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Educationally Resilient College Students and Their Experiences With Housing Insecurity

By
Kathryn Hsieh

Claremont Graduate University
2021

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Approval of the Dissertation Committee

This dissertation has been duly read, reviewed, and critiqued by the Committee listed below, which hereby approves the manuscript of Kathryn Hsieh as fulfilling the scope and quality of requirements for meriting the degree of Doctor of Philosophy in Education.

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Abstract

Educationally Resilient College Students and Their Experiences With Housing Insecurity

By
Kathryn Hsieh

Claremont Graduate University: 2021

The purpose of this study was to understand how students navigate housing insecurity during their postsecondary experience. Emerging as a recent topic in scholarly discussion, how students address housing affordability and accessibility highlights an important discussion surrounding college opportunity. Qualitative interviews with 20 postsecondary alumni were conducted in a large public research institution in the United States. Through a resilience framework, this study explored how students navigated their housing challenges by leveraging internal and external factors. Housing challenges included living in overcrowded spaces, moving frequently, working significant hours, and reducing monthly expenses such as groceries to ensure housing affordability. The impact of these strategies increased a student's anxiety, negatively affecting their personal well-being and at times their academics. Despite these challenges, participants showed a strong resolve to persevere toward college completion.

Themes of self-efficacy (internal) and supportive relationships (external) were important motivators to persist toward college completion in spite of housing challenges and barriers. Each participant was determined to overcome the stigma associated with their housing challenges to increase the social mobility of their family and counter stereotypes associated with being a low-income, minority, or first-generation college student. However, due to the negative perceptions associated with housing insecurity, participants would not disclose the extent of their housing challenges with campus stakeholders. Isolation from these experiences decreased a student's

sense of belonging and established a belief that the institution could not provide support to address their housing challenges. Implications for policy, practice, and future research include reassessing financial aid packages, developing direct support offices on campus, and additional opportunities to examine housing insecurity from an identity-based lens.

Dedication

To my loving mother and husband

Mom, thank you for instilling in me a commitment to lifelong learning. Your passion for education is a source of constant inspiration.

Jimmy, this journey would not have been possible without your unwavering support. Thank you for your love and patience throughout this journey.

Acknowledgments

To the community that supported my educational journey—thank you. Dr. Carter, I am so honored for the opportunity to learn and grow as a scholar under your guidance. Thank you for welcoming me into the CGU community, supporting my educational journey, and encouraging me throughout my doctoral work. Dr. Drew, thank you for instilling confidence in me as a researcher. Your heartfelt support filled my doctoral journey with excitement and passion for scholarship. Dr. Martinez, you have been an important role model in my educational journey. Thank you for always providing insight and guidance. Your work is an inspiration.

To my family, thank you for always being a source of love, encouragement, and support. To my brothers, thank you for setting strong examples of perseverance. Michael, you are the strongest fighter I will ever meet, and Matt, you are the most dedicated. Dad, thank you for always believing in me and supporting my ambitions. Mom, thank you for being there at every step of my educational journey. Jimmy, thank you for your love and encouragement. And to Baby Hsieh, thank you for motivating me to complete my doctoral journey.

Most importantly, I would like to thank the participants. I am so thankful for your vulnerability, candidness, and willingness to share your lived experiences. I hope this dissertation does justice to your resilience.

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CHAPTER 1: STATEMENT OF THE PROBLEM

Introduction

Housing insecurity impacts college students nationwide. However, scholarly research has only recently begun to focus on this population and their experiences in higher education. The prevalence of housing-insecure college students was first examined by the Hope Lab in 2015 (Goldrick-Rab, Richardson, & Hernandez, 2017). Their study showed 52% of community college students throughout the nation are experiencing housing insecurity (Goldrick-Rab Richardson, & Hernandez, 2017). This means more than half of students attending a community college are unable to pay rent, utilities, or live in overcrowded conditions. Four-year institutions have also found evidence to suggest an unexpectedly large percentage of college students are housing-insecure (Freudenberg et al., 2013; Martinez et al., 2018; Silva et al., 2017). With research on this topic being limited to the past 15 years, there is minimal discussion on how housing insecurity impacts a college students' personal well-being and their academic experience. Understanding how students facing housing insecurity navigate their educational journey is important to inform future research, policy, and services.

In addition to the significance of this issue being represented in quantitative studies, qualitative studies focused on how the stressors associated with being homeless impact a student's academic experience and personal well-being (Crutchfield, Chambers, & Duffield, 2016; Hallett & Freas, 2018; Tierney et al., 2008; Tierney & Hallett, 2012). For homeless students, the stress of meeting one's basic needs and addressing the psychological challenges associated with homelessness creates additional barriers to success in the classroom. Themes of wanting to hide one's status for fear of potential consequences and stigmatization are factors that increase stress and challenge a student's well-being (Crutchfield, Clark, Gamez et al., 2016;

Hallett & Freas, 2018; Tierney et al., 2008; Tierney & Hallett, 2012). Students who lack a regular sleeping space discuss how the constant concern about finding a safe and conducive sleeping environment makes it challenging to focus in class (Tierney & Hallett, 2012). Additionally, focusing on where they will get their next meal or where they will shower often forces students to deprioritize schoolwork and attending class (Tierney et al., 2008). Students also express a fear of social stigma that often reinforces feelings of isolation and invisibility. Current studies are working toward increasing the visibility of this issue through quantitative research (Crutchfield, 2018; Goldrick-Rab et al., 2019; Klitzman, 2018; Silva et al., 2017). Although several qualitative studies have explored how homeless students navigate higher education, there is a gap in research on the experiences of students facing housing insecurity. Scholarly discussions focusing on housing insecurity and homelessness often merge the two experiences into one (Ambrose, 2016; Bowers & O'Neill, 2019; Gupton, 2017). Both homelessness and housing insecure students are significant populations on college campuses, and it is important to understand their unique experiences to identify appropriate services and resources for student success.

To better understand this unique experience, the theory of resiliency is used in this study. The theory of resiliency is a framework used to better understand how individuals overcome adverse experiences. Focusing on intrinsic and extrinsic motivation factors, this theory examines an individual's attitudes, perceptions, beliefs, and relationships that support positive coping behaviors. Each of these motivation factors serve as a measurement for understanding a student's decision to continue their educational pursuits (Daniel & Wassell, 2002). Through this theoretical lens, I examined the intrinsic and extrinsic motivation factors used by students facing

housing insecurity. The purpose of this study was to identify the strategies used by educationally resilient students experiencing housing insecurity to inform future strategies for student support.

Background

Housing insecurity has emerged as a prominent topic in higher education over the past 15 years. Discussion surrounding student homelessness emerged due to policy efforts in the K-12 setting (Herbers et al., 2012; Mawhinney-Roads & Stahler, 2006; National Coalition for the Homeless, 2007). The McKinney-Vento Act, established in the 1980s, expanded resources and services to families and students facing a variety of housing challenges. A primary purpose of this policy was to broaden the definition of homelessness to encompass a more holistic definition of housing challenges. This included living doubled up, eviction, threat of eviction, living in a shelter, and other experiences that resulted in the lack of stable housing.

In recent years, higher education institutions have conducted studies to provide evidence of the significance of this population on college campuses throughout the nation. The Wisconsin Hope Lab's (Goldrick-Rab, Richardson, & Hernandez, 2017) seminal study on 33,000 community college students across 24 states promoted a new understanding of the demographics of community college students. Their results showed 70% of undergraduates experiencing homelessness are over 25 and female (Goldrick-Rab, Richardson & Hernandez, 2017). The other 30% is comprised of undergraduates under the age of 21, of which 10% were former foster youth. Additionally, students of color showed higher rates of homelessness than White students.

A pivotal component of this study is the inclusion of housing insecurity. Goldrick-Rab, Richardson, and Hernandez (2017) not only measured the experiences of homelessness throughout the nation, using the McKinney-Vento definition (National Center for Homeless Education, n.d.), but also the variety of factors that make up the experiences of housing

insecurity. By not limiting their study to focus exclusively on homelessness, they showed how half of the nation's community college students are facing some type of housing related challenge.

Prior to the Hope Lab study, the City University of New York (CUNY) launched its initiative for *Healthy CUNY* in 2007. CUNY is the largest urban public university in the nation, comprised of 24 community and 4-year colleges. The CUNY study revealed 41.7% of students reported experiencing some form of housing instability, “defined as experiencing 1 or more of 12 housing-related problems in the last year” (Freudenberg et al., 2013, p. 425). Although this survey did not break down by institution type or provide information on the factors that indicated housing insecurity, this study showed the significant challenges students face securing stable housing during their postsecondary tenure.

On the West Coast, the University of California system conducted a Global Food Initiative (2017) survey to assess the needs of the 260,000 students across their 10 campuses. Although the survey primarily focused on food access and security, supplemental questions on housing status indicated 5% of students experienced homelessness at some point during their school enrollment. Based on results from this study, additional research is being conducted throughout the UC system to better identify and understand the experiences of this population.

A recent meta-study conducted by Broton (2020) explored the current state of homelessness and housing insecurity on college campuses. After screening through 303 articles, 17 articles were examined to better understand the estimates of housing insecurity on college campuses. Their results indicated “approximately 1 in 10 college students are homeless and 45% are housing insecure” (Broton, 2020, p. 34). Broton (2020) noted the methodological strengths and weakness of each article; however, they concluded “even the most conservative estimates

indicate a meaningful problem must be addressed” (p. 34). The author stressed the importance of continuing research to better understand this challenge and the importance of increasing visibility of students experiencing homelessness and housing insecurity.

These studies bring attention to the prevalence of students experiencing homelessness and housing insecurity. Although housing insecure students represent a large population on college campuses, qualitative research currently examines only the experiences of those facing homelessness. This gap in the scholarly discussion limits visibility, necessary services, and resources to address housing insecurity. The purpose of this qualitative study was to contribute to the research on housing insecurity to better understand the experiences of housing insecure college students. Recognizing that housing insecurity presents unique challenges to a student’s academic journey, the findings of this study will contribute to the literature by examining the resilient motivation factors of college students who faced some form of housing insecurity during their postsecondary career. I will explore the factors that perpetuate housing insecurity, and how students navigated through these challenges using internal and external resiliency factors. Additionally, I collected information to help administrators and faculty understand what support structures, resources, and services are needed for academic persistence.

Significance of the Study

This study is important for two reasons. First, it identified key factors that perpetuate housing insecurity for students enrolled in a 4-year university. Identifying these factors allow institutional constituents to better understand the barriers and challenges of housing insecure students. Current studies focus on homelessness in K-12 and community college settings (Neal, 2017; Tierney & Hallett, 2012; Toro et al., 2007). I am contributing to the scholarly discussion by including college students who experienced housing insecurity at a 4-year institution. Second,

I examined what support is needed for students facing housing insecurity to inform future policy and practice. A resiliency framework was used to examine the type of intrinsic and extrinsic motivation factors used by students experiencing housing insecurity. Understanding how students navigate their housing challenges provides insight into additional support and resources needed to promote educational resilience.

Definition of Terms

With permission from the Hope Lab (2019), I adopted the definition and factors of homelessness and housing insecurity. I also used the terms educational resiliency, self-efficacy, sense of belonging, institutional support, and supportive relationships.

Homelessness: Homelessness is defined as “a person without a place to live” (Goldrick-Rab, Richardson, Hernandez, 2017, p. 3). Examples of reasons one could be considered homeless include: “(a) at a shelter, (b) in a camper, (c) temporarily staying with a relative, friend, or couch surfing until I find other housing, (d) temporarily at a hotel or motel without a permanent home to return to (not on vacation or business travel), (e) in transitional housing or an independent living program, (f) at a group home such as halfway house or residential program for mental health or substance abuse, (g) at a treatment center (such as detox, hospital, etc.), (h) outdoor location (such as street, sidewalk, or alley; bus or train stop; campground or woods; park, beach, or riverbed; under bridge or overpass; or other), (i) in a closed area/space with a roof not meant for human habitation (such as abandoned building; car, truck, van, RV, or camper; encampment or tent; unconverted garage, attic, or basement; etc.) (Goldrick-Rab et al., 2019).

Housing insecurity: Housing insecurity is defined as an “inability to pay rent or utilities

or the need to move frequently” (Goldrick-Rab, Richardson, Hernandez, 2017, p. 3).

Examples of factors that contribute to housing insecurity include: “(a) rent or mortgage increased making it difficult to pay, (b) did not pay or underpaid rent or mortgage, (c) did not pay the full amount of a gas, oil, or electricity bill, (d) moved three times or more (per year), (e) moved in with other people, even for a little while, because of financial problems, (f) lived with others beyond the expected capacity of the house or apartment, (g) received a summons to appear in housing court, (h) had an account default or go into collections, and (i) left household because you felt unsafe” (Goldrick-Rab et al., 2019, p. 15).

Educational Resilience: Educational resilience is the ability to achieve academic success in spite of environmental and personal adversities (Wang et al., 1994).

Self-Efficacy: Self-efficacy is comprised of an individual’s perceptions, attitudes, and beliefs that activate coping and problem-solving strategies to manage stress and adverse challenges (Bandura, 1997).

Sense of Belonging: Sense of belonging is a student’s aligned expectations and experiences with institutional practice and policy (Tinto, 1975).

Institutional Support: Institutional support is the accessibility to postsecondary individuals and resources to overcome personal barriers to opportunity and academic success for individuals from marginalized communities (Stanton-Salazar, 1997).

Supportive Relationships: Supportive relationships occur when individuals provide emotional and intellectual support by reducing anxiety and providing access to knowledge and resources (Daniel & Wassell, 2002).

Research Questions

The study was guided by two questions:

1. How do students experiencing housing insecurity navigate their housing challenges in their postsecondary education?
2. What internal and external factors are used by educationally resilient college students experiencing housing insecurity?

Conceptual Framework

The conceptual framework for this study was guided by resiliency theory. Resiliency theory is used across various disciplines to understand how individuals facing adverse experiences can obtain positive life outcomes. In social work and psychology, it is used as a “developmental framework (on) how young people respond to adverse circumstances and events over time” (Cronley & Evans, 2017, p. 292). Resiliency theorists seek to understand how individuals use intrinsic and extrinsic motivation factors to cope with adversity (Luthar et al., 2000; Ungar, 2015). Through the examination of internal and external factors, the researcher sought to understand the perception’s, attitudes, and beliefs of educationally resilient students who experienced housing insecurity during their postsecondary career.

Emerging in the 1970s, resiliency theory developed from an examination of individuals with traumatic childhoods. Several longitudinal studies looked at participants’ coping factors to identify how individuals overcame challenges associated with poverty, child abuse, and family instability (Rutter et al., 1976; Werner, 1971). Cronley and Evans (2017), in their review of resilient research, discussed that although researchers did not intend to develop a resilience framework, each study noted interrelating concepts that “improved mental health outcomes and reduced risk behaviors” (p. 292). Examining educationally resilient college students who

experienced housing insecurity provides a critical asset-based framework for understanding housing insecurity and shed light on what factors for support are needed to reduce adversity.

Educational resilience has emerged in scholarly discussion to examine the factors needed for student academic persistence. Wang et al. (1994) defined educational resilience as, “the heightened likelihood of success in school and other life accomplishments despite environmental adversities brought about by early traits, conditions, and experiences” (p. 46). Developing supportive environments that promote intrinsic and extrinsic motivation is important for building resilient qualities in students (Bernard & Pires, 2004). Daniel and Wassell (2002) discussed how intrinsic motivation is fostered through developing a sense of efficacy and a sense-of-belonging that support a student’s self-esteem to overcome various environmental challenges. Daniel and Wassell also discussed how students with high intrinsic motivation show stronger initiative in their education and help seeking behavior from peers and adults. These behaviors result in positive educational outcomes and academic persistence. I examined the intrinsic motivation factors used by resilient college students experiencing housing challenges to better understand how students overcame barriers associated with housing insecurity.

Daniel and Wassell (2002) discussed extrinsic motivation as having an environment that fosters “emotional and intellectual support” (p. 39). This is important for individuals facing adversity to reduce anxiety and stress. These supportive relationships help individuals facing adversity to overcome gaps in resources and knowledge to promote educational persistence. Including an individual’s environment “therefore is not just the success or the failure of the individual to cope, the surrounding environment and community play a role and have a responsibility in a person’s outcomes” (O’Neill & Bowers, 2020, p. 66). The following study examined supportive relationships and institutional support to understand how educationally

resilient college students navigated their housing challenges to persist toward their college degree. Using the conceptual framework model in Figure 1, I sought to understand what factors are still needed to strengthen educational resilience for housing insecure college students.

Figure 1

Conceptual Framework Model

CHAPTER 2: LITERATURE REVIEW

The literature review illuminated not only the current construction of the notion of housing insecurity in society, policy, and practice, but also examined literature on homelessness to better understand how college students navigate their housing challenges. First, I discuss the historical evolution of the definition of homelessness, how these definitions have shaped policy in the K-12 setting, and policy and practice in higher education. Understanding the political evolution of homelessness and housing insecurity provides insight into the current support resources and services. Next, I review the scholarly discussion on homelessness in K-12 and higher education. Due to a gap in literature on housing insecurity, this section focuses on the experiences of homeless students. Understanding how homeless students navigate their educational journey provides a framework to understand the support needed for the educational resilience of housing insecure college students.

Policy Overview of Homelessness

The topic of homelessness first became a significant conversation in the United States during the Great Depression. During this time, it was estimated “upwards to perhaps one-and-a-half-million (much as the estimates of today) were experiencing homelessness” (Wright, 1989, p. 50). This statistic was comprised of men and women who were moving throughout the country in search of employment. During World War II and President Roosevelt’s New Deal, welfare reform and the creation of new jobs promoted many individuals out of poverty (Stronge, 1992). This decreased the percentage of individuals experiencing homelessness and in turn decreased the visibility of this population. One major effect of the decreased visibility of this population was the underlying assumption homelessness meant an individual without a home. Individuals who met this criterion were eligible for various support services and benefits from federal

services. However, those with consistent mobility or those at risk of losing their homes were not eligible to receive governmental services or support (Mawhinney-Rhoads & Stahler, 2006). This lack of support specifically impacted families who found alternate means of housing during economic hardships.

To mitigate economic hardship, families would move in with other families or into shelters. Living doubled up (i.e., with another family) or in a shelter outside their child's school district removed many students from the classroom and increased school absences during a family's time of transition. Specifically, during the 1980s the United States experienced a recession, increasing the poverty rate to over 15% (Blank, 1993). During this period, a significant number of families lived doubled up or in shelters due to economic hardship. Living doubled up created an obstacle for many families trying to secure admittance for their children into schools due to "school officials requiring proof of permanent residence" (Helm, 1993, p. 324). Lack of a permanent residence made access to school a barrier for families experiencing homelessness.

The Reagan Administration did not believe the federal government had a responsibility to intervene for those experiencing homelessness. This administration believed it was the responsibility of the individual to pull themselves out of poverty. The belief is that the same opportunity is afforded to everyone, and it is the responsibility of the individual to seek opportunity. This notion completely overlooks the institutionalized racism that exists throughout the country, and during the 1980s, perpetuated the highest number of Black families experiencing homelessness (Tower & White, 1989).

Although the Reagan administration did not believe it had a responsibility to support homeless individuals, Congress felt differently. In 1986, the Homeless Persons' Survival Act

was presented to Congress. The purpose of the act was to create “emergency relief measures, preventative measures, and long-term solutions to homelessness” (National Coalition for the Homeless, 2006, p. 1). Although only portions of the proposals were enacted into law during this time, this act promoted a conversation to reflect on current laws about who could obtain services and resources to address homelessness.

The Homeless Eligibility Clarification Act of 1986 manifested from the conversation on who was eligible for homeless services. This act removed the requirement to provide a permanent address to receive “Supplemental Security Income, Aid to Families with Dependent Children, Veterans Benefits, Food Stamps, and Medicaid” (National Coalition for the Homeless, 2006, p. 1). Additionally, the Homeless Housing Act of 1986 created the Emergency Shelter Grant program “and a transitional housing demonstration program . . . administered by the Department of Housing and Urban Development (HUD)” (National Coalition for the Homeless, 2006, p. 1). By the end of 1986, revisions to the act included the addition of emergency relief for those in need of shelter, food, or transitional housing. Although families and children were included in the subsections of the act, explicit support services to promote academic persistence were not established at this time. However, due to advocates reporting “only 57% of homeless children were enrolled in school” (National Coalition for the Homeless, 2007, p. 2), the Education of Homeless Children and Youth program was integrated into the new version of the act. In 1987, Congress passed the Stewart B. McKinney Homeless Assistance Act, named in honor of its late Republican sponsor. President Reagan reluctantly signed the act into law on July 22, 1987. In 2002, President Clinton renamed it the McKinney-Vento Homeless Act to honor another crucial sponsor of the act, Democratic Representative Bruce Vento.

The McKinney-Vento Act

The McKinney-Vento Act (1987) is the primary policy for addressing and supporting homeless students that will be discussed throughout this literature review. This act updated the definition of who is defined as homeless, and how individuals and families experience homelessness, to promote identification of the homeless students in the K-12 population. Initially, the definition of homelessness included only individuals who lacked a home. However, the McKinney-Vento Act expanded the definition to include highly mobile families. By representing the diverse experiences of students and families experiencing homelessness, this act established a broader definition of homelessness and housing insecurity for primary and secondary schools to ensure students' academic progress would not be interrupted if they moved out of their school districts due to economic hardship. The act ensured students experiencing high mobility would be granted access to their home school, even if it was out of district.

The effects of the act demonstrated significant results. During the inception of this act, only 57% of homeless youths were enrolled in K-12 (National Coalition for the Homeless, 2007). This meant more than half of homeless youth did not obtain the same right to a K-12 education as their housed peers (Helm, 1993). In 2013, the Department of Education reported to congress that 90% of homeless youths were enrolled in K-12. This showed the McKinney-Vento Act was successful in securing a K-12 education for almost all homeless youth. The primary purpose of the McKinney-Vento Act is to define the various homeless experiences to promote access to support services and resources. Prior to this act, those facing housing instability or cycling in and out of homelessness were often declined support services (Mawhinney-Rhoads & Stahler, 2006). The expansion of the term homeless reflected a more accurate picture of the

various living experiences of homeless individuals, families, and youths, and did not limit the definition to only an individual who lived outdoors. The updated definition includes:

- (1) An individual or family who lacks a fixed, regular, and adequate nighttime residence;
- (2) an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;
- (3) an individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing);
- (4) an individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided. (Homeless Assistance Act, 2019)

The act continued by defining individuals or families who may lose their house due to eviction, doubling up, or had no support networks to secure housing. Section 6 included unaccompanied youth and homeless families with children and youth (i.e., an individual who has reached the age of 12 is no longer defined as a child according to Federal statutes). Subsequent categories of the act include individuals in life-threatening situations and domestic violence who can no longer stay in their permanent housing. Additionally, a category specifies income eligibility and discusses how an individual may meet eligibility for assistance and support resources based on financial standing. This expanded definition enabled families and youth to access support

services they were originally denied under previous definitions. Specifically, this assisted families and youth to continue enrolling in K-12 education.

The expansion and inclusion of the legal definition of the homeless challenged many organizations to reexamine their exclusionary practices. Before the McKinney-Vento Act, access to K-12 education was reserved for students with a permanent address (Helm, 1993). Removing this barrier promoted more equitable access to education for homeless youth and families.

