Executive Summary

HOMELESSNESS AND HOUSING insecurity influence students attending postsecondary institutions across the United States. An emerging body of research demonstrates that housing insecurity likely affects a significant number of college students. Research at the University of Massachusetts Boston found that 5.4% of students experienced homelessness and 45% of participants reported housing insecurity (Silva et al., 2017). The California State University (CSU) system released a preliminary report of a systemwide study that found approximately 12% of CSU students experienced homelessness and housing insecurity (Crutchfield, 2016). The City University of New York reports that 40% of students experienced housing instability (Tsui et al., 2011). Community colleges may have even higher rates that range from 30% to 50% of students experiencing housing insecurity and 13% to 14% experiencing homelessness (Goldrick-Rab, Richardson, & Hernandez, 2017; Wood, Harris, & Delgado, 2016).

Common notions of homelessness revolve around visibility. Persons in the middle class may encounter panhandling on the street. However, the less visible forms actually represent a larger portion of those who are homeless. The review of research unpacks the multiple forms of homelessness and how they influence students. An important aspect of understanding how students experience homelessness in higher education is breaking stereotypical presumptions. In doing so, the scope of the issue becomes more evident as well as increasing the urgency for addressing the issue.

This monograph explores how homelessness intersects most social issues that marginalize individuals and negatively influence postsecondary completion, including poverty, foster care, and LGBTQ+ (lesbian, gay, bisexual, trans*, queer/questioning, and others) discrimination. As becomes evident, students experiencing homelessness should be considered in conversations about equity and access. For these students, completing some form of degree or certification beyond high school is a vital step in achieving future stability.

Preview of Chapters

The first chapter provides the framing. Although homelessness and housing insecurity have been studied for some time, less is known about how these residential experiences influence educational engagement and retention. Over the past couple of decades, scholars have explored how housing insecurity affects students in preschool through high school. An emerging body of research exposes how college students experience homelessness and housing insecurity while pursuing a postsecondary degree or certificate. Given the limited research specifically related to higher education, we draw from research in multiple fields (e.g., education, social work, public policy, and psychology) to lay a foundation of knowledge that researchers can build upon. The structure of this manuscript reflects the need for research in many different areas. At the end of each chapter, we provide suggested research ideas and questions specifically related to the overarching ideas framing the chapter.

The second chapter provides an overview of research related to housing insecurity in higher education. Given the dearth of research specifically related to this topic in postsecondary institutions, we draw from research in K–12 institutions and social work that helps frame a discussion of how students with housing insecurity experience gaining access to college and persisting to graduation once enrolled.

The third chapter explains the federal and state policies related to housing insecurity in higher education. We begin with the most well-known policy related to homelessness and education—McKinney-Vento Homeless Assistance Act. However, McKinney-Vento primarily involves K–12 education and only

recently included stipulations for higher education that focus independent status on Free Application for Federal Student Aid (FAFSA) and increased access for TRIO and GEAR UP programs. Although federal policy specifically related to homelessness in college has yet to be passed, policies related to college access for low-income students frame the experiences of those without housing security.

The fourth chapter employs a trauma-informed care approach to understanding how housing insecurity affects students in postsecondary institutions and how those institutions may unknowingly embed unintended barriers. We begin by providing a discussion about trauma-informed care and how it has been used in the field of education. In particular, we propose a Trauma-Informed and Sensitive College Model that begins unpacking how postsecondary institutions can incorporate a trauma approach to support college students experiencing housing insecurity. We then describe how this approach helps explain the multilayered challenges that influence college students experiencing homelessness and housing insecurity.

The fifth chapter presents the Higher Education Housing Continuum as an approach to understand and study housing insecurity among students attending postsecondary institutions. We draw from the information shared in the first half of the manuscript to justify the need for a clear and inclusive definitional approach that can inform future research, practice, and policy. We include examples throughout the chapter to illustrate the need for a comprehensive understanding of housing insecurity.

The final chapter pulls together the ideas shared throughout the manuscript. We identify overarching themes that can be used to guide future research. In particular, we focus on ideas that will be necessary for policy and program development. Earning a college degree or certificate can be a pathway to housing stability. In the chapters that follow, we explore how students without residential security have educational interests and professional goals that parallel those of their peers. However, these students also believe that postsecondary education is their pathway to a stable home. For some of these students, a college degree holds the promise of housing security for the first time in their lives.

