:

*Credit was a big [barrier] for me. Coming from a family where my parents don’t have a great credit history, applying for housing with my friends was always nerve-wracking. [I worried] that they would probably all be fine, but I could be the person to mess it all up.*
To meet rental criteria, some participants considered artificially inflating their income or their parents’ income on their applications while others tried to borrow rental deposits from friends. Respondents universally worried that they would need to forgo signing leases altogether to increase their chances of securing a place to live.

Respondents also voiced concerns about their relative economic disadvantage. Participants believed that landlords favored more affluent students and worried that they would be unable to compete successfully for housing with students whose parents paid their rent, sometimes offering more than the asking price. Respondents’ concerns were not unfounded - a large body of research documents discrimination against low-income renters (Tighe et al., 2017). As Maria, a Latinx, female undergraduate, explained:

*You’re competing with other students whose parents can pay for everything... That was the scariest [part] of looking for housing, that landlords won’t choose me because I’m on financial aid and other students can pay $1,000 upfront like it’s nothing.*

Similarly, a graduate respondent shared:

*I remember being shocked to see how many groups of undergrads were with their parents...we overheard the parents basically bribing the landlords. One guy’s mom offered to pay the whole year’s rent up front. [My housemates and I] are standing there with our applications like, ‘We can’t compete against that.’ We spent all this time on these applications and stood in this line for an hour and we have to do it all over again tomorrow, and the next day.*

These examples highlight the challenges low-income students face when searching for housing in a high-cost area, particularly when they are competing with their more affluent peers for limited resources.

**IDENTITY-BASED BIAS**

Even when participants had acceptable credit scores or guarantors, were able to pay security deposits, and could show proof of income, other factors barred access to housing. Students of color, queer-identified students, and international students described being discriminated against by potential landlords. Male, female, and nonbinary students also reported discriminatory treatment. These experiences not only reduced the likelihood of finding safe housing, they also contributed to perceptions of Santa Cruz as unwelcoming and/or hostile to diverse groups. These identities intersected with income, age, and student status, further shaping participants’ experiences in the housing market.
RACIAL BIAS

A large body of research finds that landlords respond more favorably to White housing applicants than applicants of color (Friedman et al., 2010; Hanson et al., 2011). Black women in particular experience high rates of housing discrimination, even when socioeconomic status is taken into account (Roscigno et al., 2009).

Respondents of color in this study reported high levels of discrimination that affected their housing security:

[I was looking for housing] with a group that had three Asian [students] and two Caucasian [students]. After we filled out the paperwork, the property manager only called me and the two other Asian girls to criticize us, [even though] we did everything correctly. They were finding excuses to deter us or reject us. They said really mean things to [us]. But they didn’t call the [two white students].

-Jodie, Asian American, female undergraduate

Similarly, Bonnie, a Latinx, female undergraduate, shared that the White resident of their group of predominantly Latinx housemates “had to do all the work” because they believed landlords took him more seriously.

Overt racism by landlords was common. Rose, an African American female undergraduate, shared, “The landlord was completely racist and expected a bigger deposit because [my friends and I are] Black. They were super concerned that we were going to dirty up the place.” In a similar vein, Angela, a mixed race, female undergraduate referred to racism as a powerful “invisible barrier.” She was harassed by potential landlords online:

I posted a professional headshot, a description of [myself], and my budget. Some of the replies I got were not only offensive, but the worst you can imagine. Dick pics in my inbox. Emails saying ‘Go back to Mexico, immigrant’ and ‘Make America Great Again’ as the subject line. That’s one barrier that I faced, [seeing] what it’s like to be somebody of Afro-Latinx descent in Santa Cruz.

Importantly, respondents of color learned from other students of color about which neighborhoods are “friendly” to racial and ethnic minorities. For instance, Lydia described neighborhoods on the East side of Santa Cruz as “where they put all the Brown people and the poor people.” When walking through wealthier, White neighborhoods near campus, she felt that residents looked at her with suspicion.
GENDER BIAS

Gender’s relationship to housing was complex, with respondents describing a range of experiences. Participants frequently had to confront landlords’ gender-based stereotypes and discrimination when seeking housing.

Some respondents, primarily those who were male, regarded women as having an advantage in housing searches. For example, after interviewing to rent a room in a house, Richard’s (European American, male graduate student) potential landlord told him, “I’m actually looking for a young girl to live with.” Such preferences for female tenants were viewed with suspicion.

Participants attributed this preference to sexist stereotypes, specifically the belief that young women are more "naïve" and therefore more exploitable. Several female respondents described landlords who ignored their questions during house tours, directed responses exclusively to male housemates, downplayed their concerns, and patronized them. Illustrating these gendered interactions, Stacy, a European American, female undergraduate, observed:

I got the sense that [landlords] felt like they could get things over our heads, you know? Like, ‘Just sign this and we’ll go through it later’ kind of thing. When I decided to have my parents come help me, things suddenly went a lot differently. My space and my time were suddenly respected and it was a more professional experience. I need my father to basically stand behind me to be seen as a human, I guess.