Although equitable access was at the forefront of the McKinney-Vento Act, the Education for Homeless Children and Youth Act addressed equitable practices to promote student persistence.

Education for Homeless Children and Youth Act

The McKinney-Vento Act ensured students had access to their community school even during economic or personal hardship that led to homelessness or housing instability. The importance of a stable environment is illuminated based off of “estimates that 3-6 months of education are lost with every move” (National Coalition for the Homeless, 2007, p. 2). Although access to the same school is important for consistent studies and to decrease absences, physical access to the school may still be a barrier. For example, transportation, immunization records, and guardianship requirements are some of the barriers that can deter and delay a student’s ability to access an educational environment. The Education of Homeless Children and Youth (EHCY) program was created to mitigate some of these barriers. The EHCY program provides “grants to state educational agencies to ensure that all homeless children and youth have equal access to the same free, appropriate education, including preschool education, provided to other children and youth” (National Coalition for the Homeless, 2007, p. 2). The purpose of this program is to provide funding for schools to reexamine practices and regulations that may create barriers for homeless children and youth.

While increasing the number of students identified as homeless is important for access, once access has been gained, barriers inside the classroom remain persistent. Although a set amount of funding was meant to be allocated throughout the country for EHCY, the budget varied depending on the presidency and request by the school administration. This resulted in limited programs and services for homeless and high mobility students. In 2003, only \$55 million was distributed even though \$70 million was allocated. This decrease in funding is reflected in the quantity and quality of services provided to students experiencing homelessness (Herbers et al., 2012). Lack of special education programs, after-school programs, counseling, and psychological services decreased as a result of budgetary limitations (Herbers et al., 2012). Due to these budget limitations, many students were inappropriately placed in special education classes or forced to repeat a grade (Institute for Children and Poverty, 2003).

Additionally, the funds earmarked for EHCY in the McKinney-Vento Act are meant to be distributed to a local or state educational agency to provide transportation assistance, school supplies, support services and outreach for families, and before and after school programs. The lack of funding for these agencies prevents these services from occurring, limiting a student's ability to persist in K-12 and into a postsecondary degree (Helm, 1993; Herbers et al., 2012). In a study conducted by Herbers et al. (2012), students experiencing homelessness and high mobility were assessed in their academic achievement from third through eighth grade. Students experiencing homelessness and high mobility "had the lowest average oral reading scores . . . and negative implications for their later achievement in reading and math" (Herbers et al., 2012, p. 370). Although the authors of the EHCY initiative intended to develop equitable policies to ensure academic persistence regardless of housing status, the political climate of the era dictates

how these services will be actualized. Academic persistence is therefore not a result of an individual's opportunity, but the lack of structures and resources to promote student support.

Policy in Higher Education

Structural barriers continue to persist for homeless students in their pursuit of a higher education. A notable structural barrier for unaccompanied homeless youth is filling out the Financial Application for Federal Student Aid (FAFSA). To complete this application, students were required to input a permanent address and parental income. For homeless students who were estranged from their family and did not have a permanent address, submitting the FAFSA could be unobtainable. This barrier was not addressed until the College Cost Reduction Act was signed in 2007.

The College Cost Reduction Act emerged in response to the low number of foster youths who entered and persisted through higher education. The act expanded the definition of individuals who can fall under independent student status. This expansion included former foster youth and unaccompanied homeless youth. The purpose of this act was to ensure unaccompanied students would not need parental tax information to complete the FAFSA (Crutchfield, Chambers, & Duffield, 2016). By allowing unaccompanied youth to identify their financial standing as an independent, their financial aid package could accurately reflect their financial need (Crutchfield, Chambers, & Duffield, 2016). To complete the FAFSA as an independent student, the student would need to obtain documentary support from

- (a) a McKinney-Vento Act school district liaison; (b) a U.S. Department of Housing and Urban Development homeless assistance program director or their designee; (c) a Runaway and Homeless Youth Act program director or their designee; or (d) a financial

aid administrator at a college or university. (Crutchfield, Chambers, & Duffield, 2016, p. 192)

The application of this new policy, however, created additional barriers for homeless students.

In a qualitative study conducted by Crutchfield, Chambers, and Duffield (2016), homeless students already enrolled in the university were required to obtain additional documentation to prove their housing status. Financial aid administrators wanted to ensure funds were not being misappropriated and required extra letters of support that were not a part of the Act (Crutchfield, Chambers, & Duffield, 2016). This created additional stressors and structural barriers to receive financial support (Crutchfield, Chambers, & Duffield, 2016). In 2019, a new bill was introduced to Congress to remove these barriers and streamline the process of identifying oneself as an independent student (S. 789 – Higher Education Access and Success for Homeless and Foster Youth Act, 2019). The bill is meant to actively reach out to former foster and homeless youth to provide financial aid information and develop programs to better meet the needs of this student’s experiencing homelessness. This new bill mirrors Every Child Succeed Act (2015) to support unaccompanied youths’ ability to complete the FAFSA. The bill is still currently under review in the senate.

Every Child Succeeds Act (ECSA) recognized the challenges many students face in understanding and accessing the FAFSA. In 2012-2013, “58,158 applicants indicated homeless on the FAFSA” (Hallett & Freas, 2018, p. 726). Noting this small percentage of unaccompanied youths applying to college, ECSA was put into effect to create more accessible information for unaccompanied youth applying to a university. The policy required high school counselors to assist unaccompanied youth in filling out the FAFSA through workshops, resources, and information about filing. However, homeless youth who apply and enroll on a college campus

continue to be an invisible population. Higher education lacks a consistent definition and current statistics on the number of homeless students who enroll at their institution (Hallett & Freas, 2018). Although the College Cost Reduction Act and ECSA were intended to promote access, the limited visibility and inconsistent definitions throughout postsecondary institutions limit the effectiveness of the bill. Understanding the experiences of this student population and promoting visibility is important to show the variety of challenges associated with housing instability.

Another challenge unique to many college students is going to school in a high cost of living area. Broton and Goldrick-Rab's (2013) discussed the economic challenges facing many college students in high cost of living areas. In addition to the cost of tuition continuing to rise, so is the cost of housing surrounding many college campuses. The authors discussed how one federal method to support those with housing affordability challenges is the Housing Choice Voucher program, also known as Section 8. Although many institutions and federal agencies do not track the number of students receiving a housing voucher, the University of Milwaukee indicated 11% of their student population were participating in the program (Broton & Goldrick-Rab, 2013). Unfortunately, with new legislation the federal rules for Section 8 housing has changed the eligibility criteria. Before 2006, college students "were able to apply for federal housing assistance without reporting financial aid or parental income" (Broton & Goldrick-Rab, 2013, p. 3). This made it so Section 8 housing could be available to a vast number of students. Unfortunately, due to abuse of the program by a few student athletes, the "loophole" that made Section 8 available for college students closed.

The change in legislature made it so full-time dependent students needed to report parental/guardian income and financial aid (post tuition) as income. Students who were unable to be full-time students became ineligible for Section 8, not only impacting students but also their

families. According to the voucher criteria, a part-time student is not considered a dependent impacting a family's overall eligibility criteria. For independent students, the criteria are more limiting. No assistance will be provided to the individual who

is enrolled as a student at an institution of higher education (full- or part-time); is not yet 24 years of age; is not a veteran of the US military; is unmarried; does not have a dependent child; and is not otherwise eligible, or has parents who, individually or jointly, are not eligible to receive assistance on the basis of income through the Section 8 program. (Broton & Goldrick-Rab, 2013, p. 4)

However, if an individual can prove they are legally independent or receive zero financial assistance from their family, they are then eligible for Section 8. The number of college students facing housing insecurity is prevalent on college campuses throughout the country (Goldrick-Rab, Richardson, & Hernandez, 2017). Although Section 8 could be a valuable resource for college students from low socioeconomic backgrounds or with independent status, the political hurdles make this resource another barrier to persistence.

Translating Policy Into Research

Recent institutional studies are making it clear more students are impacted by homelessness and housing insecurity than may have been originally perceived. Both the Hope Lab (Goldrick-Rab, Richardson, & Hernandez, 2017) and the City University of New York (Freudenberg et al., 2013) indicated half of their student population face some sort of housing challenge. Additionally, the University of Massachusetts, Boston (Silva et al., 2017) and the University of California (University of California Global Food Initiative, 2017) provided evidence that 5% of students experience homelessness. Although quantitative studies have illuminated the significance of this population on college campuses, the tools to measure this

population are inconsistent across various studies. The reason for the inconsistent measurement tools is due to differing adaptations of the McKinney-Vento policy.

While McKinney-Vento provides a strong outline of the factors for homelessness in the K-12 setting, many higher education scholars see some of these definitions related more with housing insecurity. Inconsistent definitions of key concepts are a significant limitation in the existing research on homelessness and housing insecurity (Broton, 2020). This gap is observed in Broton and Goldrick-Rab's (2018) analysis of four major studies conducted throughout the nation that examined the food and housing insecurities of 2- and 4-year institutions. The main finding from this study is each used inconsistent measurements due to inconsistent definitions. The first two studies focused on community college students with six factors for housing insecurity, while the third and fourth studies, looking at 4-year institutions, with three factors. This makes conclusions about data challenging due to a potential under-representative sample of students and their variety of experiences. Given the recent development of this topic, creating uniform definitions and measurement tools has been an on-going process. However, recent scholarly collaborations have started to standardize definitions and measurements. This study used the Hope Lab's (Goldrick-Rab, Richardson, & Hernandez, 2017) definition and measurement tools of housing insecurity.

The Student Experience

Research examining the experiences of housing insecurity in higher education is a gap in current qualitative research. However, qualitative studies focusing on homelessness provide an overview on how students navigate their educational journey (Ambrose, 2016; Bowers & O'Neill, 2019; Crutchfield, 2018; Tierney & Hallett, 2012). To better understand these experiences, the following section will discuss how K-12 and community college students have

navigated their academic career while facing homelessness. Themes of addressing one's basic needs, isolation, and support structures are relevant in both K-12 and community college settings. These themes are discussed as significant factors impacting a student's stress and academic persistence. However, in higher education these factors are also discussed congruently with internal and external factors of resiliency through the manifestation of determination and supportive relationships (Bowers & O'Neill, 2019). Understanding the attitudes, perceptions, and beliefs of students who face homelessness provided a framework for understanding the internal and external factors of educationally resilient college students facing housing insecurity.

The K-12 Student Experience

To understand how students experiencing homelessness navigate their educational journey, it is important to first understand how homelessness impacts a student's everyday life. This is best reflected in a pivotal study conducted by Tierney and Hallet (2012) on 123 homeless youth in Los Angeles County. Sleeping on floors, couches, cars, Skid Row hotels, youth shelters, and various foster homes were common experiences among the students interviewed in the study. Some students shared they transitioned between places with family, while others shared they "got tired of living like that . . . I wasn't planning on running away . . . I just didn't like living like I'm an animal" (Tierney & Hallet, 2012, p. 53). For some students, their family lived doubled up with another family. However, the uncertainty about how long they could stay with that family perpetuated uncertainty and fear of losing their living situation. Several students discussed they had lost count of the number of times they had moved.

An additional issue is children over the age of 12 being excluded from shelters. A concern shared by shelter managers is a "fear that they might prey upon the younger ones" (Toro et al., 2007, p. 2). Families will often decide to have their older children stay with other family

members or friends prior to moving into the shelter. This may lead youths to cycle through different living situations, including foster and group homes. Some students became tired of mobility and decided to find their own sleeping arrangements. This lack of stability led many students to “prioritize meeting basic needs over educational engagement” (Hallett & Freas, 2018, p. 724). Daily concerns consisted of addressing their food, shelter, and safety (Hallett & Freas, 2018). One student shared they would help support their family by babysitting their younger siblings. This would often lead to missing school; however, it allowed their mother to work to secure food and supplies. Several students saw school as a waste of time in comparison to supporting their family to meet their basic needs.

Although students showed determination in addressing their housing challenges, the consistent mobility challenged many students to be academically successful. Mobility and stability are significant stressors that impact academic success (Tierney & Hallett, 2012). The emotional stress that manifests from focusing on meeting one’s basic needs was characterized in one student’s reflection:

It gives you more barriers, because instead of worrying about school, you worrying about your life, you worrying about what you gonna do the next morning, when you go home how you gonna live, how you gonna sleep, how you gonna eat, how you gonna survive.

(Tierney & Hallett, 2012, p. 56)

Students discuss sitting in a quiet classroom amplifies their stress to meet their basic needs because they have time to sit and reflect on their situation. One student shared she would repeatedly get in trouble for talking in class. However, she shared, ““I talk too much . . . to keep my mind off everything. . . . When you go to school you have to be quiet, and it makes you think, and then it makes me sad”” (p. 56). These accounts highlighted ways additional stressors

manifest into coping strategies that hinder their ability to focus or stay in school (Tierney & Hallett, 2012). These coping strategies emphasized the lack of supportive relationships and protective environments homeless students experience that challenge their educational resilience (Tierney & Hallett, 2012).

Due to the social stigma associated with homelessness, students discussed a need to isolate themselves from potential supportive relationships. One student said, “You don’t want everybody to know what’s going on; you don’t want everybody to treat you like you’re less than because you don’t have the same as everyone else” (Tierney & Hallett, 2012, p. 57). The stigma associated with their situation reinforced students’ isolation and their belief in a personal responsibility to address the barriers to their academic success. Each student adopted the belief it was their responsibility to address these challenges rather than seek support from their school. As discussed by Daniel and Wassell (2002), student educational resiliency is comprised of intrinsic and extrinsic motivation. With homeless students prioritizing their intrinsic motivation to meeting their basic needs, and their supportive relationships being limited due to isolation, K-12 homeless youth are met with an uphill battle for educational resilience.

The evidence of internal and external factors being challenged for educational resilience is evident when comparing homeless and permanently housed students. Rafferty et al. (2004) evaluated student achievement between formerly homeless students and their permanently housed peers. Their study showed many students facing homelessness were held back a grade to repeat coursework. This led to students to “have poorer self-concepts, have more problems with social adjustment, and express more negative attitudes toward school at the end of the period of retention than do similar students who are promoted” (Rafferty et al., 2004, p. 15). In addition to negative psychological factors associated with repeating a grade, the students facing

homelessness expressed lower educational ambition compared to their peers (Rafferty et al., 2004). The combination of lack of self-esteem and missing supportive networks demonstrated a gap in services and resources needed to promote K-12 educational resilience for homeless students.

Although students may have low self-esteem toward their academics, the sense of responsibility to succeed as a student echoes throughout the voices of students experiencing homelessness. Some feel a responsibility toward their family unit to provide sibling supervision or work for financial support, and others feel a sense of responsibility toward their academics to ensure upward mobility out of homelessness (Tierney & Hallet, 2012). This motivation to be academically successful stemmed from “seemingly negative spaces” (Neal, 2017, p. 245). The desire to “resist their environment, prove people wrong, and avoid ending up like their biological parents” (Neal, 2017, p. 245) were salient themes in motivation to persist in college. Students felt higher education would be an escape from a negative environment.

K-12 students experiencing homelessness face numerous challenges that impact their status as a student. Managing trauma from life on the streets, stress, fear of losing one’s home, and reflecting on one’s priorities to ensure basic needs are met are some of the factors identified as challenges that impact academic success (Ambrose, 2016; Crutchfield, 2018; Tierney & Hallet, 2012). In addition to these stressors is the challenge in creating a conducive study environment. Students living in a shelter revealed their struggle to find a quiet space to study needed to complete their homework (Tierney & Hallet, 2012). Having a dedicated study space where individuals can control and regulate their environment is key to promoting successful learning (Beatty, 2016). Beatty’s (2016) study of 21 participants emphasized how “ambient factors can contribute or take away from an atmosphere of conducive learning . . . the

environment may be key to encouraging and motivating students to keep on learning” (p. 8). Participants explained noise as a determining factor in choosing a conducive study environment (Beatty, 2016). However, obtaining a conducive study environment was hard to control due to the noise of various study locations.

The importance of a conducive study environment is emphasized by Cox (2018) who asserted learning is an “experience embodied” (p. 1078). Cox (2018) discussed how “the body is central to learning” (p. 1087) and that noise, temperature, and movement may impact a student’s learning experience. In addition to learning taking place inside a classroom, Cox (2018) challenged practitioners to evaluate the environments students have to learn outside the classroom. For students experiencing homelessness, the environments available outside the classroom may be limiting. One participant in Tierney and Hallett’s (2012) study, slept in a shelter in a fenced yard. She struggled to complete her homework on a cot and “became frustrated when she realized that her papers were habitually wet from dew and rain” (Tierney & Hallett, 2012, p. 57). This experience impacted participants’ motivations as students, reinforcing isolation due to feeling embarrassed by her study environment. Having a space to study with a conducive sensory experience is important to promoting academic motivation and persistence.

While enrollment in K-12 has increased due to the McKinney-Vento Act, success inside and outside the classroom remains a challenge for many students experiencing homelessness. Although there is a sense of responsibility to overcome their environment, the lack of support structures to foster this motivation demonstrates a gap in services and resources. Developing environments where students feel they belong, are conducive for studying, and have access to supportive relationships to secure needed resources and services is vital to promoting K-12 educational resiliency.

College Student Experience

Exploring the experiences of college students facing homelessness is a new topic of scholarly discussion. Studies surrounding this topic are primarily in doctoral dissertations with a limited number of studies in peer reviewed journals. Bowers and O'Neill (2019) conducted a qualitative interpretive metasynthesis on studies discussing homelessness in the postsecondary setting. After conducting an extensive search of 528 related articles, only seven articles met the inclusion criteria for rigorous qualitative methods of currently enrolled homeless students attending college. The seven articles included four dissertations, one master's thesis, and two peer-reviewed articles. Although literature examining the experiences of homeless students is limited, additional related studies provide insight into the background and experiences of students facing homelessness and housing insecurity.

The limited visibility of students facing homelessness or housing insecurity is an important consideration for understanding the college student experience. The FAFSA in 2013 reported 60,000 applicants marked homeless on their application (Klitzman, 2018). However, researchers speculated the number of college students experiencing homelessness may likely be in the 100,000s (Klitzman, 2018). In 2015-2016, only 31,948 unaccompanied homeless youth indicated their homelessness status on the FAFSA (Crutchfield, 2018). However, as discussed in the Hope Lab national study (Goldrick-Rab, Richardson, & Hernandez, 2017), community colleges report at least 10% of students experience some form of homelessness. This limited visibility and underrepresentation is as a significant barrier to understand the unique challenges, backgrounds, and experiences of students who face housing insecurity and homelessness.

The Hope Lab's (Goldrick-Rab, Richardson, & Hernandez, 2017) recent study of community college students throughout the nation has helped to increase the visibility of housing

insecure and homelessness demographic factors. Their results showed “students of color were overrepresented among homeless undergraduates” (Goldrick-Rab, Richardson, & Hernandez, 2017, p. 19). Only 42% of White students were housing insecure and 37% were homeless. Hispanic students represented the largest percentage of students of color experiencing housing insecurity or homelessness (24% and 22%, respectively) followed by African American students (14% and 17%). Additionally, 70% of participants who experienced homelessness were both female and first-generation college students. Their study also found students “receiving Pell grants are more likely to have higher rates of food and housing insecurity, and in particular homelessness” (Goldrick-Rab, Richardson, & Hernandez, 2017, p. 14). Pell grants are a federal financial aid award for students from a low-income background. This indicates students who experience financial challenges prior to starting college comprise a significant portion of students who will face housing insecurity or homelessness in college.

Although, additional research is needed to better understand the background factors of students facing homelessness and housing insecurity, the Hope Lab study provided insight into specific student populations that are affected (Goldrick-Rab, Richardson, & Hernandez, 2017). Low-income students, first-generation students, and students of color were populations impacted by homelessness and housing insecurity in the Hope Lab study (Goldrick-Rab, Richardson, & Hernandez, 2017). To address the challenge of affordability, students take on longer working hours. Goldrick-Rab, Richardson, and Hernandez (2017) discussed how students experiencing homelessness, “were more likely to work long hours at lower quality jobs” (p. 22). Needing to work restricts time on campus, reducing involvement and the ability to develop meaningful and supportive relationships with faculty and peers (Martin, 2015). Having individuals to help navigate one’s postsecondary institution and engage with course content inside and outside the

classroom are important relationships to promote academic persistence (Tinto, 1993). Increased work hours, however, reduce the opportunity individuals have to interact with faculty and peers to develop meaningful relationships, greatly impacting academic persistence (Cuccaro-Alamin, 1997; Engle & Tinto, 1993; 2008; Terenzini et al., 1996).

The negative impact of working on a student's academic experience is a significant challenge for low-income students. Low-income students must work part or full time to make up their financial need gap after financial aid is dispersed (Klitzman, 2018). Working is therefore "an educational fact of life" (Riggert et al., 2006, p. 64) for low-income students to afford a postsecondary degree. With tuition prices increasing each year while financial aid packages remain stagnant (Crutchfield, Chambers, & Duffield, 2016; Crutchfield et al., 2020), affording one's basic needs becomes a challenge for low-income college students. Needing to work to meet one's basic needs and tuition deters a low-income student from feeling connected and involved on campus. A student's limited connection reduces their sense of belonging and may deter academic persistence. Sense of belonging refers to a student feeling valued, accepted, and fitting into their campus (Hagerty & Patusky, 1995). Sense of belonging manifests for individuals through formal and informal relationships (Tinto, 1987). Due to working longer hours and feeling limited financially, low-income students do not have the same opportunity to develop meaningful relationships as their middle and upper class peers (McLoughlin, 2012).

First-generation students also struggle to engage socially and academically due to challenges navigating higher education, living off campus, and limited finances (Engle & Tinto, 2008; Morales, 2012; Phinney & Haas, 2003; Stebleton et al., 2014). Stebleton et al.'s (2014) study of 150 first-generation students showed a decrease in belonging reduced the likelihood that individuals would seek support services "even though they were aware they needed to use these

services” (p. 15). Low sense of belonging increased factors of depression and stress for low-income students (Stebbleton et al., 2014). Similarly, students experiencing food, financial, or housing insecurity “were all more likely to have anxiety and/or depression, fair/poor health, and lower mean GPA than their secure counterparts” (Leung et al., 2020, p. 3). To reduce the impact of these stressors, increasing a student’s sense of belonging is an important factor for first-generation students, low-income students, and students experiencing housing insecurity to support their personal and physical well-being.

In addition to low-income and first-generation college students, the sense of belonging for students of color is greatly impacted by campus climate (Hurtado & Carter, 1997; Hurtado & Ponjuan, 2005; Locks et al., 2008; Maramba & Museus, 2013). The racial climate of an institution can negatively impacts the integration of students of color into the campus (Hurtado & Carter, 1997). Students of color often experience “a celebration of mainstream identity in which diversity is excluded” (Jones et al., 2002, p. 33). Suarez-Balcazar et al. (2003) discussed how this may result in a “pressure to conform to existing stereotypes” (p. 440) for Hispanic and Asian American students. Exclusion and being stereotyped amplifies a sentiment for students of color that they do not belong, further decreasing the feeling of being valued and connected to their institution (Hurtado & Carter, 1997; Jones et al., 2002; Suarez-Balcazar et al., 2003). As discussed in the Hope Lab study (Goldrick-Rab, Richardson, & Hernandez, 2017), Hispanic and African American students represented the largest demographic of students experiencing homelessness and housing insecurity. Managing tense campus climates along with one’s basic needs highlights the additional barriers students of color experience in their postsecondary career.