Additional Readings

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Tsui, E., Freudenberg, N., Manzo, L., Jones, H., Kwan, A., & Gagnon, M. (2011). *Housing instability at CUNY: Results from a survey of CUNY undergraduate students.* New York, NY: City University of New York.

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Foreword

A QUICK GOOGLE search of the term "poor college student" leads one to a Buzzfeed page extolling a list of the "25 things only broke college students understand" (https://www.buzzfeed.com/jessicamisener/ this-textbook-costs-more-than-my-life) and a list of "poor college student memes" (https://me.me/t/poor-college-student). Such popular sources reinforce the problematic idea that being poor in college is a rite of passage and a temporary status rather than a problem that needs to be fixed. Ronald Hallett and Rashida Crutchfield, the authors of this monograph on Homelessness and Housing Insecurity in Higher Education: A Trauma-Informed Approach to Research, Policy, and Practice, offer the most up-to-date research and practice to help those in higher education understand the very real problem faced by college students who experience housing and food insecurity. At its core, this monograph helps the reader to understand how homeless and housing insecurity is a real problem that can negatively influence access to college and college student learning and performance and ways that we can further study these issues and offer assistance.

The authors expertly define key terms and explore the related literature on housing insecurity as it affects children throughout the education system, including in higher education. The monograph explains the existence of federal and state policies that intersect to frame the potential sources of support and barriers that students who experience homelessness and housing insecurity may face. One of the highlights of the monograph is the description of how trauma-informed care can be used as a lens to show how colleges and universities may unwittingly create barriers to student success and how to potentially provide better support to this population in the future.

Throughout the monograph, the authors offer various lenses to help inform future research, policy, and practice. This is an important monograph on a topic that is of growing importance to the field. As the authors point out, there is not much written directly about higher education on this topic and, as a result, they have had to pull related literature from other fields and disciplines to apply to the higher education context. This monograph fills a significant void in the literature.

This monograph is sure to be of interest to those who study topics related to college students, including those who study college access, learning, and outcomes. This monograph will also be of interest to institutional researchers, student affairs administrators, provosts, deans, and others with responsibilities related to serving different student populations in higher education. Further, high school administrators, teachers, school social workers, and guidance counselors who are supporting students as they prepare for their postsecondary futures may also benefit from a deeper understanding of homelessness in the higher education context. Researchers in the field, both senior level and graduate students, are also bound to learn a lot from this monograph that will be of use in future research. Most important, the monograph is geared toward those who find themselves on the frontlines of working with today's college students, many of whom experience the hidden characteristics of housing insecurity.

One of the strengths of the monograph is that it explores how homelessness intersects with other social issues that marginalize individuals and negatively influence postsecondary completion, including poverty, foster care, and LGBTQ+ discrimination. It unpacks the multiple forms of homelessness and how they influence students, and it offers useful lenses to help practitioners, policymakers, and scholars make sense of the complexity of the issue. Ultimately, the purpose of this monograph is to delve into the research, literature, and issues associated with homelessness and housing insecurity in higher education to provide necessary visibility to an issue that has for too long gone without attention in ways that marginalize students who need federal, state, and institutional structures to support them in achieving higher education goals. This monograph helps readers work their way through the complexities of the issues and figure out practical next and future steps.

Introduction

HOMELESSNESS AND HOUSING insecurity exist on college campuses. Individuals attending colleges and universities across the United States negotiate life as students while also experiencing the stress and burden of not having a consistent, adequate, and safe home (Broton & Goldrick-Rab, 2016; Crutchfield, 2016; Silva et al., 2017; Tsui et al., 2011). Housing instability creates a myriad of challenges for college students. However, their experiences often go unseen. Social shame and stigma can discourage publicly acknowledging financial struggles and asking for help. The campus culture may create an unwelcoming atmosphere that further stigmatizes housing insecurity. Postsecondary administrators and instructors may not see or understand the issue. And policymakers rarely address the need to provide supports. Caring professionals and policymakers may be unaware that outreach efforts and support services are necessary for these students to remain academically engaged and complete their degree or certificate. Further, issues related to homelessness and housing insecurity among college students remain largely understudied. Limited research reinforces the invisibility of the issue.