Participants also believed that landlords stereotype female tenants as “cleaner” and “neater” than their male counterparts. Several male participants voiced concerns that these stereotypes disadvantaged them when seeking housing, particularly when in exclusively male groups. To combat this bias, many respondents intentionally chose mixed-gender housing groups.

BIAS BASED ON GENDER IDENTITY AND SEXUAL ORIENTATION

Research with transgender and gender nonconforming renters indicates that housing discrimination is widespread (Langowski et al., 2018). This was also the case for participants in this study who identified as transgender, nonbinary, and gender nonconforming. When interacting with landlords, these respondents described anticipating that their gender identity, the provision of legal names, and preferred pronouns would restrict their housing options. Several participants described feeling forced to compromise their identities to gain acceptance:

The landlord said they wanted at least two women to live there. As a trans person, I kind of have to say, ‘yes, I am a woman now,’ to get into this housing situation. Actually, [my roommate and I]
are both nonbinary, so we’re both pretending to be something that we are not. It feels like we have to do that with any housing situation, just in case. I am pretty sure my landlord has no idea.

-Kendall, mixed race, nonbinary undergraduate

Gender identity also heightened the challenges of finding housing for Tyler, a mixed race, nonbinary undergraduate who described uncertainty when responding to housing advertisements that expressed a preference for male or female tenants.

Similarly, Ethan (mixed race, male undergraduate) had difficulty completing rental applications after legally changing his name. He avoided using campus-related housing services (e.g., the housing registry) because he couldn’t update this information, noting, “I don’t want any roommates or landlords [to know] my previous name, even if it means not being able to access certain resources. It’s a privacy issue at this point.” Further illustrating these concerns, Logan shared:

I’m trans and I use a name that is not my legal name. I used that name on my sublease application when I moved in. The landlord didn’t say anything, but it was scary wondering what could happen. Is he going to find out that I’m holding a lease under a name that’s not my legal name? Will we lose the house because it’s a violation of something? I don’t know.

The pressure for queer-identified participants to conceal their identity extended to hiding their sexuality and relationships from both landlords and housemates. For instance, when Jessica’s (European American, female undergraduate) new landlord asked about her previous housing situation, she did not share that she had lived with her girlfriend “just in case.” Echoing this experience, Julie (Latinx, female undergraduate) and her partner had bunk beds in their shared room to avoid their landlord’s scrutiny. Participants agreed that finding queer-friendly spaces is difficult but essential to feeling comfortable at home and being able to express one’s “complete self.” Nevertheless, gender identity is not protected under fair housing legislation.

BIAS RELATED TO AGE AND STUDENT STATUS

Relative youth and student status were also identified as influencing respondents’ housing outcomes. Not only are students often inexperienced renters, but their demanding class and work schedules limit the time they have to search for housing. The majority of participants characterized searching for housing as a “full-time job,” noting the time it takes to find available listings, contact potential landlords, accommodate multiple schedules for a viewing, and submit applications. Missing class or work to visit potential rentals was common.
The majority of respondents, most of whom were "traditional-age" college students, also believed that their age undermined their legitimacy as tenants and that landlords conflated youth with perceived lack of knowledge and financial insecurity. For example, one student shared:

*I’ve gone to open houses and tried to talk to the landlords, but I wasn’t given the time of day. I showed up [dressed] professionally with completed paperwork, but they didn’t care. They already had a vision of the type of person they wanted, and it wasn’t me, it was never going to be me.*

-Jordan, mixed race, nonbinary undergraduate

After being passed over for older, White applicants, Jordan had no choice but to accept housing that was “completely unaffordable.” Similarly, Brian, a European American, male undergraduate, believed that landlords were “skeptical” of him and his housemates and “didn’t really want to rent to students but had to.” Susan, a European American, female undergraduate, also believed that landlords—and Santa Cruz residents more broadly—disliked students and preferred not to rent to them:

*There’s a lot of animosity toward students. If you mention [to a landlord] that you’re a student, [they] make up excuses, like, ‘We would prefer someone longer-term.’ That was a shock to me because students are a huge portion of this population, we’re helping fuel the housing economy, but instead of accepting it, a lot of [homeowners] are really, really against having students. I understand that [some students] may have ruined properties before but I feel like those are exceptions. There’s a lot of fear mongering about students being the worst tenants. In reality, we’re just trying to live here, get our degrees, and get out.*

Respondents such as Isla also perceived landlords as trying to take advantage of their relative youth and inexperience:

*There are landlords that take advantage of students and their age. A lot of them think they can get away with abusing renter’s rights. They think maybe we’ll get used to it because we don’t really have an option. We have to be somewhere in Santa Cruz to get to school, or at least somewhere nearby. So, they have a monopoly over our living situations.*

-Isla, European American, female undergraduate

As a result, some respondents moved outside of the city of Santa Cruz to Aptos, Watsonville, and beyond. Living further from campus was associated with greater transportation problems. For those without cars, inconsistent bus routes and lengthy commutes made it difficult to get to class on time and limited work opportunities. For respondents with cars, high gas and parking costs offset the relatively lower cost of housing outside of Santa Cruz.
BIAS AGAINST INTERNATIONAL STUDENTS

Comprising nearly 9 percent of UCSC’s undergraduate population (UCSC Office of Institutional Research, Assessment, & Policy Studies, 2019), international students reported unique housing challenges. Respondents described intersecting biases, notably racism, classism, and xenophobia. Documentation status also created housing barriers. Several participants described landlords and homeowners who did not want to rent to people from “foreign countries.” Lack of local references for housing applications also disadvantaged international respondents. Brenda, a domestic student, noticed that her landlord treated her international student roommate as if she were “incompetent” and unable to understand basic instructions. He did not treat Brenda the same way.

Overall, low-income respondents characterized local landlords as holding a range of biases against student renters despite profiting from them.

RECOMMENDATIONS

Developing effective basic needs services at colleges and universities requires an in-depth understanding of the challenges faced by students (Crutchfield & Maguire, 2019). Our findings offer valuable insight into low-income students’ experiences in the off-campus housing market and the damaging consequences of housing insecurity on academic performance, health, and well-being (Broton, 2020; Silva et al., 2017). Participants described multiple barriers to secure housing, including financial barriers, limited resources for finding affordable housing, and bias based on race, gender identity, age and student status, sexuality, and international student status.

Drawing on respondents’ experiences and suggestions for reducing housing insecurity, we offer recommendations for increasing low-income students’ access to housing that is affordable, stable, and safe. Our recommendations are comprehensive but not exhaustive. Rather, our intent is to be generative and spur further reflection, analysis, and action.
ENSURE FULL TRANSPARENCY REGARDING COST OF LIVING

Prior to attending UCSC, prospective students need to fully understand the cost of living in Santa Cruz. Many participants described being unaware of the true cost of living and called for greater, clearer university communication. Campus tour guides, for instance, were described as downplaying or minimizing expenses. It is important that prospective students receive accurate estimates of the financial costs associated with attending UCSC, including information regarding financial aid and loans, the limited availability of on-campus housing, and the high cost of food, transportation, and off-campus housing.

INCREASE AWARENESS OF EXISTING HOUSING AND BASIC NEEDS RESOURCES

Although many participants reported positive experiences with campus basic needs resources (e.g., Slug Support, Cowell Coffee Shop for the Peoples, food pantries), lack of visibility was identified as a problem. Indeed, some respondents first learned of these resources during our focus groups. CalFresh was frequently described as a resource that respondents wished they had learned of earlier in their UCSC careers. Suggested outreach includes advertising at bus stops, academic buildings, OPERS, and other common spaces. Greater use of email blasts and social media is also recommended. Currently, a basic needs app is being developed that will increase awareness and improve accessibility. Providing information about basic needs resources in course syllabi and/or class websites can also increase awareness.

EXPAND THE HOUSING AMBASSADOR PROGRAM AND CREATE STUDENT NETWORKING OPPORTUNITIES

UCSC’s Housing and CalFresh Ambassadors connect students with resources and services. These peer support programs enhance accessibility, particularly among students who are more comfortable speaking with fellow students. We recommend expanding these programs as well as creating opportunities for low-income students to network and share tips regarding off-campus housing.

ENSURE THAT STAFF AND FACULTY ARE FAMILIAR WITH THE PREVALENCE AND EFFECTS OF HOUSING INSECURITY AND BASIC NEEDS RESOURCES

Our findings provide further evidence of housing insecurity’s negative effects on academic performance, health, and well-being (Crutchfield & Maguire, 2019; Liu et al., 2014). Staff and faculty need to be aware of the prevalence and impact of housing and food insecurity on students and be familiar with campus and community resources (visit basicneeds.ucsc.edu). This will allow staff and faculty to more effectively support students experiencing basic needs challenges.

PROVIDE COMPREHENSIVE RENTERS’ RIGHTS WORKSHOPS AND LEGAL ASSISTANCE

Our findings make clear that students face multiple, intersecting barriers to housing, including discrimination and pressure to tolerate substandard, exploitative living conditions. Renters’ rights workshops can
help students navigate these challenges. UCSC’s Community Rentals page is one site for building out these supports. Participants described the current workshop as inadequate preparation for finding off-campus housing and misaligned with their experiences. For example, students are instructed to avoid unfavorable lease terms and to be selective about location and housemates. Although well intended, these recommendations do not take into account the multiple barriers illuminated by our findings. Additionally, students experiencing legal challenges (e.g., unlawful evictions) would benefit greatly from university-sponsored legal aid workshops and other legal resources.