When students struggle to meet their basic needs, academic success, well-being, and persistence is impacted. Students who experience these hardships will often hide their circumstances due to a fear of unknown consequences and wanting to appear like a traditional college student (Ambrose, 2016; Bowers & O'Neill, 2019; Hallett & Freas, 2018; Sackett et al., 2016). Invisibility of these challenges creates additional barriers for many students to attend classes regularly or complete coursework. Academic challenges were observed in a study conducted by the University of Massachusetts (Silva et al., 2017). Their study of 390 students showed, “students who experienced homelessness and severe food insecurity were at profoundly greater academic risk in comparison with their peers who were not facing these challenges” (Silva et al., 2017, p. 293). Academic risk was observed in homeless students being “13 times more likely to have failed courses and were 11 times more likely to have withdrawn or failed to register for more courses” (Silva et al., 2017, p. 293). The authors discussed how the stress from managing one’s basic needs make it a challenge to focus on coursework and were therefore more likely to miss classes, which may correlate to their poor academic performance. Results from their study indicated how homelessness and housing insecurity greatly impacts a student’s academic experience and their ability to persist.

The stigma associated with an individual’s living situation combined with the challenges a student experiences based on demographic factors reinforces the feeling of invisibility and disconnect to support resources for students experiencing homelessness (Ambrose, 2016; Bowers & O'Neill, 2019; Crutchfield, 2012; Hallett & Freas, 2018). However, college students experiencing housing insecurity remain resilient in their resolve toward a college degree. To manifest this goal, students showed a strong determination and activation of support from key individuals to overcome housing challenges. The following sections discuss how a student’s

dedication and support networks promote the educational resilience of students experiencing homelessness.

Determination

While the challenges and barriers to success for college students facing homelessness are abundant, the determination to obtain a college education is prevalent as well. Determination manifests from the resolve to navigate meeting one's basic needs and obtain a 'normal' college experience. Students discussed in several studies, leveraging their social network to sleep on couches to avoid sleeping outside (Ambrose, 2016; Hallett & Freas, 2018; O'Neil & Bower, 2020). Students shared they would use social media platforms to find parties to attend so they had a place to sleep for the night or go on dates for a free meal (Hallett & Freas, 2018). A participant in Geis's (2015) study discussed how he used a friend's couch on the weekends to "get rest and power through my notes and (to) get ready for the week" (p. 48). In a similar study, a participant shared how their campus involvement helped them secure a space outside of his car (O'Neil & Bower, 2020). Although individuals felt uncomfortable to open up and share their challenges with peers, doing so provided a safety net of support (O'Neil & Bower, 2020). The pursuit to address their basic needs was overwhelming and embarrassing at times, but individuals believed obtaining a college degree was a way out of homelessness and, therefore, a necessary barrier to overcome (Hallett & Freas, 2018; Neal, 2017; Tierney & Hallett, 2012). Through problem solving and activating coping skills to address their homelessness, students discussed a strong determination to overcoming their housing challenges and persist toward college completion. This determination combined with their problem solving and coping strategies exemplified Daniel and Wassel's (2002) intrinsic motivation factor of self-efficacy.

In addition to meeting one's basic needs through self-efficacy, students discussed a strong desire to hide their status to feel like a "normal" college student. Hiding their housing situation allowed individuals the opportunity to experience college without stigmatization or worry about potential consequences (Ambrose, 2016). Students shared they would not use services such as campus food pantries to avoid social ostracization (Crutchfield, 2012; Geis, 2015; Gupton, 2017). Although this increased the stress for some students, others shared "becoming invisible relieved the stress of homelessness" (Bowers & O'Neill, 2019, p. 123). Relief stemmed from a sense of normalcy from peers who did not know their housing status. This allowed students to mentally escape the challenges of their situation, if only temporarily, and feel they belonged at their institution like a "normal" college student (Bowers & O'Neill, 2019). Although not the traditional sense of belonging Tinto (1975) described in his theory of student persistence, students facing homelessness are leveraging the invisibility of their housing status to mitigate the stressors manifested by homelessness.

Due to the barriers and challenges created by a student's housing situation, students are developing their own form of resilience. Although managing one's basic needs and isolation are not the perceived traditional college student experience, these coping strategies allowed students to persevere in their academics. It is important to understand how this resilience manifests to address the gaps in services and resources with institutional support. With the goal of using one's education to overcome homelessness, students showed a determination to transcend their housing challenges using the internal motivation factor of self-efficacy. Manifesting self-efficacy along with activating institutional support were discussed by Bowers and O'Neill (2019) as vital components to promote educational resilience.

Support

Creating institutional support networks for homeless and housing insecure college students is an important component to promote educational resilience. Prior to attending college, individuals described how the idea of enrolling at a university seemed impossible (Klitzman, 2018). However, with the help of a mentor, often the McKinney-Vento liaison, eight women from a qualitative study actualized their goals toward a higher degree (Klitzman, 2018). However, for many students once on a college campus, the feeling of invisibility and isolation perpetuate a notion they do not belong (Grupton, 2017).

Although invisibility was a benefit for some students who did not want to be constantly bombarded with questions as to “what was wrong with them” (Grupton, 2017, p. 204), this also deterred students from seeking support services from their institution. The disconnect between students and the institution created additional challenges for community college students who took classes that did not connect with their degree or work toward transferring to a 4-year institution (Grupton, 2017). This delay in progress deterred many students in continuing their education. Better identification and streamlined support networks are needed to ensure educational resilience for college students facing homelessness and housing insecurity.

The model to effectively support homeless students is discussed as developing streamlined services and resources through a single point of contact at each institution (Crutchfield, 2018). A single point of contact consolidates and streamlines services for students impacted by the isolation and stigma of their housing challenges. Students in Hallet et al.’s (2018) study shared a challenge with seeking support stems from offices bouncing them around to different resources, requiring them to repeatedly share their traumatic. By providing a space for students to develop trusting relationships with staff and limit the number of times students are

required to share their story can mitigate housing challenges more efficiently (Crutchfield, 2018). This model was actualized in a study of 20 community college students participating in a service agency that support students facing homelessness (Crutchfield, 2018). Providing a space for students to limit the number of times they are required to share their housing situation reinforces trust with the office and staff. This trust strengthens a student's desire to seek support from the office and reduce isolation and stigmatization (Crutchfield, 2018). By providing efficient and direct access to resources, institutional support and supportive relationships can mitigate housing and academic challenges.

Connecting students to resources and services that create a pathway toward long-term stable housing is a key predictor for educational resilience (Hyman et al., 2011). This is evident from a logistical regression of a 2-year study of 82 youth experiencing homelessness (Hyman et al., 2011). The students who remained educationally resilient and continued their education versus dropping out were students who found long term stable housing ($b = 0.00, p < 0.04$). Developing a supportive environment is not only key to connecting students to long term housing, but also promoting educational resilience. Holistic support for homeless students addresses student trauma, basic needs, and streamlines services and resources to reduce the anxiety and stress associated with homelessness.

Studies examining the challenges students face while homeless discuss the importance of addressing barriers and challenges to streamline services and support for educational resilience. Although continued research is needed to expand the scholarly discussion on homelessness, research examining the experiences of housing insecurity has yet to make a debut in qualitative research. The Hope Lab (Goldrick-Rab, Richardson, & Hernandez, 2017) provided evidence to show how both homelessness and housing insecurity is a significant issue on college campuses.

Expanding the literature to include the experiences of students facing housing insecurity will provide further depth and analysis to this issue.

Conclusion

How to address the experience of homeless students has been an ongoing topic of discussion for 40 years. However, including the experiences of homeless students in postsecondary education has emerged as a topic in the last 15 years. Understanding current policies, initiatives, and practices is vital to supporting homeless and housing insecure students. Policy shows definitions continue to be inconsistent and vary in higher education. Unifying definitions and measurement tools are necessary to understand the variety of student experiences and developing effective support structures. Additionally, more research needs to be conducted to understand the multifaceted experiences as they relate to educational resilience.

Currently, institutions are attempting to meet the needs of this population swiftly. Although recent surveys have attempted to shed light on who may be more susceptible to experiencing homelessness or housing insecurity, there is a gap in the literature concerning the effects of unsafe and inaccessible student housing due to affordability and overcrowded living situations. Terminology needs to be clarified and standardized throughout the research and in higher education institutions. Recent studies have used the McKinney-Vento definition of homelessness, but the definition of housing insecurity varies from study to study. Developing a uniform definition, illuminating demographics, and understanding experiences and factors that perpetuate housing insecurity are important to establish a support structure that promotes persistence toward a higher education degree.

While an emerging topic in scholarly discussion, the experiences of housing insecurity are not unique to this generation of college students. Understanding how educationally resilient

students have navigated housing challenges will provide a framework for future support and resources. Student's experiencing housing challenges should feel they belong at their institution and do not need to hide their status. They should be confident in their ability to access supportive relationships that will connect them to necessary resources and services. To support a student's educational resilience, environments must be created that foster a student's intrinsic and extrinsic motivation.

CHAPTER 3: METHOD

Students experiencing housing insecurity is a significant issue on college campuses. Understanding how students navigate higher education alongside their housing challenges is limited in current research. Therefore, it is the purpose of this study to examine the intrinsic and extrinsic factors that lead to educational resilience for housing insecure college students. This will be accomplished through two objectives. The first is to examine the experiences of educationally resilient students who faced housing insecurity during their 4 years. The second is to understand what intrinsic and extrinsic motivation factors were used by housing insecure college students.

Research Design

I used a qualitative design to explore the resiliency factors of housing insecure undergraduate college students. Strauss and Corbin (1998) discussed how qualitative research is best used to explore under-researched areas. Creswell and Creswell (2018) also discussed how qualitative research is a strong approach to exploring participants' experiences to understand the meaning of their attitudes and behaviors. I used interviews and a demographic survey to examine the experiences of alumni who faced some form of housing insecurity during their time at a 4-year public research institution. Interviews provided participants the opportunity to share their attitudes, beliefs, and worldviews (Miles et al., 2018). The interview questions explored the experiences of housing insecurity and examined intrinsic and extrinsic motivation factors.

Sample

The sample consisted of 20 alumni from a large 4-year postsecondary public research institution in southern California who graduated in 2018 or 2019. Grove University, a pseudonym, is a postsecondary institution situated in a high cost of living community.

Approximately 60% of students at the school receive some form of need-based aid, with 12,000 students receiving a Pell-Grant. The institution serves a large population of first-generation, Hispanic, and Asian students and has over 30,000 undergraduate students. This site was chosen for its diverse student demographics and its location in a high cost of living community.

Only individuals who had experienced some form of housing insecurity for one quarter or more were included. The definitions of housing insecurity were acquired with permission from the Hope Lab (Goldrick-Rab et al., 2019). Based on the following criteria, students self-selected into the study:

Housing Insecurity Factors: During your undergraduate career:

- Was there a rent or mortgage increase that made it difficult to pay?
- Did you not pay or underpay your rent or mortgage?
- Did you not pay the full amount of a gas, oil, or electricity bill?
- Did you move three times or more (in a 12-month time span)?
- Did you move in with other people, even for a little while, because of financial problems?
- Did you live with others beyond the expected capacity of the house or apartment?
- Did you receive a summons to appear in housing court?
- Did you have an account default or go into collections?
- Did you leave your household because you felt unsafe?

Individuals who did not experience housing insecurity or were a transfer or graduate student were ineligible to participate. Additionally, those who experienced homelessness (stayed in a shelter, stayed in abandoned building or car, did not have a place to sleep at night, and did not have a home) were not included. Recognizing housing insecurity may occur at varying times for

a student, I looked at the overall impact of housing insecurity on students' complete educational journey. Therefore, alumni were chosen for this study due to college completion and degree attainment.

A purposive and snowball sample were used due to the hard-to-reach nature of this population. Participant recruitment was facilitated with the help of social media, my social network (including campus administrators and faculty), and student recruitment (participants were invited to recruit other participants). The study included seven males and 13 females. Fourteen participants were first-generation college students, two were international students, two were non-California residents, and one was a ward of the state. In terms of ethnicity, 12 Asian and eight Latinx/Hispanic individuals participated. The demographic questionnaire allowed participants to write in their responses, allowing individuals identify based on multiple ethnicities and the gender spectrum. Table 1 is an overview of participant demographics.

Table 1*Participants' Descriptions*

	Pseudonym	Gender	Ethnicity	Age	International student	California resident	Ward of the state	First-generation student
1	Sofia	Female	Latina	23	No	Yes	No	Yes
2	Alejandro	Male	Latino	22	No	Yes	No	Yes
3	Amy	Female	Asian	23	No	Yes	No	No
4	Carla	Female	Latinx	24	No	No	No	No
5	Constance	Female	Korean	23	No	Yes	No	Yes
6	Kim	Female	Vietnamese	23	No	Yes	No	Yes
7	Riya	Female	Desi	23	Yes	Yes	No	Yes
8	Jun	Female	Chinese	23	Yes	No	No	Yes
9	Kara	Female	Vietnamese	24	No	Yes	No	Yes
10	Lily	Female	Asian	24	No	Yes	No	Yes
11	Matthew	Male	Vietnamese	23	No	Yes	No	Yes
12	Victoria	Female	Latina	23	No	Yes	Yes	Yes
13	Olivia	Female	Hispanic	23	No	Yes	No	Yes
14	Emily	Female	Hispanic	24	No	Yes	No	Yes
15	Mai	Female	Vietnamese	22	No	Yes	No	No
16	Michael	Male	Filipino	24	No	Yes	No	Yes
17	Mateo	Male	Hispanic	24	No	Yes	No	Yes
18	Hector	Male	Mexican	24	No	Yes	No	Yes
19	Bryan	Male	Chinese, Filipino, Vietnamese	24	No	Yes	No	No
20	Thomas	Male	Asian	23	No	Yes	No	Yes

Protection of Human Subjects

This study was approved by the Claremont Graduate University's Institutional Review Board for approval. Additionally, participants could skip questions or withdraw from the study at any time. Personal identifiers were not collected, and all participants were given a pseudonym to protect confidentiality.

Instrumentation

This qualitative study used interviews to examine the experiences of housing insecure college students. The interview protocol was comprised of 32 semistructured questions designed to understand specific living experiences, circumstances that led to housing insecurities, the impact on their academic experience, and how they navigated through these challenges (see

Appendix A). Questions were based on previous literature and the theoretical framework; however, the semi structured nature of the interview protocol allowed participants to share their world view and perspective (Miles et al., 2018). The interview questions were piloted and adjusted based off of study feedback. Interviews were intended to “elicit views and opinions from participants” (Creswell & Creswell, 2018, p. 187). The purpose of this method is to better understand participant attitudes, perceptions, and beliefs. Obtaining these perspectives is especially important for under researched areas (Strauss & Corbin, 1998). Probing questions were used to foster in-depth experiential responses. Additionally, participants were asked questions about their academic experience, specifically about the time period in which they were housing insecure. The demographic survey at the end of each interview requested information on sex, ethnicity, age, and citizenship, and their parents’ highest level of education. Each option provided an open-ended response versus multiple choice for students to share their diverse identities. Participants were asked if they were a California resident or a part of foster care during their K-12 education.

Pilot Test

A pilot test was conducted to test reliability and validity of the tools. Four undergraduate students experiencing housing insecurity participated in a 45-minute to 1-hour interview. Data were analyzed using content analysis with interview transcriptions. The interview protocol was adjusted based on pilot study feedback.

Procedures

Recruitment material for participation in the study was posted on social media platforms (Facebook groups and Instagram) and provided to campus administrators and faculty. Eligible individuals were emailed a letter stating the purpose of the study, risks, benefits, and that they

would receive a \$20 Amazon gift card for their time. Students expressing interest emailed me to set up their interview time.

I conducted interviews virtually using Zoom audio recording. Video recording was not used due to student likeness not being needed for the study. After reviewing the study information sheet, consent to participate and to be audio-recorded for accuracy was requested. Each interview lasted approximately 60 to 90 minutes. After the interview, participants were provided with a short demographic questionnaire and their Amazon gift card. All interviews were transcribed verbatim with identifiable information removed and replaced with a pseudonym. To limit researcher bias, all interviews were standardized, digitally recorded, transcribed verbatim, and provided to participants for accuracy. Through member-checking, the researcher verified the accuracy of transcripts and content with each participant. Only eight individuals responded with feedback or approval.

Data Analyses

The qualitative data were analyzed by examining the transcripts and memos written after each interview. A content analysis technique was used using MAXQDA software to assess how emergent themes connected to the literature (Krathwohl, 2009). I conducted two cycles of coding (Saldaña, 2016). The first cycle used an elemental and affective method of coding to explore participants' attitudes, perceptions, and beliefs (Saldaña, 2016). The elemental method included in vivo and descriptive coding. To honor participants' voices, I used in vivo coding by pulling direct quotes from participants' transcripts (Miles et al., 2020). This allowed me to better understand participants' decision making and perceptions. I also created descriptive codes for an overview of topics discussed (Saldaña, 2016). Data were also coded for emotion using the affective method to better understand participants' attitudes and beliefs. After coding each

transcript, MAXQDA software allowed the researcher to sift through each of code to analyze for main concepts. Data that no longer fit a code were either removed, placed in a different code, or established as a new code. By analyzing the main concept of each code, additional subcodes were created to provide detail and boundaries of each code (Saldaña, 2016). This process established 36 codes.

The second cycle used focused coding, analytical memos, and hypothesis testing to examine patterns (Miles et al., 2020). Focused coding allowed the researcher to analyze the most significant codes to determine emerging patterns (Saldaña, 2016). Patterns helped to establish categories. Each category was examined by writing analytical memos, exploring hypothesis, and connecting themes back to the literature and theoretical framework (Creswell & Creswell, 2018). The research questions and theoretical framework guided the main themes that emerged from this study. Themes included (a) Pursuing a Higher Degree, (b) Navigating Housing Challenges, (c) Self-Efficacy, (d) Sense of Belonging, (e) Supportive Relationships, and (f) Institutional Support. Each code was examined for its relationship to these themes. Codes that did not fit into these themes were examined for additional categories and themes. To create a logical flow of the findings, a conceptual map of the themes was created (Miles et al., 2020). The map was organized based on the themes and the codes that made up each theme. The conceptual map helped me reflect on the findings and develop a narrative to tie the themes together. I conducted two rounds of data analysis to limit researcher bias. The first was conducted shortly after the interviews and the second was done 1 month later. In conducting two cycles of data analysis, I checked for bias and consistency of coding. After each round of coding, I compared findings to theory and previous research.

Limitations

There are three primary limitations of this study. The first limitation is due to COVID-19. To limit the spread and ensure participants' safety, in-person interviews were not possible. Fortunately, with technological resources all interviews took place virtually on a Zoom platform. Although some interviews had minor connection issues, I ensured clarity of responses by asking participants to repeat answers, crosschecking transcripts by conducting a line-by-line review, and seeking participants' feedback on their transcripts.

In addition to virtual interviews, due to the study not needing to use participants' likeness, individuals were asked to turn off their cameras. This limited my ability to observe participants' reactions. However, this provided two benefits. First, participants picked a comfortable location for their interview, encouraging more honest and open answers. Second, not having their individual cameras on created a more intimate and private environment. Although I was unable to see their reactions, I noted background sounds such as children playing, tonality in responses, taking deep breaths, or laughing nervously. This provided important context into participants' attitudes, perceptions, and beliefs.

A second limitation for this study was the snowball self-selection method. The result of this method included 12 individuals who identified as Asian, eight identified as Latinx/Hispanic, 13 females, and seven males (participants wrote in their demographics to be inclusive of nonbinary and multiple ethnic identities). Recognizing Black, White, or Native American individuals along with nonbinary or transgender individuals were not represented is a limitation of this study. However, given the limited research on this topic, this study provided valuable contributions to the experiences of 4-year college students facing housing insecurity. Each participant's reflection of their experiences as a minority, first-generation, or low-income student

provided important insight into how their identities shaped how they navigated housing insecurity.

Additionally, the sample that self-selected to participate represented an important finding from this study. The majority of individuals who agreed to participate were referred from a peer or other trusted relationship. Participants' openness and honesty in sharing their vulnerable housing challenges indicated the impact of their referral for participants to share their story to a stranger. Additionally, Grove University is a Hispanic- and Asian-serving institution. Although White students are represented almost as equally, Black students are only 10% of the undergraduate student population. With White students represented as much as Hispanic and Asian students at Grove University, it presents another finding of the study. Recognizing no White students participated leads to the need for future research to explore the impact of housing insecurity based on an individual's background. Even though White students may have experienced housing insecurity at Grove University, the way they navigated their challenges, or the severity of the housing insecurity, may look different. This study highlights the impact housing insecurity has on Asian, Hispanic/Latinx, cis-male, and cis-female participants.

The third limitation of this study is with generalizability. Although the sample of 20 participants may not produce generalizable conclusions for all students experiencing housing insecurity, it does provide valuable insight. Due to a gap in scholarly literature focusing on the qualitative experiences of housing insecurity, findings from this study illuminate the unique challenges and barriers housing insecurity perpetuates for 4-year college students. Through the saturation of data and standardized measurement tools obtained by the Hope Lab (Goldrick-Rab et al., 2019) this qualitative study provides insight into future research, practice, and policy to promote resources and services for an underrepresented student experience.

Trustworthiness

To ensure trustworthiness, pilot testing and sample size were considered. The pilot test examined and assessed the questions in the interview protocol. After interviewing, transcribing, and analyzing the data, the interview questions were modified to illicit further clarity of beliefs, attitudes, and experiences. Additionally, this study secured a reasonable sample size of 20 participants who reached saturation of no new themes or insights (Charmaz, 2006; Creswell & Creswell, 2018). Similar qualitative studies have included sample sizes ranging from 4 to 20 participants (Adame-Smith, 2016; Ambrose, 2016; Geis, 2015; Gupton, 2017; Hallett & Freas, 2018; O'Neill & Bowers, 2020).

Although a global pandemic took place during the time of the interviews, the study design asked participants to recall experiences prior to the pandemic. Individuals who graduated in 2020 were excluded from the study due to their college experience being impacted by the pandemic. Recruiting recent alumni from 2018 and 2019 provided an unforeseen benefit to the researcher. First, the time since graduation was not too long for participants to forget their experiences, but, second, it allowed participants a bit of time and space away from their college experience to share insights on their overall perspective. Although some 2018 alumni would take a moment to recall situations or mindsets, after a bit of probing, they provided clarity on their experiences and situation.

To reduce researcher bias, reflexivity was practiced throughout data collection and analysis (Krathwohl, 2009). My positionality statement discussed how assumptions based on their background and perspectives were checked and challenged.