A cultural myth about college life exists—struggling financially during college provides important life lessons. From this perspective, college-aged students leave home after high school and begin transitioning to life independent of their parents. Students from middle-income families may experience financial challenges as they get put on a budget for the first time. Making poor financial decisions may result in limited resources for a few days or weeks. The narrative of the "starving student" conceptualizes individuals who have their basic needs met; however, they may not get new clothes as often as they did in

high school or they may choose to eat ramen noodles in order to use money for socializing. In these situations, having financial limitations may help the individuals learn to make better decisions about money. A romanticized notion has emerged that "all college students are poor" and these experiences are good for their long-term development. Assuming that "being poor" is a rite of passage overshadows the real struggle that many individuals endure as they pursue a postsecondary degree or credential. Learning to budget provides important life lessons for emerging adults; however, lacking access to housing and going extended periods without food create significant traumas. Researchers and practitioners need to push back against this privileged cultural myth in order to reveal the reality of housing and food insecurity on college campuses.

Homelessness and housing insecurity no longer exist as fringe issues that affect a small number of students in a few urban areas. Conservative estimates suggest that approximately 1.3 million students in the K–12 educational system experience homelessness each year in the United States (Endres & Cidade, 2015). Emerging research suggests that in many school districts, 10–15% of the student population experience homelessness at any given time (Hallett, Skrla, & Low, 2015; Institute for Children, Poverty & Homelessness, 2016). College preparation and recruitment programs likely encounter these students. In particular, college access programs designed to increase access for marginalized and underserved communities have the opportunity to engage with these students to encourage their successful transition to postsecondary institutions.

The number of students attending higher education institutions without residential stability is currently not tracked at the national level and few campuses explore or report incidence of homelessness. Students may indicate homelessness or risk of homelessness on their Free Application for Federal Student Aid (FAFSA); according to the most recent FASFA application data, 31,948 applicants were determined to be unaccompanied homeless youth during the 2015–2016 academic year (National Center for Homeless Education [NCHE], 2017). However, it is likely that this may be an extremely low estimate of collegiate housing instability because students regularly experience significant barriers as they seek to be determined homeless within the FAFSA process (Crutchfield, Chambers, & Duffield, 2016; SchoolHouse

Connection, 2017). In addition, students experience housing insecurity that may not be considered in need of special consideration within the narrow categorical approach used by FAFSA.

An emerging body of research demonstrates that housing insecurity likely affects a significant number of college students. Research at the University of Massachusetts Boston found that 5.4% of students experienced homelessness and 45% of participants reported housing insecurity (Silva et al., 2017). The California State University (CSU) system released a preliminary report of a systemwide study that found approximately 12% of CSU students experienced homelessness and housing insecurity (Crutchfield, 2016). The City University of New York reports that 40% of students experienced housing instability (Tsui et al., 2011). Community colleges may have even higher rates that range from 30% to 50% of students experiencing housing insecurity and 13% to 14% experiencing homelessness (Goldrick-Rab, Broton, & Eisenberg, 2015; Goldrick-Rab, Richardson, & Hernandez, 2017; Wood, Harris, & Delgado, 2016).

In the sections that follow, we provide an overview of the key ideas that frame the discussions throughout the manuscript. We begin by positioning the issue of homelessness and housing insecurity within the higher educational context. Although some scholars and practitioners have come to realize the significance of housing insecurity on college campuses, there still remains a lot of work to do in order to raise the level of visibility of the issue. We then preview the trauma-informed framework we employ to explore housing insecurity in postsecondary education. Our primary goals are threefold. First, we summarize the research related to homelessness and housing insecurity in higher education in order to lay a foundation for future research and to identify key next steps for researchers. Second, we introduce a Trauma-Informed and Sensitive College (TISC) Model as a way of studying and understanding the multifaceted issues related to homelessness and housing insecurity in higher education. Finally, we provide a Higher Education Housing Continuum as a way of defining and studying housing insecurity at the postsecondary level.