**REDESIGN UCSC’S COMMUNITY RENTALS AND HOUSING REGISTRY RESOURCES**

Respondents described UCSC’s Community Rentals page and corresponding housing registry as difficult to navigate, infrequently updated, and unhelpful for housing searches. Craigslist and word of mouth strategies were preferred due to greater convenience, availability, and affordability. We recommend updating both the web design and content of the Community Rentals website and housing registry with these concerns in mind. Special attention should be given to the housing challenges experienced by low-income students, first generation students, international students, transgender and nonbinary students, and students of color. A "message board" or similar platform should be made available for students to share housing tips and strategies with each other.

**BUILD PARTNERSHIPS WITH LOCAL PROPERTY OWNERS AND MANAGERS**

Our findings underscore the need for collaborative partnerships between the city of Santa Cruz, UCSC, and landlords and property owners. UCSC is a key stakeholder in Santa Cruz, with students comprising over a quarter of the city’s population and the university employing a larger share of residents than any other employer (UCSC Human Resources, n.d.).

The development of new on-campus housing is needed, however, given the challenges associated with construction, it is important to pursue other avenues for securing off-campus student housing. For example, at UC Irvine, public-private partnerships provide graduate and undergraduate students with the option of living in university affiliated off-campus apartments. Considered university housing, these units provide priority placement to underserved groups, free transportation to campus, proximity to grocery stores, rent stability, and a sense of community. Some units include utilities and furnishings. Importantly, such partnerships could reduce some of the problems we documented with unregulated rentals.

**POLICY ADVOCACY**

We encourage advocacy by UCSC and the UC system for local and state legislation to strengthen tenant protections (e.g., rent control, prevention of unlawful evictions, eviction reversals, restrictions on rent increases, security deposits, and application fees). These protections, which have reduced rent burden in other U.S.
municipalities, could help reduce tenant-landlord power imbalances (National Law Center on Homelessness and Poverty, 2018).

**HONOR AND EXPAND ON-CAMPUS HOUSING GUARANTEES**

On-campus housing guarantees must be honored. Unanticipated changes to housing plans can be devastating for low-income students. For example, some EOP students reported that their guaranteed four years of on-campus housing was reduced when they entered their sophomore and/or junior years, resulting in housing insecurity and homelessness. We appreciate that on-campus housing is in short supply but encourage that housing guarantees to be provided to as many students as possible.

**PROVIDE INTERIM HOUSING DURING BREAKS**

Respondents’ experiences of housing insecurity were not limited to living off-campus. Campus housing closures disproportionately affect low-income students, out-of-state and international students, and students who are not financially assisted by their families. Interim campus housing and/or vouchers for local hotels need to be provided to students who cannot return home for holiday breaks.

**INCREASE FUNDING FOR TRANSPORTATION**

Transportation to and from campus was a major concern for most participants. Many lived in neighborhoods with inconsistent bus access, and those with cars had difficulty affording parking permits. At $5.50 per hour, Zipcars, an alternative to car ownership and the bus, are cost-prohibitive for many low-income students. In addition to increased funding for campus shuttle and vanpool services, UCSC could partner with ride-share apps to reach remote areas at reduced costs. We also recommend the development of a TAPS voucher program that allows eligible students to purchase parking permits at reduced cost.

**STRENGTHEN GRADUATE STUDENT SUPPORT**

Since completing our focus groups, a new program provides graduate students with a $2,500 annual housing stipend. This is an important step toward strengthening graduate student support, however, teaching and research assistant salaries need to be increased to reflect the cost of living. Other important supports include paying teaching assistants and graduate student researchers at the same scale, offering moving stipends for new graduate students, and ensuring that Slug Support meets graduate students’ unique concerns. International graduate students may be less familiar with U.S. rental policies and may require additional assistance.

**ADOPT A BASIC NEEDS MASTER PLAN**

Housing insecurity frequently co-occurs with other basic needs challenges (e.g., food insecurity, restricted access to health care). Holistic approaches to students’ multiple needs and streamlined services (e.g., one-stop access to food, housing, and mental health assistance) are needed (see UCOP, 2017; Martinez et al., 2020).
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COVID-19 STATEMENT

In this report, we share the experiences of students who were struggling to meet their basic needs prior to the COVID-19 pandemic and document the need for strong, inclusive support systems. We are releasing our findings in the midst of tremendous disruption and hardship for many students and their families. The pandemic is exposing deep-rooted inequalities and amplifying basic needs challenges. We believe our findings will be useful in addressing these needs.

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