Positionality Statement

Qualitative research is interpretative, allowing for researchers to delve into the experiences, attitudes, and beliefs of participants (Creswell & Creswell, 2018). Sustained and intensive discussions with participants can manifest bias from the researcher based on previous lived experiences and identity, shaping participant interpretations (Creswell & Creswell, 2018). To mitigate bias, I conducted reflexive memos relating to their personal experience throughout the study (Krathwohl, 2009). Hatch (2002) discussed:

The capacity to be reflexive, to keep track of one's influence on a setting, to bracket one's biases, and to monitor one's emotional responses are the same capacities that allow researchers to get close enough to human action to understand what is going on. (p. 10)

The following section provides an overview of my background and identity to discuss how personal experiences influenced the study.

As a student affairs housing professional, I have worked with students facing housing challenges due to a variety of circumstances. My interest in this topic emerged during my first year as a residential life coordinator. I witnessed numerous mental health issues in a short period of time for upper-division students. Some issues were so severe that suicide ideation became a weekly occurrence to address with students. As a White female from a middle-class background, I was surprised at the numerous stressors surrounding a student's basic needs and the impact these stressors caused on a student's personal and academic well-being. My initial understanding of the issue led me to develop coping and stress reduction interventions.

After transitioning to a new position at different institution, I observed the same stressors in students. Recognizing these stressors were not caused by a particular institution, academic commitments, or campus climate, I sought to understand how these basic need challenges came

about. Working in student housing, I operated under the assumption that because students lived on campus, their housing basic needs were being met. This conclusion quickly unraveled when the housing unit I worked for became unavailable for undergraduate students. Reflecting on how the community I worked for was the most affordable option for undergraduate students, I was concerned about the impact this might have on students. In discussing my concern with peers, alumni, and current students, the true impact of housing basic needs illuminated the severity of housing insecurity.

Attending a state university, I was fortunate to be surrounded by moderately priced apartments. Even though I worked two jobs and maxed out on unsubsidized loans, I still relied on family members to support my cost of living. Without hesitation, my family wired money to my bank account each month to ensure I had enough for rent, groceries, and other personal expenses. I felt guilty for relying on my parents, but I was grateful to know they would always be there for support. My experience with housing affordability limited my understanding at the time of the significant challenges and barriers housing insecurity can create for a student. When sharing my concerns about an affordable housing community being taken offline, I was quickly educated about the impact housing insecurity has on the student experience.

One of the first individuals with whom I discussed this issue was a recent alumnus. She had lived in the community I worked for but not as a leased tenant. During her senior year, her family was deported, and she no longer had a place to stay. With limited financial aid, she relied on her peers to stay in their apartment for the remainder of the year. This story led me to discuss with current students living off campus. These individuals discussed how the high cost of living in the surrounding community led them to share their space with more roommates than permitted by the apartment complex. To further explore these experiences, I conducted a pilot study.

The pilot study continued to broaden my understanding of housing insecurity. After each interview, I memo'd my reactions to the interview and reflected on how my personal experiences shaped my understanding of their actions, behaviors, and beliefs. I continuously revisited these memos to challenge biased assumptions and beliefs. Throughout my current study, I continue to memo my personal reactions, but also reflect on the similarities and differences from participants in my pilot study. This allowed me to check for bias and ensure I was not drawing premature conclusions based on my pilot study.

My experiences in understanding housing insecurity led me to choose a qualitative study to allow participants to share their beliefs, experiences, and decisions. Although some students knew me as a college administrator, most participants only knew me as a doctoral student. Perceiving me as an outsider allowed participants the opportunity to explain their experiences and situations in more detail. Even though I lack the understanding of someone experiencing housing insecurity, I am committed to exposing these challenges to support the diverse group of students affected by housing insecurity.

Chapter 3 Summary

Research illuminating the experiences of postsecondary students facing housing insecurity is limited. Although recent studies have showcased the prevalence of this population throughout college campuses, more information is needed to understand how housing insecurity impacts a student's experience. Additionally, further research is needed to explore how housing insecurity impacts a student's academic experience and what support factors are needed to mitigate these challenges.

This study used qualitative interviews to sample 20 alumni who previously experienced housing insecurity. Content analysis was conducted through coding transcriptions to discuss

relevant themes. Member checking provided accuracy of findings to address the research questions. The study contributes to the limited research on housing insecure students to facilitate the development of support structures and resources for students experiencing housing insecurity to foster educational resiliency.

CHAPTER 4: FINDINGS

The purpose of this study was to understand the experiences of students who faced housing insecurity during their undergraduate career at a 4-year institution. The study provided the opportunity for participants to share their insights and experiences to better understand how they navigated housing insecurity while persisting toward their bachelor's degree. This chapter will present the relevant themes that emerged from the 20 participant interviews. I sought to answer the question how resilient college students navigate housing insecurity. Specifically, this study was guided by the following research questions:

1. How do students experiencing housing insecurity navigate their housing challenges in their postsecondary education?
2. What internal and external factors are used by educationally resilient college students experiencing housing insecurity?

These research questions were answered by analyzing the responses of each participant as they recounted and reflected on their experiences with housing insecurity. The first question was answered through an examination of each participant's reason for pursuing a college degree, their background, and how they addressed their housing challenges. The second research question was answered through the lens of the resiliency theoretical framework. Analyzing participants' four factors of resiliency—self-efficacy, sense of belonging, supportive relationships, and institutional support—I examined each participant's actions, beliefs, and attitudes, with housing insecurity and the resiliency factors used to persist toward their college degree.

Chapter 4 is organized into three sections. The first two sections include findings from the themes Pursuing a Higher Degree and Navigating Housing Challenges. The theme Pursuing a

Higher Degree provides important context and demographic information toward answering the first and second research question. This theme provided insight into each participant's motivation to overcome housing challenges and complete their college degree based on their background and reason for pursuing a college degree.

Within the second theme, Navigating Housing Challenges, I presented the findings on how students experienced housing insecurity and participants' decision making. Understanding how participants made decisions to address their housing challenges answered the first research question and provided insight into the impact of these decisions on their pursuit toward a college degree. The third section is comprised of four themes based on the resiliency theoretical framework: (a) Self-Efficacy, (b) Sense of Belonging, (c) Supportive Relationships, and (d) Institutional Support. This section answered the second research question by examining the attitudes, beliefs, and perceptions of participants to reveal how each resiliency factor either promoted or deterred academic persistence. The chapter concludes with an overview of the findings.

Pursuing a Higher Degree

The importance of attending a 4-year university was critical for participants in their desire to obtain a job to raise the socioeconomic status of their family, make their parents proud, or reach an important milestone in their life. The mentality to earn a 4-year degree developed due to negative experiences surrounding their personal identity and background throughout their K-12 career. Being a first-generation college student, minority, immigrant, international student, or coming from a low-socioeconomic family, participants shared their journey toward a higher education was not always a clear path met with support and opportunity.

Although each participant shared a desire in their K-12 career to earn a college degree, their background and identity became a topic of contention in their ability to persist. Participants shared they were repeatedly questioned by K-12 faculty and staff about their ability to obtain a college degree. Victoria, a Latina first-generation student, believed obtaining a college degree “was mostly to prove to myself that that I could do it (even though I was treated as more) of a minority.” Although Victoria was a high achieving high school student taking AP and IB classes along with three sports, she was told by her advisor, “I was giving myself too hard of a workload and that I should probably switch to normal college prep classes because they didn’t think that I would be able to handle AP, IB, and three sports year round.” Victoria demonstrated dedication and perseverance in her high school career by successfully completing her coursework along with her extracurricular commitments, obtaining a spot at the prestigious Grove University. Victoria did not feel she was nurtured in her academic pursuits and felt the weight of her identities were being used against her by counselors and teachers throughout her high school experience.

Alejandro experienced a similar encounter in his seventh grade math class. His White teacher told him, “I wouldn’t even graduate high school or even less go to college. . . . You know that’s the kind of things I hear all around me.” Alejandro is a first-generation Latino who felt, “Growing up in this world . . . just because I’m Hispanic I always felt lower than people.” His desire to attend a 4-year university stemmed from his ability to

use all the negative energy toward me to help push myself even harder and keep pushing to the goal of graduating. I wanted the degree to show everyone that anyone can do it.

Doesn’t matter what race or where you are from. I can reach my goals.

On Alejandro's graduation day, he proudly posted a picture in his cap and gown with the caption "Proving people wrong."

Although some participants had a desire to prove individuals wrong and challenge stereotypical notions, other participants, like Constance, pursued a college education to escape her challenging home life. Constance experienced an

absent mother and a deceased father and sort of absent sister . . . my education really saved me. I think education was the only consistent thing I had in my life. Even in middle school and high school like I would go to school to escape from home and I would read books for the same reason I think.

Constance, a first-generation Korean student, developed a passion for education to cope with a challenging home life.

Carla, a Latinx student, also used education as a pathway out of a family cycle. Carla came from an immigrant family where it was common practice that after college you "get a job somewhere in the city and you live with your family and help support them and you all work together." Carla wanted to support her family, but outside the "rule of getting a job right out there (referring to with her family) and getting married . . . I felt I was constrained to certain social constructs." Carla's pursuit of a 4-year degree helped her "find out I have passions beyond what I thought before." Although not the first in her family to attend college, she was the first to move away from home. As a family that came "to this country and didn't have a lot of family around," Carla was excited and nervous to venture to a new city on her own. Excited for the opportunity to be more independent, Carla realized, "I could be my own person. I didn't have to follow the rules that like people like with my background have to follow. So, it was really nice and very freeing." Carla was excited to set her own path as she pursued a higher degree.

Supporting one's family was a main motivator for Michael as well. Michael and his family also immigrated to this country when he was 5, and he played an important role in financially supporting his family. After observing his family's hard work to survive their transition to the states, Michael was resolved to secure a good job that would "help support [his family] financially." However, as the first of his siblings to move away from home, his family was uncertain about the separation. After discussing how Grove University would be a strong investment in the long run, Michael convinced his family of the job prospects that could result from Grove University versus a local state school.

Although it was a challenge for many participants to overcome stereotypes, family expectations, and concerns about being the first to move away from home, participants felt an immense responsibility to obtain their 4-year degree. This sense of responsibility fortified the mentality to persevere through to college completion despite the challenges they would face during their 4- or 5-year postsecondary journey.

Navigating Housing Challenges

The housing options for Grove University students included on-campus dorms or apartments, privately owned but still university apartments, city apartments, and city townhomes or houses. According to the estimated cost of attendance for the 2020-2021 academic year, room and board for living on campus was \$16,000, off campus was \$14,000, and the cost was \$6,000 to stay at home. The majority of participants did not experience housing challenges until their sophomore, junior, or senior year when they transitioned off campus or into privately owned university apartments. Most participants lived on campus the first year ($n = 18$) in a traditional style residence hall or at home with their family ($n = 2$) their first year. Participants who wanted

a more affordable space looked for off-campus housing. This initiated a variety of housing challenges in the pursuit of an affordable space relatively close to campus.

The most common trait of housing insecurity was “living with others beyond the expected capacity of the house or apartment” (Goldrick-Rab, 2019, p. 15). Due to losing financial aid scholarships or grants after the first year or finding an alternative to expensive on-campus housing, participants ventured off campus to look for more economical housing.

A normalized option for many students was to have five, six, seven, or eight individuals in a two- or three-bedroom apartment. Amy felt, “It’s just normal to live with so many people under one roof.” Kara explained this normalcy stems from knowing a lot of people who “would squeeze in an extra person and not include their name on the lease. So, we figured if other people were able to do it, then we could also.” Constance shared, “We know that it’s expensive, that’s why we try to find as many people to live with as possible.” Recognizing housing in the surrounding community of Grove University was extremely high, participants throughout the study used this strategy to manage personal finances.

Adding additional individuals to a space was initially viewed as a relief to financial limitations. Emily was excited when they added a sixth person to their off-campus apartment, and stated:

With five people, rent was a bit more doable for all of us, but by adding a sixth person it made it so that rent was not only doable enough to get by, but we actually had a bit more expendable income.

Having expendable income was very important for participants like Constance. She shared due to the high cost of living, she would “skimp out on utilities or find the cheapest Wi-Fi possible, or we wouldn’t take care of ourselves with food or anything.” Constance shared her main meal

“during my housing (challenges) was spam, rice, and seaweed. Sometimes an egg.” Living minimalistic was also important for Riya, an international student and California resident. Riya lived at home during the academic year; however, each summer her parents lost their jobs and “were transferred to other states or like they had to go back to (their home country) to work.” During this time, Riya secured a space in an apartment with seven other people in a two bedroom two bath. She stated, “I had to live out of like a suitcase basically . . . because housing is so expensive and plus there’s no way for you to get a short-term lease.” The need for a short-term lease was also felt by Sofia who returned from studying abroad and could not find a place for a month. She decided to live with a resident advisor in a space meant for one individual for 3 weeks until she could secure a place. Amy felt students “were numb” to experiencing housing challenges. Participants explained it is common to see Facebook posts with individuals looking for additional roommates in the city apartments. This created a common practice for individuals looking for affordable housing to seek multiple roommates to lower the cost of rent.

However, the city apartments, townhomes, and houses shared an opposing sentiment. Matthew explained in his senior year, the city attempted to pass legislation that limited the number of individuals in an apartment. Although the city apartments would not see more than four individuals on an apartment lease, many students knew the city apartments just looked the other way with having five, six, seven, or eight individuals residing in a space. Even though the legislation did not pass, many students were fearful of being caught by landlords for having additional individuals living in their space.

This anxiety to hide additional roommates was a concern for several participants. Hector intentionally added a seventh roommate to their three-bedroom house without adding them to the lease to “keep it on the down low, because we didn’t want them to affect the rent.” Amy felt a

similar concern of rent being increased if her two additional roommates were discovered. When the landlord would stop by, “We would have to hide the beds.” Hiding their status became even more of a challenge when their landlord would

come to the backyard without notice . . . just like look at the yard (the backyard). I don’t know if that’s legal or illegal, but it doesn’t seem right. And some days she would just show up (without prior notice).

Amy felt her space was never secure with the landlord prying into the house. Constance experienced a similar challenge of hiding the evidence of additional roommates when “maintenance would come in sometimes, so we would have to hide the sixth bed. Fortunately, one of the beds turned into a couch. We hid the desk in a closet. We did so many things to not get caught.” Although it was common for individuals to have multiple individuals residing in a space, participants were fearful of unknown repercussions to this method of creating affordable housing.

Adding additional people to a space was also helpful for participants who were fearful and confused by leases and housing contracts. Participants felt overwhelmed by leases and contracts and were worried about potential repercussions of signing an unknown legal contract. Matthew expressed:

I don’t think college or high school sets you up for housing related stuff. There’s a lot of words on them and I do my best to read through them but it’s pretty intimidating and I was worried that there’s some term agreements that are hidden.

Hector felt these hidden terms impacted him when they did not refund his security deposit when he moved out and the apartment requested additional compensation. Hector stated:

It's almost intentional to take money away from students because with the experience I had with the deposit moving (into another apartment complex) I got most of my deposit back. It didn't make sense why they took so much from us. I feel like there was just a lot of shady stuff going on. I do not recall getting a full breakdown of what was taken from us, I remember getting a bill basically of "this is what you owe."

Not wanting to be impacted legally, Carla intentionally did not sign a housing contract or lease. She shared, "My biggest fear was actually joining into a contract because I felt a contract was completely binding and if anything happened to me, my parents would have to pay. Contracts in general seem scary." Looking back on the situation now after taking a public policy course, she realized, "It would have been really good to be in a contract. That's how you get like tenant rights and that's really important." Navigating housing contracts, knowing their tenant rights, and basic renters' rights was a challenge for participants.

Seeking support from family to understand these contracts felt limiting as well. Mai felt completely lost navigating housing contracts and felt there was no one she could ask for help. Like Mai, many participants had family that lived far away ($n = 6$), creating the feeling they could not ask their family for support. This was a result from feeling they should handle the responsibility since they moved out or believing their family would not know how to navigate the contracts either.

For participants with family close by, leveraging support remained a barrier due to discriminatory landlord practices. Amy experienced a number of landlord violations she was unable to navigate even with parental support. When Amy was searching for housing, various landlords would ask her how many people were in her family, "and then we would tell them that we are college students and they usually just say no. . . . They just say, 'We don't accept college

students, we're only looking for families.'" Although they did find a space that accepted college students, the landlord would "do (unannounced) random check throughout the year." Amy tried to understand if these practices were legal or not with her mother; however, not wanting to lose her affordable housing, she let these concerns subside.

The need to find an affordable space on campus felt insurmountable for participants. Although they added additional roommates to decrease the cost of rent, the living and study conditions presented a diminishing return. Amy shared, "It's unhealthy for so many people to live under one roof." Emily, who grew up as an only child, felt "overwhelmed and wanting a bit more privacy" during her time living with six other individuals in her two-bedroom apartment. She shared a bedroom with two other people, and an additional two people shared the second bedroom and another slept in the living room, Emily did not have space for a desk and would study at the kitchen barstool. Thomas also felt cramped living with two other individuals in a bedroom and would try to use the study center provided by his apartment complex. However, the study center was often locked during the times he needed to use it, so he would "just study in whatever noise. Clearly my grades were bad enough that it was a bad (environment)." Amy experienced a similar challenge studying with seven other individuals in her townhome. She explained, during her senior year, she and her roommates were taking online classes, and

it was a little bit difficult, because we had to coordinate, like don't make noise at a certain time because I'm taking a test. And then also have to make sure like the Wi-Fi was good because sometimes the Wi-Fi was a little bit wonky because there were so many people connected.

The overcrowded feeling led many participants to find a space outside their apartment to study but they were limited by facility hours or outside weather and noise.

“Living beyond the expected capacity of the house or apartment” (Goldrick-Rab, Richardson, & Kinsely, 2017) was the most common form of housing insecurity experienced by participants and method for reducing the cost of housing ($n = 13$). Additional salient experiences included, “not paying or underpaying rent/utilities,” “rent increased making it difficult to pay,” and “moving in with others due to financial problems.” Although most participants received Cal Grants, Pell Grants, and scholarships, after paying their tuition bill, there was little to no remaining funds for their necessities including housing and groceries.

To mitigate these financial challenges, participants discussed the numerous jobs and increased hours they took on to be able to pay rent. A typical day for participants was similar to Lily’s daily routine during her housing challenges. Lily would go to work at 6 a.m.,

and then after work, I’d go to class followed by a second shift for the same work just to have more hours. And then it depends if (my next) class ended at 6 p.m. or 10 p.m. If it’s 6 p.m. and there’s another shift that needs to be covered I would cover it. But if class ends at 10 p.m. I’ll go do my homework and stay at the engineering lab to do work with my classmates till about 3 a.m. sometimes.

Participants would often pull all night study sessions to ensure they fully comprehended a subject and were prepared for class.

Olivia, Bryan, Matthew, Mateo, and Hector would make it a point to work 40-60 hours over the summer to save up enough money for rent for the year in addition to maintaining a 20 hour a week job during the academic year. For Mateo and Hector, it was very stressful toward the end of the year as their money began to dwindle. Hector would need to convince his boss for additional hours to have enough for rent. He stated, “It was a lot of emotional energy trying to convince my boss to let me go above the 20 hours. I would have to convince him to give me

more when I needed it.” Kara made it a point to work three or more jobs to secure enough income, and Constance at one point had five jobs.

Taking on additional jobs and hours helped to subsidize costs; however, some positions were inconsistent due to university breaks. Kim worked close to 30 hours a week during the academic year to afford her rent. However, during the summer and winter breaks, work was unsteady, and she would be short on income. Although she was able to ask for money from her mom, “I really didn’t like to do that. I would try to make it by having less groceries just to avoid asking them for money, because I knew they need it for their own bills.” Bryan also reached out to his parents when he was short on rent but did not realize his mom was dipping into her 401k to help support him. Alejandro also was able to ask his family for financial support; however, he knew they would need a few days to “scrape up or ask from a family member.” Each participant made it a point to be self-sufficient to afford rent; however, the high cost of living, minimum wage jobs, and limited financial support from family made it a continuous challenge and stress to meet their monthly payments.

Impact to Academic Success and Well-Being

Stress from overcrowded spaces, hiding their living situation, and working numerous jobs or increased hours was impactful to participants’ mental health and academic success. A resounding theme of managing too much stemmed from the uncertainty of their housing situation. Matthew, Olivia, and Mai would often be distracted in class worrying about finding an extra roommate or place to live. Matthew expressed:

I think it affected my studying and also potentially like in class because I would have to message people to try and look for housing while I was in class or something. . . . I wanted to focus on the class at hand, but for instance I was still trying to figure out like

how we're going to pay for rent (for one of my) roommate (that couldn't afford it that month). I think like in the back of our heads were like, Oh, man we're going to have to front it.

For Olivia, the challenge of focusing in class was worrying about having enough in her paycheck to afford rent. She shared it was

mentally exhausting . . . I may be physically present paying attention, but mentally I'm thinking about, "Okay if I work this many shift, if I pick up a shift here, then my paycheck should look like this and I will be able to afford this." Then you got to do the math like okay if I pick up too many shifts will I be able to actually study. So, while I may be physically somewhere I mentally thinking about cost and how I'm going to be able to afford things.

Some days the stress would be so overwhelming for Olivia she would

not want to get of bed. . . . There's just so much going on in your head that you decide okay well I'm just going to go to sleep because I don't want to deal with this. . . the person who wakes up will deal with it.

Mai shared a similar sentiment of feeling overwhelmed and frustrated that it impacted her academics. She stated,

It just takes time out of your day when you're trying to navigate and figure out who you're going to live with and that's time that can be spent studying . . . and obviously the additional stress. I remember days when I would wake up and I think about the midterm I would have to study for and then on top of that I would have to think about who my roommate is going to be for next year and have to figure that out by the end of the week. It was definitely a mental strain.

Hector felt his housing challenges and securing enough hours was an emotional strain. Worrying about working enough hours to make rent caused him to feel “fatigued and stressed.” Kara felt a similar increase of stress during a month she knew she would not be able to pay her full amount of rent. She spent all day during class “thinking of people that I knew that would be able to lend me rent for that month.” This challenge to focus in class was detrimental for Alejandro who went on academic probation during his housing challenges, which led him to feel “traumatized, just like I cannot mess up anymore. *I cannot. I cannot.*”

Carla expressed a similar traumatic sentiment and perpetually worried she may become homeless. She shared, “I didn’t know where I was going to live or stay. I was worried that I might be homeless for a bit. . . . I didn’t eat some days because I was anxious.” This increased level of stress contributed to Lily going onto academic probation. She shared during her housing challenges, “I was working, and not getting enough sleep. I had to balance all that with school and sometimes I feel like I didn’t get to focus enough on school and my school was affected.” Olivia also expressed how juggling her work and school commitments led to her feeling burned out. To cope with being burned out she would “miss class on those days. I was a little bit low key depressed. I didn’t feel like I had the energy to go to class.” Putting classes on the “backburner” was also a method of prioritization for Mai who

started picking up more jobs . . . I prioritize work to pay for my expenses. I don’t want to say slack off but I kind of put classes and like my overall education on the backburner slightly just because I felt I was taking on more responsibility with these jobs.

Emily felt a similar strain in having enough time to study working 20 hours a week. The additional hours cut into her group study time making independent study a lot harder. She said:

Without other people to bounce ideas off of and to understand the homework and stuff I would have to figure it out on my own. Sometimes I would have to pull all-nighters to understand a topic or complete my homework.