Within this monograph, we use the term *housing insecurity* as an inclusive way to name the multiple ways that individuals and families experience

the lack of a stable residence, including homelessness. We also advocate for using student-first language to identify individuals experiencing homelessness and housing insecurity. We do this for three reasons. First, scholars and practitioners have recognized the importance of not making marginalization the primary identity of an individual. Second, the identification as "homeless" is (hopefully) a temporary identity that does not warrant being an identifying characteristic of the individual (Hallett & Skrla, 2017). Finally, individuals experience social stigma and shame associated with being called as a "homeless" person, which may lead to avoiding educational supports that require identifying with the term (Hallett, 2012; Tierney & Hallett, 2012a). As such, we employ terms that put the individual and student first (e.g., students experiencing homelessness; individual without residential security), and we encourage scholars to consider using similar language.

The overarching purpose of this monograph is to share what is known about homelessness and housing insecurity in higher education and discuss how to increase retention and academic success for this marginalized student population. To achieve this goal, a few questions are explored. How do students experience housing insecurity? What does housing insecurity look like within the higher education context? How does housing insecurity impact access to college? In what ways does housing insecurity influence retention? How do some institutional policies and practices create challenges or barriers for students experiencing housing insecurity? What additional supports would be useful in improving higher education outcomes and retention for these students? Pulling these ideas together within one manuscript clearly reveals the holes in current understanding that warrant further investigation. We highlight these issues as a call to researchers to further engage with this critical issue.

Framing the Issue Within Higher Education

Common notions of homelessness and housing insecurity revolve around visibility and stereotypes. Persons in the middle class may encounter panhandling on the street or see a news program that mentions individuals residing in a

shelter. These images and experiences create an image of what is (and is not) homelessness. However, the less visible forms of residential instability actually represent a larger portion of those experiencing housing insecurity. Homelessness does not just mean an individual on the street who struggles with substance abuse and mental health symptoms. A critical aspect of understanding how students experience homelessness in higher education is breaking stereotypical presumptions. In doing so, the scope of the issue becomes more evident as well as increasing the urgency for addressing the issue.

Attending college is situated within many other social issues that affect how students experience both higher education access and retention. Sara Goldrick-Rab (2016) argues that rising costs of tuition and housing coupled with limited financial aid and social assistance programs create significant stress on college students and their families. In particular, she summarizes how state and federal governments consistently reduced financial investments in higher education over the past few decades, which resulted in higher tuition rates. State and federal grant programs have not increased in tandem to help students and families pay for college. The costs associated with postsecondary education can put significant pressure on individuals and families with precarious financial stability.

This conversation is largely centered on students who struggle to meet their basic needs. Some evidence exists that middle-income college students experience financial struggle and sacrifice when incurring the cost of higher education (Goldrick-Rab, 2016). These students may be ineligible for significant financial aid or need-based scholarships because their calculated family support by the financial aid office suggests they should be able to cover college costs independently or with the assistance of their parents/guardians. Some students find they can pay for tuition and fees, but doing so involves significant challenges. Continued research is needed to understand these students' experiences and how to develop policies to support their academic success. In this monograph, we primarily focus on students with little or no financial contribution on their own and who have little or no parental financial contribution that leads to significant gaps in food and housing security. These students arguably have the highest need for higher education as a conduit for long-term economic sustainability. Even though low-income students

receive federal Pell Grants, they still face financial hardship to cover the cost of food, housing, and educational expenses like books and fees (Cochrane & Szabo-Kubitz, 2016). Further, homelessness intersects most social issues that marginalize individuals and negatively influence postsecondary completion, including poverty, foster care, race, citizenship status, and LGBTQ+ issues.

Housing instability frames how students engage with educational institutions. Over the past few decades, scholars have explored how homelessness significantly affects the educational experiences and pursuits of students in the P–12 educational system. Federal, state, and district policies have emerged to increase educational access. Less attention has been given to understanding how homelessness and housing insecurity influence college access and success. Policymakers, practitioners, and researchers have only recently begun considering how residential instability influences college access and success.

Given the new federal policies concerning college preparation and access within the Every Student Succeeds Act (ESSA) of 2015, postsecondary institutions will likely have increased numbers of students without residential stability entering campuses. As such, there is an increased urgency for policymakers, practitioners, and researchers to better understand how to support these students. There is also a need for research to help inform the decision making that will likely emerge in the next decade about how to expand the K–12 policies to higher education. This monograph pulls together what is known as well as pointing to specific issues that need more attention.

Issues of Justice and Trauma

We draw from two overarching concepts to explore the issues of homelessness and housing insecurity—justice and trauma. Aviles de Bradley (2015) argues that educational institutions tend to approach supports for students in homeless situations from a charity perspective. K–12 schools may create backpack and clothing closets for students. During holiday seasons, teachers may coordinate gifts and meals for families in need of support. Aviles de Bradley argues, "A charitable approach, while offering short-term, needed help, does little to advance significant, structural changes that support effective implementation

of McKinney-Vento in schools serving students experiencing instability. An approach grounded in charity to address the needs of unstably housed students leaves the failing structures in place" (p. 19). Approaching young people and their families from a position of charity also reinforces the social shame they experience. We apply Aviles de Bradley's idea of educational justice to students experiencing homelessness and housing insecurity while attending postsecondary institutions.

Some staff, faculty, and administrators express hesitation to address these issues for fear of a mission drift and assert that institutions of higher learning are not social service agencies (Broton, Frank, & Goldrick-Rab, 2014; Crutchfield, 2016). Others worry that, although this is an important issue, limited resources constrain the ability to address housing instability fully (Broton et al., 2014; Crutchfield, 2016). It is our supposition that if colleges and universities have missions of academic success, attention to housing stability must be included to ensure that students who have the greatest need have access to the education that will assist them in attaining the opportunity to learn, grow, and gain economic stability. More work is needed to fully understand how students without residential stability negotiate postsecondary education. Instead of charity, this monograph moves the narrative toward an equity and justice perspective (Hallett & Skrla, 2017). As will become evident, students experiencing homelessness should be considered in conversations about equity and access. For these students, completing some form of degree or certification beyond high school is a vital step in achieving future stability.

To understand how housing insecurity frames the college student experience, we use research related to trauma and trauma-informed care as a conceptual framework. Identifying the trauma experienced by individuals without housing security allows institutions to create programs and policies that increase the ability for students to succeed academically. Scholars have begun to understand how traumatic experiences significantly impact, how individuals perceive the world and engage with the educational process. Homelessness and housing insecurity may involve multiple traumas, including loss of stability, exploitation, substance use, and fractured relationships (e.g., Rokach, 2005; Tierney, Gupton, & Hallett, 2008). Even after stability gets reestablished, the traumas experienced often affect how

individuals perceive self and future as well as their ability to engage in the educational process (Institute for Children, Poverty & Homelessness, 2016). In using a trauma-informed approach, we critically consider how institutions can support students beyond helping them complete the admissions process.

Preview of Chapters

Although homelessness and housing insecurity have been studied for some time, less is known about how these residential experiences influence educational engagement and retention. Over the past couple of decades, scholars have explored how housing insecurity impacts students in preschool through high school. An emerging body of research exposes how college students experience homelessness and housing insecurity while pursuing a postsecondary degree or certificate. Given the limited research specifically related to higher education, we draw from research in multiple fields (e.g., education, social work, public policy, and psychology) to lay a foundation of knowledge that researchers can build upon. The structure of this manuscript reflects the need for research in many different areas. At the end of each chapter, we provide suggested research ideas and questions specifically related to the overarching ideas framing the chapter.

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The third chapter explains the federal and state policies related to housing insecurity in higher education. We begin with the most well-known policy related to homelessness and education—McKinney-Vento Homeless Assistance Act. However, McKinney-Vento primarily involves K–12 education and only recently included stipulations for higher education that focus independent status on FAFSA and increased access for TRIO and GEAR UP programs. Although federal legislation specifically related to homelessness in college has

yet to be passed, policies related to college access for low-income students frame the experiences of those without housing security.

The fourth chapter employs a trauma-informed care approach to understanding how housing insecurity affects students in postsecondary institutions and how those institutions may unknowingly embed unintended barriers. We begin by providing a discussion about trauma-informed care and how it has been used in the field of education. In particular, we propose a TISC Model that begins unpacking how postsecondary institutions can incorporate a trauma approach to support college students experiencing housing insecurity. We then describe how this approach helps explain the multilayered challenges that influence college students experiencing homelessness and housing insecurity.