Michael wanted to put more time into his education; however, after finding an affordable place further away from campus, he relied on his roommates to drive him to school. Spending time coordinating rides “really put a strain on my study time . . . my GPA definitely showed it.”

Constance’s work and school involvement were also impacted by the location of her housing. She did not have a car, so she rode her bike to campus. She said, “It’s pretty scary. There are no lights. . . . I got to get home before it gets dark. I don’t want to get ran over or anything, so that limited my time on campus.” Access to campus impacted her ability to attend various work events, negatively impacting her relationship with supervisors. Eventually she was let go from one position.

Although participants were in a constant state of stress during their housing challenges, not all experienced a negative academic impact. Constance developed a system when she was working five jobs to “focus on two of my class, and then one class I would just be okay with an A or B.” Working so many positions, she knew something would need to be sacrificed and, therefore, strategized which class to put in the minimal effort.

Riya made it a point to take on more academically during her housing challenges. This was a strategy to reduce the amount of time she stayed at the apartment with seven other roommates. During this time, she took 22 units with 20 hours of research, being on campus from 8 a.m. to 12 a.m. or 1 a.m. Not wanting to be in the space allowed her to spend more time in the library. She stated, “That held me a little more accountable, so I had more time to study.” Hector also made sure his academics were not impacted due to the lack of sleep in his seven-person

house. Working a more physically demanding job, he noticed he was impacted more physically than academically.

Although housing insecurities presented a myriad of challenges for students during their academic career, the ability to persist and remain resilient was ever present during their most difficult challenges. The next section includes how students experiencing housing challenges during the 4-year degree remained resilient.

Self-Efficacy

Self-efficacy describes the attitudes, perceptions, and beliefs an individual has to overcome challenges (Bandura, 1997). Participants experiencing housing insecurity faced numerous challenges that impacted their personal and academic well-being. Stress from their living situation, uncertainty with finding an affordable living situation, and being unable to focus in class or study while managing their housing circumstances created obstacles for students to persist. However, the following participants all graduated from college in 4 to 5 years. I will discuss how participants' sense of responsibility and mentality promoted their resilience as a student.

Responsibility

Addressing one's housing challenges was a responsibility each individual took on independently. Reflecting on their unique situations, each participant felt a resolve to overcome challenges on their own and mitigate future challenges. During one quarter, Kara's financial aid award was not dispersed on time. City apartments did not grant an extension, and Kara sought help from her friends to cover her rent for the month. After this experience, Kara emphasized she felt a sense of responsibility to make sure her rent was paid on time. Although Kara had no control over the late financial aid disbursement, she accepted responsibility to find a solution to

pay her rent on time. The experience was extremely embarrassing for Kara who shared, “I felt really ashamed. I felt I couldn’t ask my parents, which is why I asked my friend instead.” She had to

ask two or three people if I could borrow money so throughout the day I would be stressed out trying to think of people I knew that would be able to lend me rent for the month. It was embarrassing because they never knew what kind of financial strain I was in. I think they assumed I was ok because I was working.

Kara was resolved to not be put in a similar situation again and used both her persistent follow up with financial aid and a personal monthly budget to get ahead of her expenses.

Kim felt a similar resolve in addressing her housing challenges independently. To follow through on this commitment, she worked 30 hours per week during the academic year to “cover it myself, I did not want to have to rely on other people.” However, in managing her finances and expenses on her own, she felt like, “a baby, just new to the world of bills trying to figure it out for the first time.” Working so much she realized she needed to be strategic and take advantage of any downtime she had. Not having a car provided an opportunity to

make sure that I spent quality time on campus, and that included studying. Before I took the bus home I made sure I got all my homework done. And if I had to study for an exam or do group work, I made sure to do all that first before I had to take the bus back to the apartment. I felt like it really pushed me to be on top of my schoolwork, just making sure that if I was going to be working . . . spending more time working that I had to make sure my grades were on top because that’s the whole reason to go to college is to make sure I get good grades and earn my degree.

This passion to focus on her grades paid off in her ability to graduate early.

Although Kim overcame both an increased number of work hours and challenging academic coursework, Alejandro struggled with these commitments along with a 2-week illness that set him back financially and academically. He not only got on academic probation putting his financial aid in jeopardy, but also lost 2 weeks of work during his illness, putting him in a financially vulnerable position. At first he started to wonder whether or not he would be able to graduate and if he would “fail his family. . . . I’m going to be an embarrassment,” but he knew the steps needed to get back on track. He shared, “I knew what I did wrong. So, I basically got back . . . just got down to study even harder to make sure I pick up where I was at. I was in the library a lot more.” To get back on track, Alejandro reached out to his employers to also explain his situation. He said:

They were understanding and actually gave me more hours. I’ve always been a hard worker and I’ve always tried my best and they say me doing a lot better, so they actually give me hours from people who are my seniors because they saw me performing better.

Alejandro also wrote a letter to the financial aid office explaining his situation to ensure his academic probation did not impact his financial aid award. Alejandro felt persistent in his resolve to overcome his academic and housing challenges and did everything in his control to overcome them.

Another method used by participants to reduce financial challenges was taking on additional work hours or positions. However, participants quickly recognized the impact work has on one’s ability to study. Feeling responsible for their academic commitments, participants would develop various methods to ensure they met course requirements. Sofia made it a point to isolate herself when she needed to work on her homework, Kim took advantage of the time on her bus ride to school to study, and Olivia and Emily would work late into the night to complete

assignments. Emily shared she stayed up during the night because, “My priority was always school and being able to get at least passing grades so that I could complete my 4-year degree.” Completing their 4-year degree motivated Thomas as well who focused on “getting better grades and you know study harder and focus more on what I wanted after college. I think that helped increase my willingness to work harder to never be in that situation again.” Feeling a college degree would ensure financial stability or a good job, participants were resolved to overcome their housing challenges and complete their college degree.

In addition to being responsible for their academics with increased work hours, participants discuss how their financial challenges allowed them to become more financially self-sufficient. Bryan felt his job provided him an opportunity to learn how to budget, and even support his peers who he “would have to remind (to pay rent).” Mateo also relied on his savings and summer income working 40 hours a week plus additional hours working odd jobs for his family. Mateo believes his challenges made him, “more financially aware and taught me how to save up and just prioritize.” Olivia also felt she developed a stronger ability to prioritize finances, making sure she worked “just the right number of hours to pay something off.” Although financial stability and academic commitments were persistent sources of stress, participants reflected on how it made them more resilient in the long run. Lily shared:

I think I would describe myself as someone strong because that was a very stressful time and for someone to manage school and work and then having to pay for all the bills that she did a pretty good job at it.

Kim echoed this resolve of being able to “handle stress a lot better and make myself basically more on top of things. But definitely, it was a process to get there.” Olivia shared her ability to be on top of things stemmed from her being

hard working, (I would) not take no for an answer, (and be) able to make anything I wanted to happen. I always had a futuristic mindset. So, I set my priorities to what was going to make me excel or achieve more in the future.

Amy also shared the experience made her “mature a lot (even though) I was very stressed out.” Carla expresses that she was afraid and ready to break down at any time due to her housing challenges, “I still kept going. I was pretty surprised at myself with how well I managed.” Lily not only was responsible for paying her bills but would be asked by her family members to help support some of their bills. Although she was exhausted from working, she resolved to “either work harder or just save more money.” Participants looking back on their experience were proud of their determination and perseverance to overcome their housing challenges.

Despite the stress and anxiety each participant experienced during their housing challenges, each of them was determined to overcome their housing situation. Whether it was adding additional work hours, pulling all-nighters to study, or navigating through their stress, each participant persevered with a strong mentality to finish their college degree.

Mentality

Participants faced numerous challenges in their journey toward a 4-year degree. From teachers who said they would not make it to high school graduation, families insistent on the student staying local, or challenging stereotypes, the journey to become a college student was not easy. Once enrolled in a higher degree institution, the challenges continued in the form of housing insecurity that augmented their stress and academic persistence. Managing housing challenges felt like “Adulting smack in the face” according to Olivia. However, despite housing challenges, the pursuit toward a higher degree was always important and in the forefront of pushing through each challenge.

One mentality that developed was overcoming these obstacles, regardless of the barriers. Victoria faced a unique housing challenge during her senior year after she gave birth to her daughter the summer after her junior year. She lived with her boyfriend at the time, but after several months of hostility with her boyfriend's family she moved in with her parents. After 1 month with her family, she and her boyfriend were determined to find an apartment that would be a more conducive environment for their baby. The constant moving, managing a newborn, and her academics became overwhelming to the point she "wondered if it was worth it to continue to try and finish, or just stop entirely because it was becoming stressful." However, her ultimate motivation to continue moving forward was

to prove to myself that although this was happening I could do it. I could be an example for my daughter when she's older. You can have difficult situations happening in your life, but you can still try and conquer whatever obstacle you are trying to achieve.

Victoria not only completed her 4-year degree, but recently purchased a house with her now husband. She attributed the motivation to push through to her daughter.

Echoing this sentiment, Mateo believes, "If you want something it doesn't matter how difficult and how many obstacles you have to overcome at the end of the day, if you want it really bad, you're going to strive to do your best." Mateo knew he would not make enough income during the academic year, so he worked 60 or more hours a week over the summer to ensure he had enough money for the year. Observing his parents' hard work to provide for his six brothers and sisters as they immigrated to the United States, Mateo knew the importance of a college education to his family. Mateo was determined to be self-sufficient through hard work to address his housing challenge so he could support his family personally and financially with a college degree.

Wanting to address their needs independently was another important mentality discussed by participants. This desire stemmed from not wanting to be embarrassed by their housing challenges. Although Alejandro's immediate family was supportive of him moving out on his own, his extended family cast doubts on the financial implications. When he faced the severity of his bills during his senior year, he was determined to not "feel like a failure." Not wanting to hear "I told you so," he maxed out his credit cards, took on additional working hours, and eventually asked his family for a little financial assistance. Pushing through to pay his bills and continue academically was motivated by a desire to not be an "embarrassment." Similarly, Olivia believed she would "find a way around this" but did so through working longer hours, picking up more jobs, and not sharing the extent of her challenges with friends or family. Mateo did not open up to his peers because he did not want to "transmit my stress to them (his roommates)." Not wanting to express his concerns with his peers was shared by Bryan as well who felt talking about finances is a "sensitive issue . . . I would say it's a form of airing dirty laundry." Alejandro created numerous excuses to avoid sharing his financial challenges because "it was very embarrassing for me. I just told them I was busy with work or something. Not even my girlfriend at the time knew how much of a financial hole I was in. No one knew." Constance explained this is a part of saving face, and said,

You don't want to look like you have problems. I mean you're at this 4-year high achieving minority institution. So, it's like, you're already there, what do you mean you have struggles? . . . We're just trying to keep up this image that we can handle Grove University. Like we don't have any problems and we're able to graduate free of problems.

Saving face, however, led many participants to feel they did not belong at their institution, creating additional isolation on their campus.

Not wanting to be an embarrassment, addressing issues on their own, and saving face motivated participants to be self-sufficient in addressing their housing challenges. Although this strengthened their sense of responsibility, perseverance, and independence, it simultaneously promoted isolation. This is something that impacted their perception of belonging on Grove University's campus.

Sense of Belonging

A strong factor for students to attend Grove University was they felt they could belong. In addition to strong academic programs motivating participants to enroll, Lily said they also felt at home with Grove University "without even knowing the demographics." In choosing an institution, Mateo picked Grove University because he felt they "offered a lot of resources to minorities." Alejandro stated:

Just coming to Grove University, you get this whole different vibe where I feel like okay to talk to people. It's hard to explain. Like you go to other schools and I feel intimidated to even approach people. While at Grove University I don't. It feels homey.

Although participants initially felt Grove University was a more approachable and welcoming institution, once their housing challenges emerged their sense of belonging degraded.

Not having affordable housing reduced the accessibility of involvement for participants. Lily felt, "Like I wasn't wanted by Grove University. They made it so difficult to get affordable housing. I was annoyed to be honest because they always would say everyone's welcome, but it didn't feel that way when you're having financial problems." During her first year, Lily was involved in a dance club, but when she needed to increase her work hours to pick up as many

shifts to ensure she had enough financially to afford rent, “I had to drop going to dance club because I couldn’t balance anymore . . . if I wasn’t studying until 3 in the morning I was building a steel bridge or a canoe (for class).” Matthew also felt he needed to drop some of his involvements because “it was really hard to juggle everything.” Although he did not drop all of his involvements, he did drop the ones that were just for fun. He stated, “I figured they weren’t worth the time investment. I had to worry about other things, one of them being housing.” Needing to commit his time to securing income for housing, he felt he did not get the traditional college experience.

Reducing involvement to add work hours was experienced by Olivia and Kim as well. Olivia expressed, “I tried putting myself out there. I tried joining clubs, but I would go to maybe like one meeting, maybe two and then I’d be like I’d rather be working or making money.” She was also deterred from joining certain clubs, because membership fees or donations were required. During her senior year she made another attempt to get involved, “but what stopped me from continuing was all the work shifts I had already been assigned I couldn’t get out of. So, that put out that fire and made it no longer a possibility.” Kim also stopped her involvements when she moved off campus to just do work and school. She would “rather spend it studying or tutoring to make money.” The need to make money was overwhelming for a majority of participants, limiting their involvement with the campus.

Some participants who did continue their involvement on campus felt they were unable to give as much time as they wanted. Mai made it a point to try and find housing close to campus so she could continue her job at the university radio station. However, she did not feel comfortable walking home alone in the dark. She stated she “never wants to be that person asking for a ride or I always have to keep in mind where my friends live to try and find housing according to

where they had cars.” She expressed a desire to obtain a leadership role in her club, but she stated:

A huge responsibility of anyone in a leadership role is always storing the stuff (tables and boxes) and no one tells you that you have to store at your house. So, living in an apartment with five other roommates . . . I kind of consciously think like, okay well maybe I won’t do that leadership position.

This was a disappointment to Mai, due to her number of years being dedicated to her organization. Michael also had to miss out on club events. Although he tried to maintain involvement “because of my housing problems at the time, I couldn’t join some of the events.” This led him to feel disconnected from the campus feeling like “I was in my own bubble.”

Prioritizing one’s basic needs led many participants to feel they could not be involved with the campus apart from an on-campus job. Hector participated in work opportunities on campus helping him to feel involved, but not for fun. Hector was a part of the campus assault and relationship office out of a professional passion. During his housing challenges, Hector felt “more involved but not in a way that would be fully like fun.” His “fatigue from being stressed” about his housing challenges made it so he was “emotionally unavailable (in his position). . . . I was so overcome with my own experiences that I wasn’t really wanting to hear what other people were going through. I didn’t have the emotional capacity.” Hector wanted to be involved in a fun way but felt limited in time due to working as many hours as possible to afford rent.

For participants like Kara who maintained a commitment to their involvements, a sense of guilt loomed over their decision on how they spent their time. Kara felt “pressured to become less involved. . . . I always felt like instead of socializing with the other members of the club I could have been saving money to use toward rent.” This juggle between dedicating time toward

academics, work, or their social life led many students to feel they did not belong at the institution.

Needing to work to pay for rent and maintain status as a student further challenged participants' sense of belonging. Olivia recalled:

I felt like I didn't belong at that school. . . . Not having the money to afford your things and seeing everyone with like the newest clothes the newest cars makes you think, wow, I'm really don't belong here or wow, I really stick out like a sore thumb. People would say like, oh my gosh, you're so humble because you come from humble beginnings, you worked as like a cashier. Oh my god, you pay for your own things. That's so good. I would get patronized a lot. So yeah, I felt like I just didn't belong there.

Working to afford their basic needs led many participants to feel embarrassed and reluctant to share their challenges with other individuals, increasing their isolation in addressing their challenges.

Because Mai's apartment was off campus, she did not feel she could seek support from her peers or institution. She felt, "It's not really a main topic of discussion that you talk about amongst your friends, there's not like a necessary like a support system on campus." In addition, not knowing who to seek support from, Hector shared how he felt left out of the typical college experience. He shared:

I felt like really, it was embarrassing. A lot of times you know, and just, I guess envious too like I would try not to be because obviously like people like a lot of the friends that would have made you know that were able to have their car on campus and pay you know the parking permits and, you know, being able to drive everywhere. Being able to like buy food or being able to you know, I guess. Just do fun things like go to events like

hang out will be able to, you know, buy stuff for parties and you know all that stuff. Um, and it was just like, you know, kind of suck that I wouldn't get to live on campus and like be active or like be like be as like engaged with, like, a lot of my friends as I would have liked because I didn't have those financial resources.

Hector felt his college experience was not the same as his peers due to his need to afford rent. Wanting a more traditional college experience, he took jobs on campus, but he did not feel they provided him the opportunity to socialize and connect with the looming challenges of his housing situation.

Whether it was not having the time due to work schedules, or not having the resources or access to get to campus, participants shared how their housing challenges created a barrier to being involved or connected to the campus community. Although most participants did not discuss their challenges due to feeling embarrassed or wanting to hide their situation, they did find support from close trusting relationships.

Relationship Support

A major factor in supporting the resiliency and persistence for students experiencing housing insecurity was their relationship support system. Participants felt the main individuals they could share their housing challenges with were other students experiencing housing challenges, partners, and family. Carla noted these individuals were “cheerleaders” helping them to get through their challenging situations.

Having peers who faced similar challenges helped participants to find resources, share information, and academically and personally support one another. When Riya needed a place to stay, she quickly learned in college “you don't necessarily have a lot of friends, you have a lot of acquaintances.” This became apparent when she needed a place to stay after her family lost their

housing. She discusses the difference between “friendships and great friendships. You only know who your friends are through the situation . . . who like emotionally to check up on you and not really financially or materially. Like made sure that you’re okay.” Sofia echoed this feeling, and said she felt “very fortunate that I’m surrounded with people who care about me and who want the best for me. I’m grateful for my peers and my friends.” Mateo was also thankful for his peers he met his freshman year. He shared, “I think most of us are from a similar background, and we were able to share and empathize all these concerns.” Having individuals from a shared background created trust for Mateo to open up and share his housing concerns.

In addition to having a trusting relationship to share concerns, peers helped refer participants to various campus resources. Hector heard about campus opportunities and resources from the peers he worked with in his on-campus job. He shared, “That was when other students that were also working with me were like, ‘Oh did you hear about this program . . . ’ I did not know that thing exists.” This network of information helped Hector secure a job that aligned more with his professional ambitions.

Supportive relationships also provided resource support to participants. Michael’s roommates provided him support by sharing their car or providing him with rides to and from campus because he had moved farther away to find a more affordable apartment. His peers also loaned him rent money one month when he was unable to pay. Michael shared:

At the time my mom got into a car accident and we had to pay for the emergency room bill. After paying the bill we didn’t really have the cash needed to pay for rent. I had to ask one of my friends if they could spot me.

Michael felt fortunate to have a friend he could rely on during a family crisis.

Mai also needed support from her friends when her apartment flooded, and she was displaced for 2 weeks. Several of her friends were willing to step in to provide her with a place to stay. She recalled, “When I was actually homeless they said, ‘Oh if you ever need a place to stay, you can always come live with me.’” This helped alleviate the stress of her situation and continue her academic commitments without disruption.

Supporting their academic commitments was something Lily was thankful for from her peer group. Lily, who was struggling academically during her rent problems, had friends experiencing the same challenges. To address these challenges, Lily and her friends, “made a plan to study together. So, if someone’s not getting something the other people can help him or her, or just by doing homework together got us to be caught up to class.” This helped Lily, who worked 20 hours a week. Previously, she would study all night when she did not understand a topic, but her study group reduced the number of all-nighters, improving her sleep and stress levels. Whether it was providing emotional, resource, or financial support, close friends and peers were a major factor for alleviating the challenges associated with housing insecurity.

Another important relationship support were partners. Victoria, Alejandro, and Hector had partners at the time who helped them overcome their individual housing challenges. When Victoria wanted to quit school after moving three times in 6 months and supporting a newborn, her partner made it a point to

help me out. . . . (He would) tell me verbally, “You can do it,” and by like his actions, making sure I always ate since I was getting home so late. He would make sure the room was clean and just make sure I was the happiest I could be amidst what we were going through.

Victoria reflected she would not have made it through her 4 years if it was not for his support.

Alejandro's partner played a similar support role by taking on his household responsibilities. Alejandro shared, "She's very understanding. . . . She was doing all the cooking or the laundry, like bless her for that because it helped me a lot. She told me to just focus on my studies because 'I'm freer than you.'" Having someone to help him with daily chores alleviated additional stressors allowing him to focus on his academics. This support was successful in helping him to get off academic probation.

Another important supportive relationship for many participants was their family. Although some participants did not disclose their housing challenges due to a variety of personal family issues, a number of participants relied heavily on family support. Participants like Kim were able to ask their parents for support in understanding their contracts and leases. Amy even had help from her parents as a cosigner. Other methods of support came from supplementing their monthly bills by providing them with groceries. Participants like Kim hid the reason they asked for groceries by saying, "'Oh I miss your food. I miss your special dish.' But secretly, I just wanted to not have to pay for groceries." Not wanting to pay for groceries was during the time Kim experienced reduced hours from her position during a university break. Kara, Lily, and Bryan also had family members who would regularly drop off groceries. Although participants were embarrassed about relying on family for groceries, they were thankful to have the support.

Individuals facing housing challenges were very selective with who and how much information they shared. The more intimate and trusting the relationship, the more willing a participant was to open up and share their stressors. A common deterrent for participants to open up was not wanting to be "pitied," "embarrassed," or considered a "failure." This played a factor in sharing one's challenges with their institution.

Institutional Support

Although many participants enrolled at Grove University because they felt more at home and people were approachable, participants did not feel comfortable discussing housing challenges with administration and faculty. This was a result of participants feeling they did not know who or how to ask for support and observing apathetic comments from faculty and staff and inaction from the university. This deterred participants from asking for support or developing relationships with faculty and staff. However, centers such as the counseling center and campus food pantry provided important indirect support for housing challenges. Participants who did receive support from on-campus resources and administration discussed how transformative the support was in addressing their challenges.

Institutional Support Resources

The origin of many students underuse of campus support was a lack of knowledge about how the institution could help. Olivia shared, “I just didn’t feel like anyone could really help me. Because I was financially insecure, it was just about not having money, so I’m like no one’s gonna loan me money or give me money to pay for rent.” Michael shared he did not reach out to anyone on campus because, “I just didn’t think that they had the sort of resources I needed . . . like anyone specifically handling housing problems. So that’s why I didn’t go to administration on campus.” Michael was fearful individuals would “brush me off,” deterring him from reaching out to others for support or resources. Emily and Constance felt lost about who to reach out to and felt like there was no point. Constance wanted to reach out for support but felt, “like there weren’t that many resources available to help me navigate through it all, even though I am second generation I feel like a first-generation student.” Constance developed a mentality of “this is my own problem that I have to deal with it, like ‘okay you want to go to school here? Great,

but you have to figure it out your own way to stay here.” Riya tried to figure out housing on her own by applying to additional scholarships. However, she discovered almost all of the institution’s scholarships included a citizenship question, and, as an international student, she was ineligible. Riya believed if she had access to campus scholarships she could have reduced her housing challenges with additional financial support.