The fifth chapter presents the Higher Education Housing Continuum as an approach to understand and study housing insecurity among students attending postsecondary institutions. We draw from the information shared in the first half of the monograph to justify the need for a clear and inclusive definitional approach that can inform future research, practice, and policy. We include examples throughout the chapter to illustrate the need for a comprehensive understanding of housing insecurity.

The final chapter pulls together the ideas shared throughout the monograph. We identify overarching themes that can be used to guide future research. In particular, we focus on ideas that will be necessary for policy and program development. Earning a college degree or certificate can be a pathway to housing stability. In the chapters that follow, we explore how students without residential security have educational interests and professional goals that parallel their peers. However, these students also believe that postsecondary education is their pathway to a stable home. For some of these students, a college degree holds the promise of housing security for the first time in their lives.

Intersection of Education and Housing Insecurity

AN EMERGING BODY of research explores the experiences of students without residential stability at 2- and 4-year institutions. The institutional context frames their experiences as well as the housing resources available. In addition, a larger body of research investigates how students in K–12 settings experience barriers related to educational retention and engagement. Reviewing this work provides a basis for understanding educational challenges that these students may encounter when they enter college as well as the obstacles related to college access. Researchers have found that housing insecurity tends to be comorbid with other social challenges, including food insecurity and mental health symptoms. Related, our review includes the traumas associated with housing insecurity. These experiences often shape why individuals do not pursue postsecondary education as well as why they may not be retained to graduation.

The size and scope of homelessness in educational settings tend to be significantly greater than educational leaders and policymakers may be aware. In part, this gap between the reality of students and perceptions of educational leaders exists because of limited research exposing and explaining the connections between postsecondary education and housing insecurity. In the field of higher education, the issue of homelessness has only begun to be explored by researchers and practitioners.

Given the limitations of research related to homelessness among postsecondary students, this manuscript draws from related areas of research in order to gather what is currently known as well as pointing toward important areas

for consideration. We begin by providing a more detailed discussion of the size and scope of housing insecurity among college students in the United States. Given the limitations of research specifically focused on higher education, we then review research related to students experiencing housing insecurity in K–12 education. Research in K–12 illustrates how housing insecurity influences education broadly speaking as well as laying the groundwork for understanding college access for students experiencing homelessness in high school. We then turn to the emerging body of research that explores housing insecurity in postsecondary education. The final section points to what we believe are next steps for researchers interested in studying homelessness and housing insecurity in higher education.

Size of Housing Insecurity in Higher Education

Homelessness and housing insecurity have been assumed not to intersect with postsecondary education in the United States. As a result, national data concerning how many college students who struggle with housing insecurity are not gathered. The vast majority of colleges and universities in the United States do not collect or report data concerning residential status because federal and state governments have yet to consider housing insecurity as an equity issue that institutions must be held accountable for addressing. Although national data do not exist, emerging evidence suggests that a significant number of students experience housing insecurity while preparing for, applying to, and attending postsecondary institutions. Understanding the size and scope of housing insecurity in higher education requires piecing together evidence from different places. We begin by exploring K–12 education to understand the size of the issue for traditional-aged college applicants. We then explore the emerging data about the number of students in postsecondary institutions who experience housing insecurity.

Given the dearth of information at the higher education level, looking to K–12 enrollment numbers can provide additional information because the tracking process has been more developed and refined over the past few decades. Although drawing a direct correlation between K–12 and higher education populations is problematic, understanding the magnitude of

the issue in K–12 schools helps frame the size of the issue nationally and illustrates how many prospective college students may have residential histories that include homelessness. During the school year 2014–2015, state education agencies (SEAs) reported that 1,263,323 students experiencing homelessness had been enrolled in K–12 public schools (National Center for Homeless Education, 2016). This number represents a 3.5% increase since the 2012–2013 school year. However, the NCHE estimate captures only the students who enrolled in public schools and does not include those who had dropped out, experienced homelessness during school breaks, or did not report their residential situation to the school. Taking these issues into account, the American Institutes for Research estimates the number of youth under the age of 18 experiencing homelessness at 2.5 million (Bassuk, DeCandia, Beach, & Berman, 2014). Putting this in perspective, approximately 1 of every 30 students experiences homelessness each year. Many schools and districts now serve communities where 10% or more of the students lack a stable residence (Cutuli et al., 2013; Hallett et al., 2015; Institute for Children, Poverty & Homelessness, 2016).