Wanting additional financial and personal support was echoed throughout the participant experience. Michael reflected back on his experience stating he wished he would have asked for help. However, he was deterred because, “at the time I was kind of lost. I didn’t really know how to express to someone what I was going through.” Mateo also felt because he was unable to express himself, support from administration was limited. He said, “I wasn’t getting the help that I needed. I’m not sure if back then I was expressing my concern as well.” Although Mateo attempted to get support to address his housing challenges, he felt the administration was unable to fully understand his concern resulting in his continued housing challenges. Feeling lost, not sure how to navigate campus resources, and feeling unable to accurately express concerns deterred participants from reaching out to administrators or faculty for support. These feelings were amplified by participants’ perceptions that the institution was apathetic toward these challenges.

Perception of the Institution

The visibility of students struggling with housing insecurity on Facebook message boards and close friends or acquaintance sharing their challenges amplified the belief housing insecurity and homelessness is a common experience for students at Grove University. The normalcy of housing insecurity created the perception that housing challenges were common knowledge for both students and the institution.

The belief that housing insecurity was a common experience for students at Grove University amplified a perception that the institution did not care. Mai believes the institution was aware students are struggling with housing challenges, but “they just don’t care. I think just from a business standpoint it’s like ‘yeah people are struggling but as long as we get paid it’s fine.’” Olivia believed the institution, “see us as dollar bills.” Hector also felt he “was not seen as a student, like a student in a holistic sense. I was kind of seen as a revenue generator for the school.” For Hector, this meant the institution was “more willing to have more students in a financially insecure situation than to be preventative and to kind of like, have the resources available before these financially insecure students are placed in that institution.” Emily felt if the institution cared, “they would have more resources for students or would instill some sort of rent control or lower housing for on-campus housing.” The lack of direct resources and advocacy led participants to feel their institution could and would not address their housing challenges, reducing participants from seeking support from their institution.

This lack of resources and support led Carla to “have no faith in them either. . . . I feel like they wouldn’t really help me.” Carla believed universities would hide negative student experiences because “they don’t want to look bad to potential new students, so they pretend it’s not there.” Sofia emphasized:

I think, at an individual level. Yes. Um, I think a lot of people do care. But then it comes down to what are people doing. What are people who are in positions of authority and power. What are they doing to make a difference? And a lot of the times you see that they’re not doing much um and it’s different from caring versus doing. And I think there’s more that can be done.

Not observing or experiencing proactive resources from their institution reinforced the notion of normalcy for students to experience housing challenges. This was only amplified by apathetic faculty and staff interaction.

Students' interactions with faculty and staff reinforced the notion the institution would not address their housing challenges. Students observed faculty dismissing student housing challenges and saying these challenges are a student's "rite of passage." This deterred individuals from opening up about their challenges. Olivia overheard one professor telling a student "I don't care, this is your deadline and it needs to get done" after a student shared they lived in a bedroom with three other people and it was hard to concentrate and study. Olivia felt the faculty were aware of the challenges facing students because

the faculty will make jokes sometimes about when they were in college and how many people they had in a room. And they'll make jokes about like, "I don't care if you have your two or three other roommates" blah blah blah. And everyone will laugh because everyone knows, "Yeah, that's college." And it shows that the faculty are aware, and they don't really care if we were going through it.

This type of interaction deterred participants like Olivia from disclosing their housing challenges. Making jokes about the housing challenges many students faced made Olivia feel their concerns or need for support would be dismissed. This led participants to not seek support from faculty.

The fear of their challenges being dismissed led many participants to limit developing trusting personal relationships with faculty. Lily felt faculty "were just there to teach me, not really to listen to me as a person." Mai also shared she did not open up to their faculty about housing challenges

Because I wasn't in a close enough relationship with them to talk about like my personal problems. It was purely an academic relationship . . . so I think it would be out of character for me to just express that to them.

Repeatedly, participants shared they did not have a trusting or supportive relationship with faculty. This deterred them from sharing their concerns. Additionally, the lack of direct resources led many participants to believe even if they did open up to faculty about their housing insecurities, they would not be able to do anything.

Individuals who did attempt to reach out for administrative support were deterred by office hours, long lines, or informal support. Lily explained she struggled to share her financial challenges with financial aid staff because

they're always busy. If you call them and if you go after class, there is always a line that sometimes takes hours to talk to someone. And their hours weren't friendly because they had normal eight to five but sometimes my classes would end at 8 p.m. or I'll be in class all day, so I wouldn't even if I leave a message. I won't be able to pick up the call back because I'm in class.

Although the majority of participants did not share their housing challenges with administrators or faculty, participants who did experienced transformative support.

Relationship With Administration and Faculty

Those who did have institutional support felt it was transformative for their experience with the university. Using campus administrators for support was instrumental for Sofia, Alejandro, and Constance. Sofia was living in a space not meant for more than one individual, so the only person with a key to the space was her roommate. She had to wait for her roommate to come home to be let back into her space or be swiped into the dining hall. However, as a

previous resident assistant, she used her relationship with housing administrators to learn about vacant spaces. This support secured her a space as one of the only seniors living in a freshman residence hall. Her housing support also notified her when a vacant RA position became available, allowing her to successfully obtain a job and apartment for the remainder of the year. She shared, “I was very grateful because I did have all that support that was able to put me into a space that I was comfortable in and I was happy.” The experience reinforced she

had a lot of people that cared about me and who wanted me to be in a safe and healthy space. I’m very fortunate that I’m surrounded with people who care about me and who want the best for me.

Alejandro shared a similar experience of faculty going above and beyond for him. During one of his most academically challenging years along with working two jobs, he was unable to attend the regularly scheduled office hours. He shared one of his professors:

on her day off she just told me to meet her at the Starbucks off campus. And she gave me her phone number, so I could text her if I needed some help because she knew I couldn’t make her office hours. So, some professors were very understanding and the TAs as well. They tried to maneuver and help me out with my schedule.

Although Alejandro did not open up about his housing issues to faculty, his professor’s willingness to accommodate his schedule helped to alleviate a source of his stress. This reduction in stress helped him to get off of academic probation and persist toward his college degree.

Participants who found supportive institutional relationships discussed how they felt they addressed their personal and emotional needs. Constance found institutional support in her supervisor Natalie. She said Natalie “gave me a lot of support, like just emotional, she let me cry in her office, eat all her chocolate.” Natalie was her go-to person in sharing her housing

challenges. Natalie even provided Constance transportation support to work because she knew Constance had issues riding her bike to campus. She said:

Natalie didn't get annoyed when I was like, 'hey can I have a ride to work?' She's like, "Yeah, you called me just in time, I'm about to get off on your street." And she picked me up no trouble at all.

Having someone Constance could reach out to for emotional and personal support alleviated the stressors Constance faced due to her housing challenges. Alleviating these stressors supported Constance to focus on her academics and obtain funding to support her housing costs.

In addition to interpersonal support, some participants used campus administrators as an advocate for their housing challenges. During Hector's second year, his financial aid award was significantly reduced. Hector attempted multiple times to meet with financial aid to understand why his financial aid was reduced, receiving responses such as, "We accepted too many students so we just kind of lessened some student financial aid awards.' And so, I took their word for it." This reduction in financial aid made it extremely challenging to pay for housing and resulted in him breaking down emotionally in the on-campus cultural office. Wanting to assist Hector, the office administrators connected Hector to the campus social worker. Leveraging their resources and knowledge of the institution, the campus social worker found out why Hector's financial aid was reduced. The social worker reversed the error, providing Hector his full award amount. Although Hector felt embarrassed to use these campus resources "at the same time like, yeah fucking help me!"

A strong sense of embarrassment stemmed from each participant's housing challenges. Embarrassment about sharing their challenges and not wanting to be a failure to their family added an additional stressor for participants who sought support from their institution. Although

the institution did not have direct services to support housing insecurity, two campus offices provided indirect support that was instrumental for participants.

Campus Resources

Participants shared how they used two campus resources to avoid the embarrassment of moving back home and to alleviate the challenges associated with their housing insecurity. The campus food pantry and counseling center provided resources for students to address their basic needs. These resources helped alleviate financial and personal stressors to promote academic persistence.

The campus food pantry was one of the most common resources used by participants. This office provided all the food one may find at a regular grocery store, including fresh produce and a small assortment of toiletry supplies. The campus food pantry also helped students apply to California Fresh (formerly known as Electronic Benefits Transfer or food stamps). Food insecurity was experienced by 11 participants, in addition to housing insecurity. Participants used the food pantry to alleviate food insecurity and reduce their monthly bills to afford rent.

The campus pantry was an instrumental resource for participants to supplement their monthly expenses. Michael shared the pantry was “definitely a relief because sometimes I won’t have enough money for groceries and there was a good variety of selection and I just took what I needed.” For Constance, this made all the difference in affording her basic necessities. She stated, “I can afford books *and* nutritional food! This is great!” Previously, Constance would eat only seaweed and eggs to cut down on her grocery bill to afford rent. Kim also used Cal Fresh to cut down on her grocery expenses. She was thankful it covered her grocery bills for a few months. Lily felt embarrassed going to campus food pantry to pick up groceries; however, after several visits, she said, “You know what, this is free food. I don’t care what people think, like,

not a lot. Not all of us are like born rich so yeah like I took pride in going there, like after that.”

Thomas also felt embarrassed about his food status but was happy Cal Fresh looked like a regular credit card. This made it so people would not “see that I was using food stamps, because it’s so stigmatized and society. But once I was using those I feel fine. I’m still fine using the card and getting my food.” Participants who used the campus food pantry, while embarrassed at times to use the resource, were grateful to alleviate their food insecurity and reduce their monthly bills. Lily recalled, “I did that (went to the food pantry) just to have some food to eat and lessen my grocery bills.” The campus food pantry indirectly supported housing affordability by reducing one of their monthly expenses.

International students or non-U.S. citizens encountered additional barriers to resources like food stamps. Riya said, “I got denied because I wasn’t a U.S. citizen, even though I was a permanent resident. So that was kind of a bummer.” When they voiced this challenge to the director of the campus food pantry, they increased the amount of free meal swipes to the on-campus dining halls for international and non-U.S. citizens. This institutional support created a transformative opportunity for students to alleviate their food insecurity through the support of the campus food pantry director. Although Riya was happy this change was made, she hoped additional support could be generated to address the housing and food insecurity of international students.

Although 11 of the participants used the campus food pantry, several participants mentioned they did not know the resource existed. Most participants learned about the campus food pantry through friends. Mai heard about the campus food pantry through social media. She said, “Someone sent me a Snapchat like, ‘Get free apples or free shampoo.’” When she visited the center for the first time, she “thought it was great. Everyone is extremely welcoming,

inclusive and nice. I never really felt uncomfortable just because like the workers there were very empowering very sweet people.” Referral from supportive relationships helped expose participants to the resource. However, participants still felt hesitation.

Hesitation developed from not knowing if they should use the resource. Matthew initially “tried not to use it too much because I felt that my situation was like better than some.” Bryan was also under the impression he should not use the pantry concerned it was only for people “who were in extreme poverty.” Carla initially did not use the pantry because she was not experiencing “an extreme crisis” and did not want to “waste space.” Although each participant who used the space shared how important the campus food pantry was to alleviate their food and housing insecurity, they were fearful of taking up resources, emphasizing the stigma each participant felt when they did use the center. However, after peer recommendations and interactions with the office’s director and student staff, Bryan learned the space was for anyone who “can’t really afford those resources (groceries).” When they observed their supportive relationships using the space, participants felt comfortable accessing and engaging with the center staff. This helped participants establish a sense of pride in addressing their food and housing challenges.

The counseling center was another space participants used for support. The counseling center was heavily advertised and easily accessible in the center of campus, so many students felt this was a resource accessible to them. The primary reason participants visited the counseling center was to address their anxiety. Riya shared, “I guess I used the counseling center for anxiety which was indirectly housing challenges.” Although participants went on to share about one issue, some found more issues branched out during their session. Olivia shared:

I thought I would be able to go just vent to someone, but always after the first session, I'd break down for more reasons than just the one I went in there for. So, I always felt broken. That feeling made me not want to go back.

Participants wanted a space to vent their housing frustrations but realized addressing their basic needs created multifaceted stressors. Unraveling these stressors became overwhelming for participants. Participants felt an immense weight of responsibility to address their challenges independently; sharing with another person required trust.

Sharing their housing challenges was reserved for participants' most trusted relationships. This made it challenging at times for participants to open up to the counselors about the full extent of their experiences. Victoria shared she participated in counseling as a child. Although she knew counseling may be beneficial, she recalled, "I don't really like talking about my problems to people that I don't know." Victoria was grateful to have a supportive husband she could open up to about her challenges. She shared:

I just felt like I didn't want to like burden anybody with knowing my problems. I also feel like it's my problem. Nobody really needs to know because all I'm going to get is pity. I feel like you're not going to get too much help. Hearing somebodies' story you could feel sorry and sad for them but depending where you are in life there's not much you're going to do. People aren't going to be like, "Oh I'll give you money to help you out" you know.

The feeling the counseling center was a place to vent but not actually solve their challenges became a deterrent for participants. Recognizing venting did not solve their housing challenges, participants viewed venting as a waste of time that could be better spent working or studying.

However, for participants like Riya, the counseling center was a place to address anxiety that was an indirect result of her housing insecurity. Riya shared she experienced several anxiety

attacks from her housing situation and was glad the institution had a resource to help her work through her stress. Matthew also experienced anxiety attacks due to his housing situation and noticed a personality shift to being more irritable. Matthew was referred to the counseling center by peers who were concerned about him. Similar to the campus food pantry, participants did not know if they should use the services or not, fearful of taking up space. Jun felt the counseling center was only for individuals who “have like a life-threatening emergency such as if you’re committing suicide.” Alejandro also felt embarrassed to go to counseling when he experienced a panic attack and made it a point to hide his attendance from his friends. This further amplified Alejandro’s isolation in seeking support from the institution or peers.

Both the campus food pantry and counseling center provided a space for participants to address some components of their basic needs. However, embarrassment about accessing the resources and not knowing whether they should use the space deterred students from using the resources. Participants who did access these resources felt relief from some of the stress associated with their housing challenges. However, the resounding consensus of participants was their institution did not have resources available to directly meet their housing needs, leaving them to navigate challenges on their own.

Summary of Findings

The results reported in Chapter 4 discussed the findings of the two research questions. The first research question explored how resilient alumni navigated their housing challenges during their postsecondary degree. Participants attending college in a high cost of living area strategically increased the number of roommates to an apartment or moved frequently to find affordable housing. To afford housing, participants lived in overcrowded conditions and relied on recommendations, resources, and experience from peers. After using all their financial aid

(including California Grants, Pell Grants, and institutional grants) participants worked numerous jobs and hours to pay the difference in their cost of attendance. Participants shared how housing challenges increased their stress, and in turn negatively impacted their academics and personal well-being.

The second research question was examined using the resiliency theoretical framework: (a) self-efficacy, (b) sense of belonging, (c) supportive relationships, and (d) institutional support. Reflecting on each alumni's experience provided insight into which resiliency factors were instrumental for participants in their ability to persevere. Self-efficacy highlighted the increased sense of responsibility each participant felt in addressing each challenge on their own. First-generation student status or being the first in their family to move out led participants to feel an increased sense of responsibility to succeed and address their housing challenges independently. However, this increased isolation reduced participants' sense of belonging on their college campus. Although many participants stayed active in clubs and organizations, hiding their housing status amplified the feeling they did not belong on their college campus.

Participants were very cautious with the individuals with whom they chose to share their housing challenge concerns. Intimate and trusting relationships between peers or partners were the primary supportive relationships for participants. Although these supportive relationships were limited in campus referral or resources, they did provide participants a space to seek emotional support. This led many participants to feel they were not alone in these challenges, which encouraged participants to ask for personal, financial, and emotional support.

Unfortunately asking for help from the institution was not reliable for participants. With no direct services and resources to address housing insecurity, participants felt lost in reaching out to their campus for assistance. Additionally, participants did not feel they had a trusting

relationship with administrators or faculty to share their concerns. Indirect resources such as the campus food pantry and counseling center helped to alleviate stressors caused by housing insecurity; however, participants wished the institution would have provided more direct support.

Findings from this study highlighted the gaps in the resiliency theoretical framework for students experiencing housing insecurity. Factors the students could control, such as self-efficacy and supportive relationships, were the primary methods used to persist toward their degree. Students' decisions on how they navigated their housing challenges or who they shared their vulnerable experiences with was determined based on their perception of obtaining a positive or negative outcome (Rotter, 1966). Institutional factors, such as sense of belonging and institutional support, were a gap and even a deterrent at times for academic persistence. Students either had negative experiences seeking support or did not believe support would be effective, limiting the decisions to resolve challenges through the university (Rotter, 1966). To strengthen the resiliency for postsecondary students, it is imperative to mitigate factors that perpetuate housing insecurity and increase trust and visibility of institutional support.

CHAPTER 5: DISCUSSION AND IMPLICATIONS

Discussion

Postsecondary students facing housing insecurity are prevalent occurrences on college campuses. Goldrick-Rab, Richardson, and Hernandez (2017) indicated more than half of community college students throughout the nation experienced one or more challenges with housing insecurity. Qualitative research on this topic emphasized the impact housing insecurity and homelessness has on a student's academic and personal well-being (Grupton, 2017; Tierney & Hallet, 2012). Isolation, stress, and limited access to campus resources create additional barriers to academic persistence for students experiencing housing insecurity (Ambrose, 2016; Bowers & O'Neill, 2019; Hallett & Freas, 2018).

The purpose of this study was to examine how students experiencing housing insecurity navigated their college career by exploring the intrinsic and extrinsic factors supporting educational resilience. With permission from the Hope Lab (Goldrick-Rab, Richardson, & Kinsley, 2017), this study adopted nine factors to define housing insecurity. These factors were used to explore the attitudes, beliefs, and perceptions of 20 alumni participants to share their experiences with the researcher through a 90-minute interview and demographic survey. The findings discussed how students made decisions to navigate their housing challenges, the mindset they needed to persevere toward a college degree, and examined the four factors used in the resiliency theoretical framework to mitigate housing challenges.

In Chapter 5, I discuss the study's findings and implications. The first section answers the first research question by examining the housing insecure student experience. The second research question will be addressed through the lens of the resiliency theoretical framework. The factors of internal and external motivation will explore how self-efficacy, sense of belonging,

supportive relationships, and institutional support impacted participants' perseverance toward their college degree. Lastly, implications for postsecondary institutions, policy, practice, theory and research are presented.

The Housing Insecure Student Experience

How do college students experiencing housing insecurity navigate their housing challenges in their postsecondary education?

The first research question was developed to better understand how students experiencing housing insecurity navigated their housing challenges in their postsecondary institution. Specifically, this section examines how participants made decisions to address their housing challenges. Two main themes emerged from the data. The first theme stemmed from participants' desire to navigate their housing challenges independently. The second theme resulted from the impact of managing their challenges independently, leading participants to rely on their trusting relationships to holistically address the stressors caused by their housing challenges. The following section examined how participants' personal identities, backgrounds, and experiences influenced their decisions to navigate through their housing challenges.

The first main theme is the desire for each participant to manage their housing challenges independently. Participants expressed feeling a strong sense of responsibility to address challenges on their own or felt embarrassed about their situation leading many participants to initially hide or not disclose their experiences with peers, family, faculty, and administration. Navigating higher education and housing challenges on their own was a common notion for all participants, but especially the first-generation participants ($n = 14$). After receiving disparaging comments about their ability to succeed in college from teachers and staff in their K-12 career, first-generation students felt an additional pressure to address their challenges independently to

prove they were qualified to attend Grove University. However, housing insecurity amplified the belief they did not belong at the institution, due to being unable to find an affordable space unlike their more affluent peers.

In addition to first-generation students, participants were predominantly from low socioeconomic backgrounds (at least nine participants received a Pell Grant and six participants mentioned obtaining a grant but could not remember specifically which type of grant). The majority of participants also worked in some capacity during college ($n = 18$). However, the additional job responsibilities reduced the number of hours participants could spend studying, attending office hours, or participating in internships (Tinto, 1993). For many participants, this created a negative impact on their academic success, increasing stress and anxiety. Although the institution provided generous financial aid packages, limited aid remained after tuition was paid. Limited funding for living left many participants to feel blindsided by the additional expenses with Grove University being surrounded by a high cost of living area. Without family financial support to turn to, participants took on multiple jobs or numerous hours to address the discrepancy in cost. Facing housing challenges in addition to being the first to move out ($n = 15$) or attend a postsecondary education amplified the sense of responsibility and pressure to persevere. For many participants, the idea of failure reinforced stereotypes and deterred the financial mobility of their family (Engle & Tinto, 2008; Phinney & Haas, 2003; Stebleton et al., 2014).

This led participants to prioritize managing their housing financial responsibilities or locating an affordable place over academic, personal, and social commitments. Fearful of becoming homeless or not being able to make monthly payments led many participants to make decisions they would later regret. Specifically, living in an overcrowded space felt strategic for

many participants to reduce the cost of rent. However, with noisy conditions, limited privacy, and study space, participants felt the weight of their crowded conditions impacting their well-being and academic success.

To navigate the impact of their housing challenges, participants sought support from trusting relationships. The identity and background of each participant played an important factor in their level of willingness to share and expose their housing challenges. The 20 individuals who self-selected to participate were either Hispanic or Asian. Not wanting to be stereotyped or embarrassed, most individuals were reluctant to share their challenges. However, after anxiety attacks, depression, or feeling overwhelmed, participants turned to individuals with similar backgrounds, identities, or experiences to share their challenges. These relationships provided valuable emotional and personal support to reduce the anxiety of their situations and provide personal recommendations and access to resources.

Trusting relationships manifested from peers experiencing similar challenges, romantic relationships, or campus administrators with a history of providing individualized support. Trusting relationships provided participants indirect and direct support to on- and off-campus resources and services. Support was experienced by peers sharing various job openings, working in study groups, and providing personal testimonials to using the campus resources. Hearing the struggles of their peers helped to reduce the stigma of their housing challenges and increase a willingness to seek support resources from their institution. Additionally, peers helped connect one another to affordable housing options and roommates. Deciphering off-campus contracts and leases was almost exclusively supported by peers sharing personal experiences or taking the lead with signing. Navigating through housing challenges became a word-of-mouth experience for many participants as they looked to peers from similar backgrounds and identities to understand

how they managed their housing challenges. Peers and romantic relationships also provided emotional and personal support. From being a shoulder to cry on to cooking dinner, peers and romantic relationships helped to alleviate the mental burden of a participant's housing challenges.

Campus support was polarizing for many participants. Not knowing how the institution could help them manage their housing insecurity was a result of limited visibility of direct campus resources. Limited visibility of resources reinforced the notion in participants that their institution was unable or unwilling to help support or address their housing needs. Participants did not want to expose their housing challenges if there was nothing that could be done to alleviate their issues. However, participants who developed trusting relationships with administrators who had a history of providing them with individualized support experienced increased access to direct campus resources and services. From financial aid intervention, campus jobs, and transportation, campus administrators who developed trust with students experiencing housing insecurity leveraged their campus resources for student support. This support either reduced or eliminated housing challenges for participants.

Navigating housing challenges within higher education is not simply a challenge of finding affordable or safe housing, but also managing the personal and social stigma associated with housing insecurity. When institutions surrounded by high cost of living areas actively recruit low-income students, it highlights a gap in equitable opportunity. Although postsecondary institutions may provide access to a postsecondary degree, they do not guarantee the same opportunities based on an individual's socioeconomic status (Tinto, 1987, 1993). Prior to experiencing housing insecurity, each participant recounted the stress-free experience of working with their classmates inside and outside the classroom to better understand and engage with

course content. This engagement with course content became extremely stressful and limited when students started experiencing housing insecurity. An important finding from this study was how students' socioeconomic status impacted their ability to engage with their university (Engle & Tinto, 2008; Tinto, 1987, 1993). Additionally, participants' backgrounds and identities impacted access to resources and support services. Managing stereotypes and imposter syndrome, a feeling that they do not belong, as first-generation and minority college students amplified the belief they should address challenges independently to disprove these assertions. Addressing challenges independently impacted participant access to resources and services by not disclosing the support they needed. Despite these limitations, participants remained resilient in their pursuit toward their degree.

To better understand how students remained resilient, the researcher explored participants' intrinsic and extrinsic motivation factors. Specifically, participants were asked about their self-efficacy, sense of belonging, supportive relationships, and institutional support. These intrinsic and extrinsic coping factors played important roles in supporting or deterring their college experience. By understanding these factors, future support and resources can be developed to secure equitable opportunity to reduce the experiences of housing insecurity.

Internal and External Factors

What internal and external factors are used by educationally resilient college students experiencing housing insecurity?

Understanding how students overcome adverse experiences is reflected in resiliency theory discussed as the internal and external motivation factors individuals use to cope (Luthar et al., 2000; Ungar, 2015). Through this study, the researcher explored how resilient college alumni used internal and external factors to navigate through their housing insecurity to obtain their

college degree. Using Daniel and Wassell's (2002) framework, intrinsic motivation was examined through an individual's self-efficacy and sense of belonging. Extrinsic motivation was explored through an individual's supportive relationships and institutional support. With each participant successfully graduating from their postsecondary degree, they demonstrated educational resilience. To better understand how they obtained this resilience despite their housing insecurity, their internal and external motivation factors were explored. The next section will discuss the findings in Chapter 4 on self-efficacy, sense of belonging, supportive relationships, and institutional support.

Self-Efficacy

The most resounding factor of resiliency for each participant was self-efficacy. All participants were determined and dedicated to persevering toward their higher education degree. When faced with housing challenges, each participant critically analyzed ways to overcome their circumstance to continue their enrollment in the institution. Managing housing challenges however, created a perpetual balancing act between survival and personal well-being. Although living with additional roommates or increased work hours reduced the cost of housing, allowing participants the ability to pay for rent, groceries, and class supplies, this decision negatively impacted their personal well-being.

Feeling stressed, overwhelmed, and depressed from managing their living situation were reoccurring themes for participants. Participants discussed feeling debilitated about their situation, not wanting to get out of bed or skipping class to manage their stress. Congruently, current research discusses how students experiencing housing challenges are more likely to experience anxiety and/or depression, negatively impacting academic performance (Leung et al., 2020, Rafferty et al., 2004). The impact to academic performance for participants resulted in

lower test scores, increased absence, and, for some participants, academic probation. Coping with the internal and external effects of housing insecurity felt insurmountable at times to participants; however, the desire to overcome these challenges stemmed from a purpose to give back to their family. Observing the determination of family members to persevere reinforced participants' beliefs in their ability to overcome the challenges associated with their housing insecurities.

From immigrating to the United States to working multiple jobs to support their family, many participants observed the numerous sacrifices made by their family to support their future. For participants like Mateo, obtaining a college degree would “reflect that their sacrifice actually meant something.” A college degree for participants meant obtaining a good job to support and give back to their family by providing financial stability and upward social mobility (Bui, 2002). This was especially important for participants from first-generation and low-income backgrounds. Similar to participants in Tierney and Hallett's (2012) study, being the first in their family to earn a college degree created a strong sense of responsibility for participants to persevere through their housing challenges. Having strong role models at home that demonstrated dedication and determination in the face of numerous obstacles was a resounding reason for many participants to sacrifice their personal well-being to survive their housing insecurity.

Despite participants sacrificing personal well-being and taking on additional responsibilities, each participant reflected a strong sense of optimism and hope. Reflecting back on their experiences, participants were proud of how hard they worked to overcome these challenges and felt they became more prepared to deal with the real world. Although at times these experiences felt like “adulting smack in the face” as stated by Olivia, participants were

proud of how hard they worked to overcome the obstacles associated with housing challenges. From managing the stress of work and school, participants felt they learned how to be more responsible and according to Kim, “handle stress a lot better.” Each participant shared that despite their housing challenges they were proud of their commitment to persevering toward their college degree during their most challenging housing situations.

The timing of experiencing housing insecurity also played a factor in perpetuating this mentality of persevering toward college completion. Almost all participants did not experience housing insecurity until their junior or senior year ($n = 19$). Not wanting to start their academic career over or being close to graduation helped participants push through these challenges. Alejandro felt a strong sense of handling his challenges on his own. Being first generation and the first to move out of the house, he developed a strong belief that it was his responsibility to handle his challenges independently. However, after numerous medical bills set him back financially making it so he was unable to pay for rent, he decided to reach out to his family. Knowing this would be a financial struggle for his family, he felt embarrassed to ask but knew in his senior year he was so close to graduating that asking for help was the best option.

Similar to Alejandro, participants facing housing insecurity in their junior or senior year remained optimistic about their ability to finish their college degree. Knowing graduation was a few years or months away led many participants to feel optimistic despite the sacrifices they were making for affordable housing. Kim explained, “I figured the less sleep I get now; it’d be fine because it’s a set up for my future. I’ll be able to sleep later . . . (I just got to) grind through it.” Being close to the graduation finish line created the mentality that although their living situation was challenging, it would be worth it once they graduated and secured a good job.

The belief that obtaining their college degree was achievable was an important internal motivation each participant experienced. As discussed in O'Neil and Bowers (2020) study on resiliency among students facing homelessness, optimism along with purpose were key internal factors participants used to persevere toward their college degree despite the obstacles created by their housing challenges. Participants expressed a strong motivation to support their family and future to push past their housing challenges to complete their degree. Although self-efficacy was an important internal motivation factor for participants, sense of belonging challenged each participants ability to persist.

Sense of Belonging

Sense of belonging is the second intrinsic motivation factor that supports a student's persistence by feeling connected and promoting help seeking behaviors in the face of adversity (Daniel & Wassell, 2002). Hagerty and Patusky (1995) discussed how sense of belonging develops when individuals feel accepted, valued, and members of the campus environment. Unfortunately, participants in this study did not feel a strong sense of belonging specifically due to their housing insecurity challenges.

A major factor that reduced participants' sense of belonging was a result from increased work hours. An important method to addressing housing affordability was to work numerous jobs and hours ($n = 18$). Congruently the Hope Lab study results showed "homeless community college students were more likely to work long hours at lower quality jobs" (Goldrick-Rab, Richardson, & Hernandez, 2017, p. 22), some participants in this study discussed working up to 60 hours a week to save enough to afford housing for the year. During the academic year, participants worked 10 to 20 hours a week. Participants who worked 20 hours per week noticed a negative impact on their academics. This impact was a result from reduced study time, inability

to attend office hours, or participate in study groups (Martin, 2015; Tinto, 1993). To make sure they were prepared for class, some participants would stay up until 2 a.m. or 3 a.m. to make sure they fully understood a topic before waking up again at 6 a.m. or 8 a.m. to go to their next work shift. Although participants were proud of their ability to address housing challenges independently, working multiple jobs or significant hours reduced time on campus and therefore also reduced access to professors and campus resources. The decreased access to the campus created an inequitable college experience for housing insecure students.

Olivia explicitly stated she did not feel a sense of belonging due to her financial limitations. Olivia reflected on how peers with “their newest clothes and newest cars makes you think, wow, I really don’t belong here.” For participants at Grove University, recognizing the lifestyles of wealthy students at their institution amplified a sense of embarrassment for study participants and increased their desire to hide their living circumstances from peers (Crutchfield, Clark, Gamez, et al., 2016; Hallett & Freas, 2018; Tierney et al., 2008; Tierney & Hallett, 2012). Feeling invisible and isolated from their peers amplified the notion for study participants that they were not equal members of the campus community. Similar to previous studies examining students experiencing homelessness (Ambrose, 2016; Bowers & O’Neill, 2019; Hallett & Freas, 2018), participants in this study kept to themselves. This was a coping mechanism used by participants to appear like normal college students. Unfortunately, by keeping to themselves, they became isolated, which amplified their stress and in turn produced more anxiety attacks and symptoms of depression and burnout.

Stress from addressing housing challenges independently manifested due to a sense of overwhelming responsibilities. Alejandro hid his financial situation from peers and family, feeling embarrassed about his situation. This led Alejandro to take on additional hours of work,

putting a strain on his academics and involvements (Tinto, 1993). When his peers asked why he would not go out as much, he made up an excuse of planning to spend time with his girlfriend. Constance also made it a point not to share the extent of her housing challenges to “save face.” Each participant worked very hard to attend a prestigious minority serving university. Fearful that their housing challenges would validate the notion they did not belong and could not handle being at Grove University led many participants to not disclose their situation. In addition to not sharing their housing challenges, participants also discussed how they felt obligated to limit their involvement on campus to address their financial challenges independently.

The need to work hindered student involvement for participants (Tinto, 1987). When housing insecurity became a significant challenge and participants increased the number of hours they needed to work, reducing involvements was the only way to create balance. Olivia, Matthew, and Lily joined numerous clubs in their first year. Each of them wanted to continue their involvement but felt their time could be better spent working and saving for rent. This need to save for rent was discussed by Lily who felt, “I wasn’t wanted by the university because they made it so difficult to get affordable housing.” Not having access to affordable housing and feeling pressured to spend their free time working to afford their housing, made it challenging for participants to feel connected to the campus (Tinto, 1993). This perpetuates a notion the traditional college experience of being active and involved on campus is reserved for students with financially secure backgrounds. Tinto (1975) stressed participating in campus activities is beneficial for students to feel connected to their campus so they can reach out for support during challenging experiences. In addition to support seeking behaviors, an increased sense of belonging is discussed as an important factor for reducing depression and stress for students (Stebbleton et al., 2014; Leung et al., 2020). Developing supportive relationships with university

personnel is imperative to promote student retention (Tinto, 1987, 1993). For housing insecure students, however, isolation from hiding their status and reducing involvement to ensure financial stability limited this connection to campus.

Students persisted academically despite feeling they did not belong to their institution. Addressing the socioeconomic gap in opportunities and resources is imperative to promote resiliency for students who experience housing insecurity. Students need to feel connected to their campus to promote success and retention (Stebbleton, 2014; Terenzini et al., 1981; Tinto, 1975; 1987). To promote student connection to their campus, institutions must examine how students facing housing challenges are integrated with the campus. Living off campus and working longer hours are important challenges students face that university administrators and faculty should consider when developing meaningful relationships with students (Martin, 2015; McLoughlin, 2012; Riggert et al., 2006).

Supportive Relationships. Developing trusting relationships with the campus is vital to support the personal and academic well-being of students (Daniel & Wassell, 2002). Most participants shared they felt embarrassed or prideful of their housing situation, leading them to hide their housing status from peers, family, faculty, and administrators. However, participants felt comfortable sharing their challenges with a close peer. This was based on two factors: (a) the peer was also experiencing housing insecurity or even homelessness, or (b) they had a close personal relationship with the peer. Both of these factors promoted trust to share personal challenges and ask for help. Providing emotional and intellectual support helped participants reduce anxiety and increase their access to campus knowledge and resources (Daniel & Wassell, 2002).

Sharing personal experiences helped numerous participants, like Hector, feel they had “emotional cheerleaders.” Housing insecurity was mentally exhausting for participants. Some participants would not get out of bed due to feeling overwhelmed and anxious. However, when given the opportunity to open up to share their challenges, participants such as Mateo were thankful to have peers “who care about me and want the best for me.” However, opening up led many participants to feel vulnerable and exposed by their housing situations. Fearful of the validation they did not belong at Grove University, participants were very selective with whom they shared their challenges. Participants felt most comfortable with peers from a similar background or shared lived experience. Sharing common lived experiences facilitated additional trust for participants to not feel embarrassed or stereotyped.

Having a trusting relationship was extremely important for participants when they needed to ask for help. Asking for help created embarrassment for many participants who felt it was their responsibility to address their housing challenges independently. Reaching out to individuals they believed would not shame or judge them were important factors in their desire to seek support. Participants like Michael needed to ask for help when he could not pay his full rent payment one month. Although embarrassed to ask for money, he was grateful to have peers who experienced similar challenges who would not dismiss or add additional embarrassment to his challenges. Mai also relied on her peers when her apartment flooded, and she had to find new lodging. Several of her close personal relationships offered her a place to stay without hesitation. These trusting relationships allowed participants to feel comfortable seeking support which helped reduce the anxiety of their situation (Cavanagh et al., 2018; Cook-Sather, 2002; McClain & Cockley, 2017).

In addition to addressing housing challenges, participants also noticed they needed academic support. Academic challenges occurred due to increased work hours limiting study time and access to office hours. Several participants leveraged the support from their peers by intentionally seeking support from peers who also faced housing and academic challenges. These peers would develop study groups to better understand course content and create study guides. If one peer missed a class, the study group would make sure to share class notes and resources. The study group also ensured comprehension of course material to reduce independent study time, allowing participants more time to work and sleep. This allied support helped to reduce the stigma of housing challenges allowing participants to feel more comfortable seeking support.

Feeling more comfortable asking for help with close peers, participants received referrals to various campus resources. When a trusted peer recommended an office or resource, participants were more willing to use those services. Bryan heard about the campus food pantry through a close friend but initially felt uncomfortable using the space, believing his situation was not as bad as some of his peers. He decided to volunteer at the space to learn more about their services. He eventually became close with the campus food pantry's director who provided not only food support but emotional and personal support as well. He was proud to address his food insecurity while simultaneously alleviating some of his housing challenges.

In addition to peers connecting participants to campus resources, family members also played an important role in leveraging knowledge or resources. One of the most challenging aspect of navigating housing for participants was understanding apartment contracts and leases. Asking their parents to decipher contracts helped alleviate concerns over securing an apartment. One participant even had a family member help cosign an apartment. Family members also provided support with groceries. Although participants would sometimes hide the reason for

visiting home or felt embarrassed receiving groceries from their family, the ability to alleviate one of their monthly expenses was vital during some months to make rent. Although participants did not always disclose the extent of their housing challenges to family members, they did feel they could rely on family for resources.

However, asking family for financial support was something participants tried to avoid. Knowing their family needed to use their income for their own monthly expenses, participants were often reluctant to ask for family financial support. Seeing the sacrifices family members made to immigrate to the United States or increase their economic status made participants reluctant to share their financial challenges. However, due to the severity of housing challenges, participants were grateful to their family who would take extra work shifts, borrow from extended family, or pull money from their 401k to subsidize their housing costs. These additional sacrifices amplified the embarrassment of participants; however, it also created a stronger resolve to earn their college degree to pay their family back.

Students experiencing housing insecurity had a strong sense of responsibility addressing their challenges independently. This independence unfortunately also manifested into isolation and invisibility for students experiencing housing challenges (Grupton, 2017; Tierney & Hallet, 2012). To promote access to campus resources, it is imperative to develop trusting relationships with students experiencing housing challenges. Crutchfield (2018) emphasized the need to develop a space where students can limit the number of times they are required to share their housing challenges, reinforcing trust and access to direct resources and services. The most common source of stress relief and campus resource referral for participants was through peer support. Developing an office that provides peer mentorship to increase trust for the office support and provide a space with staff specialized in meeting the holistic needs of students facing

housing insecurity is vital to alleviating housing challenges, deterring isolation, and promoting institutional support.

Institutional Support

Housing insecurity was perceived as a normal occurrence at their institution by all participants. From Facebook message boards, overhearing peers during class, or observing overcrowded conditions, participants felt housing insecurity was normalized at Grove University. This normalization led many participants to feel the institution was apathetic toward their housing challenges. Like O'Neill and Bowers (2020), this study found participants did not know of any campus resources to address their housing challenges. This is consistent with research that discussed how "lack of service awareness, lack of campus promotion of services, and stigma associated with services influence utilization of campus services" (Crutchfield, Chambers, & Carpena, 2020, p. 17). At the time of this study, Grove University did not advertise or provide resources to directly address housing insecurity. Indirect resources were available to participants via the campus food pantry and counseling center; however, the stigma surrounding these offices deterred usage. Additionally, with most participants' housing challenges occurring off campus, participants felt the university would be unable to provide support. This led participants to try to navigate their housing challenges on their own feeling lost and overwhelmed. Indirect institutional resources such as the campus food pantry and counseling center provided relief to food insecurity, anxiety, depression, and burnout experienced due to housing insecurity. However, each participant felt the institution should provide more direct intervention to address and reduce housing insecurity.

Students who did attempt to access their institution for direct support felt they were unable to express their concerns in a way that was heard. Participants shared they felt lost and

did not know who to reach out to for advice or support. Because most participants lived in an apartment off campus, they did not feel the institution could advocate for them. They felt alone in understanding housing contracts or leases and felt taken advantage of by landlords. Some participants were forced to move each year when housing prices increased by \$200 to \$300. Each participant wished the institution would help them work with the city to establish rent control, financial support, and understand their tenant rights. Having the university help advocate for students with the local city apartments would alleviate the status quo of housing insecurity felt by low-income, first-generation, and minority students (Goldrick-Rab, Richardson, & Hernandez, 2017).

Institutional advocacy was experienced by a small number of participants who felt administrator support was transformational to their success. Stanton-Salazar's (2011) theory of institutional agents discussed how administrators who leverage their knowledge and resources to students with limited social capital (e.g., campus relationships, knowledge, resources) can create empowerment support. Empowerment support refers to administrators using their "direct or indirect social ties" (Stanton-Salazar, 2011, p. 1067) to create a network of support to augment the social capital of a student. This network of support allows students to access additional resources, knowledge, and services to better navigate their institution. Interacting with institutional agents who provided this type of network support was transformative for participants like Constance, Sofia, and Hector.

Constance, Sofia, and Hector fostered a trusting relationship with a campus administrator who leveraged their campus resources to support access to on-campus housing, jobs, and financial support. Having these institutional agents leverage their institutional knowledge to tap into resources, knowledge, or services alleviated stressors and even housing insecurity

altogether. Crutchfield (2018) emphasized the need for a one-stop office model to holistically address housing challenges. This researcher contends the administrator running this type of office must be an institutional agent leveraging their institutional capital to change the status quo of housing insecurity. An important aspect of Stanton-Salazar's (2011) institutional agent theory is holistically supporting students. Recognizing low-income students, first-generation students, and students of color are greatly impacted by housing insecurity is an important consideration to ensure equitable support. Offices designed to address housing insecurity must carefully consider how housing insecurity is uniquely experienced by various student populations to ensure empowered support is developed (Stanton-Salazar, 2011).

Congruent with O'Neil and Bower's (2020) study of resilient students facing homelessness, "Leaving it up to the students alone will not be effective. The community and the university need to be involved to take more responsibility for meeting students basic needs" (p. 69). To counter the narrative that housing insecurity is a normalized experience, universities must take action on supporting students facing housing challenges. Through advocacy, trust building, visibility, and access to direct resources, postsecondary institutions can mitigate housing insecurities and bring the student college experience back to focusing on curricular and cocurricular opportunities.

Discussion Summary

Housing insecurity is a challenge for students across the country; however, there is a limited understanding of how housing insecurity is experienced and navigated. Through this study, the researcher sought to better understand how housing insecurity came about for college students during their postsecondary experience. The purpose of understanding these experiences provided insight and recommendations for future campus initiatives and support.

I found students from low socioeconomic, first-generation, and minority backgrounds were greatly impacted by housing insecurity. Supporting families back home, not wanting to be a burden, or feeling embarrassed to ask for help, were all motivating factors to address their financial challenges independently. Participants worked significant hours, limited food consumption to reduce grocery bills, and lived in overcrowded spaces to address housing challenges. Managing academic coursework while facing housing challenges created obstacles for participants to find conducive study environments, attend office hours, or reduce sleep time to prepare for class after working long hours. Seeking support from their institution was limited due to lack of visibility of direct resources and services. Individuals who used indirect services such as the counseling center and campus food pantry felt some of their stressors alleviated, but ultimately wished for more direct support.

Data from alumni showed the internal and external factors used to support and alleviate housing insecurity to persist as college students. Using Daniel and Wassell's (2002) intrinsic and extrinsic motivation framework for student resiliency, alumni shared how they navigated through their challenges. The most important factors included self-efficacy (i.e., internal motivation) and supportive relationships (i.e., external motivation). For participants like Hector, having a strong purpose for obtaining a college degree along with "emotional cheerleaders" helped participants manage some of their most challenging situations. Knowing they were not alone in facing housing insecurity, obtaining referrals to campus resources that would not pity or shame them, along with a determination to overcome these obstacles helped participants obtain a college degree.

Unfortunately, housing insecurity deterred participants' sense of belonging (i.e., internal) and institutional support (i.e., external). Embarrassed by their situation or observing the

socioeconomic disparities between their peers motivated participants to hide their status. Recognizing they needed to work longer hours to afford the same housing as their peers frustrated participants, reinforcing their isolation to appear like a traditional college student (Ambrose, 2016; Bowers & O'Neill, 2019; Hallett & Freas, 2018; Sackett et al., 2016). The stress from their financial situation also led many participants to decrease their involvements to spend more time working. This increase in work hours also limited participants' ability to attend office hours or stop by campus resources that would close at 5 p.m. Despite the obstacles manifested by housing challenges, participants in this study were educationally resilient. Although participants only used 2 of the 4 resiliency factors in Daniel and Wassell's (2002) educational resiliency framework, this framework highlighted the gaps in support and resources needed for students facing housing insecurity. To better support students experiencing housing insecurity, strengthen resiliency, and mitigate housing challenges the following implications are provided.

Implications

Resiliency theory provided a framework for understanding how intrinsic and extrinsic motivation factors supported a student's academic persistence in the face of adversity. The researcher found self-efficacy and supportive relationships were instrumental factors for participants in navigating housing challenges while enrolled in a postsecondary institution. The researcher also found sense of belonging and institutional support was limited and even deterrents at times for student persistence. To strengthen student resiliency when faced with housing insecurity and to reduce the impact of housing insecurity for postsecondary students, the following implications for policy, practice, theory, and future research are proposed.

Implications for Policymakers

A resounding theme from participants was the limited financial aid and high cost of living of the institutions surrounding community. Although most participants received California Grants, Pell Grants, and university scholarships, almost all funding was gone after paying tuition. Similar studies emphasized how the rate of tuition has increased from year to year; however, financial aid packages remained stagnant, thus creating significant gap in financial need (Crutchfield, Chambers, & Duffield, 2016; Crutchfield et al., 2020). This was reflected in the “purchasing power of need-based financial aid, such as the Pell grant, has declined” (Broton et al., 2014, p. 7). To add to these challenges is the fact that “Pell eligibility changes by less than \$100” (Dynarski et al., 2013, p. 22). Several participants discussed how they lost their grant awards after their first year, initiating the start of their housing challenges.

Students worked part-time jobs, sometimes full-time jobs during the summer to supplement housing, groceries, and school supply costs. These additional hours created a discrepancy in equitable access to the academic experience (Tinto, 1993). Students who are fortunate to have family to support them financially can focus on their coursework, take on internships, and attend office hours (Engle & Tinto, 2008). Participants in this study discussed how housing insecurity deterred their academic success and experience by reducing their curricular and cocurricular involvement. Needing to work reduced the time participants could spend in office hours, internships, and study groups. This is consistent with current research noting students who have “difficulty covering the costs of attending college . . . can inhibit degree completion” (Broton et al., 2014, p. 3). Policymakers should consider the cost of living and minimum wage rate to develop more equitable academic opportunities.

For the 2020-2021 academic year, Grove University estimated it would cost \$14,000 to live off campus. For the 10-month academic calendar, that was \$1,400 a month. As of January 1, 2020, minimum wage in California was \$13.00 an hour. If a student earned minimum wage and worked 20 hours a week, their take home income before taxes was approximately \$1,000, creating a \$400 gap in needed aid (not including groceries and school expenses). Living on campus, this gap increased by \$600. Students were filling this gap by living in overcrowded conditions to decrease the cost of rent, skipping meals, or taking on additional working hours. This should not be the responsibility of students to fill the cost of living gap. Policymakers should reevaluate the cost of living in surrounding university communities to ensure affordable student housing. Considering the number of low-income students recruited to prestigious institutions, it is imperative students are able to afford tuition and a quality standard of living.

Participants throughout the study called for rent control and holding landlords accountable for discriminatory practices that take advantage of students. Increasing rent every year forced students to move from one location to another, reinforcing a lack of stability and creating additional stressors. Creating a program for California Grant and Pell Grant recipients to secure affordable housing from year to year is a recommendation of this study. Although programs such as Section 8 and the Housing Voucher program exist, students often do not qualify due to their status as a student (Broton & Goldrick-Rab, 2013). Prior to 2006, students were eligible for the program; however, due to abuse, the availability to students became more restrictive. Creating a program to subsidize housing costs at the institutional and city level could alleviate housing insecurity for students altogether. Reinstating this program would be extremely beneficial for students who are limited by their financial aid allocation and work hours to cover the high cost of living surrounding their university.

In addition to moving due to increased rent, when participants did find an affordable space, they were outwardly told they could not rent a space out to individuals who were not part of the same household. This is a violation of the California Department of Fair Employment and Housing (2020). Holding landlords accountable is important for students seeking affordable resources and should be enforced by city governments. As discussed by Matthew, the city by the local government by Grove University sought to ban students from certain apartments stating they should only be used by families. Fortunately, the ban was vetoed due to its discriminatory nature; however, policymakers should use this as a platform to raise awareness about the discrimination of housing toward students, developing more equitable solutions.

Educational and governmental policymakers have an important role to ensure equitable access and opportunity for students. Reevaluating financial aid packages that accurately reflect family contribution, cost of living, and minimum wage rate is important to address the rising prices of rent every year. Developing a housing voucher program to subsidize security deposits, first and last month's rent, and monthly rent prices could provide students equitable opportunity to a quality standard of living. These initiatives would not only alleviate housing insecurity stressors and increase a student's sense of belonging, but potentially alleviate housing insecurity altogether for students.

Implications for Practice

I recommend institutions recruiting and enrolling low socioeconomic students ensure access to affordable housing, educational support in understanding financial aid packages and renters' rights, and provide direct holistic support to address the challenges of housing insecurity. Grove University was just one of the many institutions proudly displaying the number of Pell Grant recipients, first-generation students, and minority students on institutional brochures and

websites. However, to boast these numbers, institutions should be held accountable to the number of students facing housing insecurity while enrolled. As discussed by Olivia in her experience with one professor, living in an overcrowded space is often viewed as a “rite of passage” for college students. This perpetuates a narrative of the poor college student, normalizing housing insecurity on college campuses. Normalizing these experiences amplifies the belief the institution does not care and there is no support for students struggling financially. The poor college student narrative decreases a student’s trust with their institution and reinforces isolation, deterring a student’s sense of belonging on campus (Cavanagh, 2018; Tinto, 1993). This deterrent of belonging reduces the likelihood of students seeking support from their institution (Stebbleton, 2014).

To demonstrate accountability and trust in addressing housing challenges, institutions should establish partnerships with off-campus apartments to ensure they are a good environment for their students. If found culpable of discrimination or unethical practices, the institution should notify students and provide recommendations for other apartment options, including resources such as transportation. Although off-campus units may be challenging to work with, on-campus spaces should be held to the same standard of affordable quality living. According to Grove University, the estimated cost of attendance is more expensive to live on campus than it is off campus. This was a main motivating factor for participants to move off campus during their second year, initiating their housing challenges. Recommendations for institutions to consider include reducing meal plan requirements and costs, providing more spaces with kitchens, and locking rent prices for 2 years to slow the rate of rent increase.

Another important factor for institutions to consider is the architectural spacing of on-campus residence halls. The most challenging aspect of housing insecurity for participants was

living in an overcrowded space off campus. Crowded conditions reduced privacy and increased noise, impacting a participant's ability to effectively study and sleep. With the need for affordable on-campus housing, institutions must consider how they can provide multiple units without overcrowding. In Kaya and Erkip's (2001) study on dorm satisfaction, students who perceived their room was larger had an increased sense of privacy and satisfaction versus those who perceived their room as smaller. This sense of crowding was an important factor in the architectural design of a residence hall.

The discussion surrounding resident architecture emerged in 1973 with Valins and Baum, who examined corridor style dorms versus suite style dorms. Their findings discussed how students felt an increase in stress from sharing common spaces with 34 other students in a corridor dorm versus six students in a suite space. Although corridor style dorms may provide more units, a sense of feeling crowded may negatively impact a student's ability to obtain a quiet and conducive study environment they can control. Epstein (1981) asserted "interpersonal stress was highly correlated with persons per room" (p. 6). An increase in the number of people per room may lead to overstimulation, social stressors, and a feeling of reduced personal control of one's environment (Aiello et al., 1975; Baron et al., 1976; Baum & Valins, 1979; Li et al., 2005; Long, 2014). In an attempt to create more spaces for students on campus, some universities have modified dorms meant for two individuals to include three (Li et al., 2005). This is seen to increase interpersonal conflict and stress due to reduced space per person (Li et al., 2005). To reduce the impact of overcrowding on campus, universities must assess the conditions of a student's living environment to determine how the number of residents and architectural spacing impact a student's academic and social experience. Annual assessment of a student's living

experience can provide insight into future residential construction and intervention with established architectural design.

To better understand what factors are important to promoting a student's sense of belonging while living on campus, Ardekani and Helmi (2019) conducted a study to examine quality of life, cultural, health, physical, and contextual factors in a dormitory. Their results discussed how a student's quality of living was the most important factor to forming a student's sense of belonging. They asserted taking into consideration privacy, lighting, and spacing is important to increase a student's quality of living. Although similar studies have discussed the importance of social interaction to foster a sense of belonging, each has noted the importance of enabling a student to control their environment for privacy (Ardekani & Helmi, 2019; Brandon et al., 2008; Song, 2016). Therefore, future development and planning of residence halls must evaluate how students can control their environment for personal privacy while maintaining opportunities for social interactions. Developing a quality living learning environment that is affordable and safe is important to reduce housing insecurity and increase the opportunity for social and personal success within on-campus housing.

In addition to reevaluating on-campus housing, institutions must examine how students are supported in their transition off campus. At Grove University, housing is reserved for students in their first and second year. Although some housing is available to upper class students, the majority of students move off campus due to affordability and seeking independence. However, students who attempt to navigate off-campus housing quickly realize a gap in knowledge. To better support students, institutions must ensure students are supported in their comprehension of housing contracts, tenant rights, and maximizing their financial aid packages. A common theme for participants is a fear of taking out loans or signing housing

contracts. First-generation participants ($n = 14$) in particular were the most resistant to take out loans or sign contracts, because they were fearful of potential family consequences (e.g., debt, deportation, bankruptcy, the unknown). Establishing an office that supports students as they navigate off-campus housing will instill supportive relationships at the university level. Through institutional advocacy, campuses can ensure students have an institutional connection to share their housing concerns and holistically provide them with resources and knowledge to increase their sense of belonging and institutional support.

Implications for Theory

Daniel and Wassell's (2002) theory for educational resiliency provided an important framework to understand how students experiencing housing insecurity navigated their postsecondary education. A significant finding from this study is how important internal and external factors are to educational persistence. Although only self-efficacy (i.e., internal) and supportive relationships (i.e., external) represented two of the four resiliency factors, the combination shows the importance of having both internal and external factors. Self-efficacy was the driving factor for each participant to push through their housing challenges, and supportive relationships provided the emotional support needed to make it to the finish line.

Daniel and Wassel's (2002) theory on educational resilience is not only important for understanding how students navigate their educational journey, but also for practitioners to better understand the gaps in supporting students. Participants reflected on how their housing challenges impacted their sense of belonging (i.e., internal) and access to institutional support (i.e., external). Strengthening these internal and external factors may not only help students navigate their housing challenges, but potentially eliminate these challenges altogether.

Additionally, sense of belonging and institutional support was a domino effect for participants. Due to a decreased sense of belonging, participants were discouraged to seek support from their institution. As discussed by Tinto (1987), belonging is manifested through informal and formal relationships. Although participants did have supportive relationships with peers and family members, they did not have the same relationship with institutional constituents. For participants, this stemmed from a lack of trust. After seeing faculty members normalize housing insecurity and limited visibility of resources and support, participants were deterred from sharing their vulnerable experiences with their institution. To add to Daniel and Wassell's (2002) theory of resilience, trust should be explored. Examining how students' sense of trust is fostered or deterred is important to better understand the theory of belonging and its activation of institutional support.

Implications for Future Research

Results from this study indicate additional research is needed to support students facing housing insecurity. The researcher found housing insecurity decreases students' sense of belonging to their campus and revealed the limited resources and services currently available to supporting students facing housing insecurity. Another contributing factor of housing insecurity includes the high cost of living in the surrounding areas, and limited access to campus support to advocate and obtain financial and tenant resources. As a result, future research is needed to understand how intervention services and resources alleviate housing insecurity and its challenges.

Additionally, this study discussed housing challenges for first-generation, low-income, and minority students. However, further research is needed on how housing insecurity impacts these populations independently. Duran and Núñez (2020) provided a framework for researchers

to examine housing insecurity based on a multilevel model of intersectional focus (Núñez, 2014). This model discussed how “oppressive power, like racism, classism, and nativism, work together to promote or inhibit Latinx/a/o students’ help seeking behaviors” (Núñez, 2014, p. 9). By examining identities based on multiple social identities, domains of power, and historicity, the authors exerted the importance of understanding how accessing support for basic needs may vary based on identity context. This study highlighted how a student’s minority status and a fear of being stereotyped resulted in specific behaviors, action, and access to resources. Although participants felt the institution was welcoming and demographically diverse when they made their decision to enroll, participants felt their Asian or Hispanic identity was an important factor in how they navigated housing insecurity. For participants like Riya, she made it a point to live with peers from a similar ethnic background. The utility in this decision reduced the need to explain her circumstances and supported her cultural diet. For participants like Alejandro, the decision to hide his challenges stemmed from his seventh grade teacher believing he would not even graduate high school. Feeling “less than” due to his Hispanic background, Alejandro was resolved to address his housing challenges on his own. Although some participants, like Hector, found a sense of community through a multicultural office, most participants only shared their challenges with peers from a similar background. Additional research is needed to further understand how ethnic and cultural identity impact students’ experiences with housing insecurity.

Another important identity were international students. International participants discussed how access to financial resources was limited due to citizenship. This limitation manifested in financial aid packages from the school, job opportunities, scholarship eligibility, and CalFresh. This amplified participants’ beliefs that they did not belong on campus and needed

to address their challenges independently. Additional research is needed to understand how housing insecurity is impacted based on citizenship, first-generation, socioeconomic, and minority student status. Delving further into these identities is important to identify inequities in resource distribution and accessibility.

Furthermore, current research asserted housing challenges were more likely experienced by students attending a community college versus a 4-year institution (Broton, 2020). Due to limited studies in 4-year institutions, “many initiatives are concentrated in this sector (2-year institutions” (Broton, 2020, p. 34). Additional research is not only needed to increase visibility of this population, but also ensure appropriate allocation of resources and services within the 4-year university setting.

Finally, a challenge discussed in Broton and Goldrick-Rab’s (2018) study was scholarly research on housing insecurity varies in its measurement tools. Inconsistency is due to various interpretations of the McKinney-Vento policy. With permission from the Hope Lab (Goldrick-Rab, Richardson, & Kinsely, 2017), I used nine factors to measure and define housing insecurity. Replicating additional qualitative studies using these measurement tools is important to better generalize findings. Currently, the majority of qualitative studies focus on homelessness. Expanding research to better understand the experiences of housing insecurity will provide recommendations and support for future resources and services.

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Appendix A: Interview Protocol

Introduction Questions

1. Can you tell me a little about your background and why you chose to enroll at UCI?
 - a. Did you move to UCI/Where was home?
 - i. Was your family supportive of your decision to attend UCI? Were there any concerns? (probe: financial)
 - b. Why did you want to obtain a college degree?
2. What was your overall experience like as a student?
3. Are you happy/satisfied with your decision? Explain.

Housing Experiences

1. When you first arrived on campus, what was your living situation?
 - a. If living on campus, what was it like to live on campus? Why did you decide to move off campus?
 - b. How often did you move once you left on campus housing?
 - c. How did you feel navigating off campus housing (paying first/last month's rent/security deposit/navigating housing contracts or lease)
2. At what point did you begin to have challenges associated with your housing situation?
 - a. If you recall, could you describe what was going on in your life then?
3. Describe how you viewed your college experience before your housing challenges happened? How, if at all, has your view of college changed?
4. What circumstances led to these experiences?
 - a. Safety? Financial? Family? Friend? other....
5. Did you face these challenges during a certain time of year?
 - a. Why do you feel these challenges occurred?
 - b. How did you feel going through this housing challenge?
 - i. What was your reaction when it started/going through this?
6. Did you struggle in any of your classes when you were experiencing housing challenges?
7. How did it impact your ability to engage with course content (e.g., focusing in class attendance)?
 - a. Did you have all the supplies needed for class?
8. Did you receive any financial support (e.g., job, loans, grants, scholarships, family)?
 - a. If so, how were you supported?
 - b. Were you financially independent during college?
 - c. Were you employed?
9. Did you have these experiences prior to attending college?
10. Did you consider moving back home when you became housing insecure?
 - a. What was going on back home? Did you try to get support from family?

Self-efficacy

1. Tell me about how you learned to handle/navigate your housing challenges?
 - a. How did you make decisions in navigating your housing situation?
 - i. Did anyone influence you?
 - b. How long did your housing challenges last?
2. How would you describe the person you were then?

- a. What were some of your priorities?
3. Could you describe a typical day for you when you were experiencing these challenges?
 - a. Now tell me about a typical day when you did not face these challenges?
4. Were your academics affected?
 - a. Were you able to persist academically during this time? (e.g., complete assignments on time, find a place to study, participate in the classroom, stay motivated to complete coursework)
 - i. Attending class? Where did you study? Ability to focus in class?
 - ii. Compare before/during/after housing challenges

Sense of Belonging

1. Prior to experiencing housing challenges, were you involved in any student organizations or activities?
 - a. If so, can you discuss some of them?
2. How did your housing challenges impact your involvement with the campus?
 - a. Did you become less involved (with peers/academics/clubs/sports/student leadership)?
 - b. Did you want to be more involved?
 - c. Did you discuss any of your challenges with your peers from the activities you were involved with?
3. How did you feel as a student when going through housing challenges?
 - a. Did you feel connected to the campus while you were going through housing challenges (ie peers/resources/support)
 - b. Did you feel that you could share your challenges to other students/campus administrators/faculty?
 - i. Did you feel that your housing challenges impacted your relationship with your peers/administrators/faculty?

Supportive Relationships

1. Do you know anyone else that went through a similar experience when you were in college?
 - a. What type of relationship do you have with them?
 - b. Did they give you any support or advice?
2. Who did you talk to about your housing challenges with?
 - a. Did you have a peer support group?
 - b. Did anyone at UCI support you?
 - c. Did your family support you?
3. What does your family structure look like? Did they support you attending college?
 - a. Do you have any other siblings in college? Did they have housing challenges during college?

Institutional Support

1. Did you use any campus resources (counseling, social workers, Fresh Hub)
 - a. How did you hear about these resources?
 - b. How did you feel about using campus resources?

2. Do you feel that the campus is aware that students are struggling with housing insecurities?
 - a. How aware do you think counseling services and student affairs staff are about the housing struggles of students?
 - b. Does the institution advertise or make public any information about resources for students who are housing insecure?
 - c. How do people react when they hear that students are going through housing insecurity?
 - d. Do people care?
3. Do you think administration were aware that students were going through this?
 - a. What about faculty?
 - b. Did they do anything about it?
4. When you were housing insecure, did you reach out to anyone on campus?
 - a. What was their reaction?
 - b. Do you feel that they genuinely cared about what you were going through?
5. Do you feel that UCI can do more to help students with housing challenges or who were in a similar situation like you?
 - a. What do you feel UCI should be doing specifically?
 - b. Is there something specific that they did to support you?
 - c. What else can the campus do?

Wrap-Up Questions:

1. Despite the challenges you were facing, what motivated you to keep moving forward academically?
 - a. Why was persisting important to you/What was your mentality in finishing your degree?
 - b. Did you believe that your degree would help you in the long run?
2. After reflecting on your experiences is there anything else you would like to add?
3. Is there anything you would like to ask me?
4. What is your housing situation now?

Appendix B: Demographic Questionnaire

Demographic Questionnaire

(Please note you may skip any question below or select prefer not to answer)

Sex:

- _____

Ethnicity (select all that apply)

- _____

Age

- _____

Are you an international student?

- Yes
- No

Are you a California resident?

- Yes
- No

Were you a ward of the State at any point in K-12 (e.g., foster care)

- Yes
- No

What are your parents highest level of education

- Mother/female parent
 1. No degree
 2. High school degree or GED
 3. Associates degree
 4. Bachelor's degree
 5. Master's degree
 6. Doctoral or professional degree
- Father/male parent
 1. No degree
 2. High school degree or GED
 3. Associates degree
 4. Bachelor's degree
 5. Master's degree
 6. Doctoral or professional degree

Appendix C: Consent Form

AGREEMENT TO PARTICIPATE IN *EDUCATIONALLY RESILIENT COLLEGE STUDENTS – HOUSING INSECURITY* (IRB # 3777)

You are invited to participate a research project. Volunteering will not benefit you directly, but you will be helping the investigators to understand the experiences associated with housing insecurity. If you decide to volunteer, you will participate in an interview approximately 90mins and a short demographic survey. Volunteering for this study involves no more risk than what a typical person experiences on a regular day. Your involvement is entirely up to you. You may withdraw at any time for any reason. Please continue reading for more information about the study.

STUDY LEADERSHIP: This research project is led by Kathryn Hsieh of the Claremont Graduate University, who is being supervised by Dr. Deborah F Carter.

PURPOSE: The purpose of this study is to understand the experiences associated with housing insecurity during your undergraduate career.

ELIGIBILITY: Alumnus from the University of California Irvine, class of 2018 or 2019. Participants must have attended since their first year (transfer students and graduate students are not eligible to participate). Must have experienced one of the following during your undergraduate career:

- Was there a rent or mortgage increase that made it difficult to pay?
- Did you not pay or underpay your rent or mortgage?
- Did you not pay the full amount of a gas, oil, or electricity bill?
- Did you move three times or more (in a 12 month time span)?*
- Did you move in with other people, even for a little while, because of financial problems?
- Did you live with others beyond the expected capacity of the house or apartment?
- Did you receive a summons to appear in housing court?
- Did you have an account default or go into collections?
- Did you leave your household because you felt unsafe?

PARTICIPATION: During the study, you will be asked to answer questions about your housing and academic experience. This will take about 90 minutes. Participants will be audio-recorded for accuracy. At the end of the interview a short demographic questionnaire will be provided.

RISKS OF PARTICIPATION: There are minimal risks that you run by taking part in this study apart from recalling painful experiences. Participants can skip or withdraw from the study at any time.

BENEFITS OF PARTICIPATION: I do not expect the study to benefit you personally. This study will benefit the researcher by better understanding the experiences of housing insecurity to support future undergraduate students.

COMPENSATION: You will be provided a \$20 gift card for your participation in this study.

VOLUNTARY PARTICIPATION: Your participation in this study is completely voluntary. You may stop or withdraw from the study and refuse to answer any particular question for any reason at any time without it being held against you. Your decision whether or not to participate will have no effect on your current or future connection with anyone at CGU.

CONFIDENTIALITY: Your individual privacy will be protected in all papers, books, talks, posts, or stories resulting from this study. We may use the data we collect for future research or share it with other researchers, but we will not reveal your identity with it. To protect the confidentiality of your responses, I will not collect names and all data will be on a password protected device. All audio-recordings will be used for the purpose of accuracy. Recordings will be transcribed, with identifiable factors removed. All recordings and transcriptions will be on a password protected computer. All audio-recordings will be erased at the conclusion of the study (after transcribing, coding, and summarizing them).

FURTHER INFORMATION: If you have any questions or would like additional information about this study, please contact Kathryn Hsieh at xxxxx@cgu.edu. You may also contact Dr. Deborah Carter at deborahfaye.carter@cgu.edu. The CGU Institutional Review Board has certified this project as exempt. If you have any ethical concerns about this project or about your rights as a human subject in research, you may contact the CGU IRB at (909) 607-9406 or at irb@cgu.edu. A copy of this form will be given to you if you wish to keep it.

CONSENT: Your signature below means that you understand the information on this form, that someone has answered any and all questions you may have about this study, and you voluntarily agree to participate in it.

Signature of Participant _____ Date _____
Printed Name of Participant _____

The undersigned researcher has reviewed the information in this consent form with the participant and answered any of his or her questions about the study.

Signature of Researcher _____ Date _____
Printed Name of Researcher _____

Appendix D: Recruitment Email

Dear _____,

My name is Kate Hsieh and I am a current doctoral student at Claremont Graduate University. I am conducting research on the experiences of housing insecurity with undergraduate students. If you have any former students (Class of 2018 or 2019) that have experienced any of the following housing challenges would you please forward the following flyer to them or send them my contact information (xxxxx@cgu.edu)?

The purpose of this study is to understand undergraduate student experiences with housing insecurity. The study consists of a demographic questionnaire and a 90 minute interview (approximately).

Requirements:

- Alumni Class of 2018 or 2019
- Attended UCI since Freshman Year (transfer/graduate students are not eligible to participate)

Experienced one of the following housing challenges:

- Rent or mortgage increased making it difficult to pay?
- Did not pay or underpaid rent/mortgage
- Did not pay full amount of gas, oil, or electricity bill
- Move three times or more (in a 12-month time span)
- Moved in with other people (even for a little) due to financial problems
- Lived with others beyond the expected capacity of the house or apartment
- Received a summons to appear in housing court
- Had an account default or go into collections?

Thank you very much for your time,

Kate Hsieh
Claremont Graduate University
xxxxx@cgu.edu