Another way to begin capturing the number of traditional-aged college students—who fall into the category of emerging adults (Arnett, 2000)—is to look at the number of individuals who experience homelessness during this stage of life. Approximately 4.6% of individuals living in the United States experienced at least one episode of homelessness between the ages of 18 and 28 (Shelton, Taylor, Bonner, & van den Bree, 2009). Granted, there may be discrepancies between college students and the general population. However, recognizing that nearly 1 in 20 emerging adults experiences homelessness would suggest the issue likely influences traditional-aged college students. As such, we turn to the emerging numbers coming from different organizations and research studies specifically exploring how many college students experience housing insecurity.

Of the nearly 20 million students attending institutions of higher education, about 31,948 marked "unaccompanied homeless" on the Free Application for Federal Student Aid (NCHE, 2017). However, using this piece of data as a proxy for housing insecurity among college students significantly underestimates the size of the issue. The narrow definition of homelessness

and requirement to be enrolled in high school at the time of FAFSA completion in order to qualify suggests that this estimate is far lower than reality. Further, students who experience homelessness face significant challenges fulfilling requirements to verify homelessness for FAFSA determinations (Crutchfield et al., 2016). In addition, research suggests that many high school students do not identify with the term "homeless" and may not know they would qualify (Hallett, 2012; Tierney et al., 2008; Wolch et al., 2007). As a result, students who may be eligible for independent status may avoid checking the box on the FAFSA application because either they do not realize they qualify or they want to avoid potential social stigma.

Several studies have been conducted at the institutional level in an attempt to illuminate how many college students experience residential insecurity in the United States. A survey of students attending the University of Massachusetts revealed that 5.4% of respondents indicated they had been homeless while attending college and 4.3% did not know if they would be able to continue staying in their current location of the next 2 weeks (Silva et al., 2017). In 2016, the Massachusetts Department of Higher Education (2017) conducted a follow-up survey of the public 2-year and 4-year institutions in Massachusetts. They reported that 45% of students identified as homeless or housing insecure, which included couch surfing, living in cars, or residing in shelters. Based upon this study, approximately 125,000 students attending these institutions experience housing insecurity. The Chancellor of the California State University (CSU) system commissioned a 3-year mixed methods study of housing insecurity among students attending a CSU. The California State University system, which enrolls over 460,000 students, recently found preliminarily in phase one of the study that 12% of their students experienced homelessness and housing insecurity (Crutchfield, 2016). In a representative random sampling of students attending the 17 City University of New York (CUNY) 2-year and 4-year campuses, 41.7% reported housing instability (Tsui et al., 2011). The CUNY study found that 22.7% of students experiencing housing instability identified the inability to pay rent as a key issue and 24.3% of students reported experiencing food insecurity along with housing instability. However, CUNY students also reported living in homeless shelters (1.2%), public housing (10.5%), and Section 8 housing (5.5%).

Based upon these findings, CUNY estimates that approximately 100,000 students attend their institutions while experiencing housing instability.

The emerging data suggest that homelessness and housing insecurity are significant issues for 4-year institutions. However, community colleges may have even higher rates. A study of 10 community colleges found that 52% of students reported some form of housing insecurity and 13% had experienced homelessness (Goldrick-Rab et al., 2015). In a follow-up study of 70 community colleges in 24 states, 51% of students reported experiencing housing insecurity and 14% experienced homelessness (Goldrick-Rab, Richardson, & Hernandez, 2017). The Community College Equity Assessment Lab found that nearly one third of community college students in California identified experiencing housing insecurity (Wood et al., 2016). The initial research in this area suggests a significantly increased likelihood that students attending community college will experience housing insecurity. Further research needs to be conducted to understand the extent of housing insecurity in community colleges in the United States. In addition, future research can unpack why and how institutional type relates to experiences of housing insecurity among college students.

Economic Pressures Influencing Housing

Homelessness and housing insecurity rarely exist as an issue in isolation. Rather, challenges securing stable and safe housing typically signal other social issues. Housing insecurity is a symptom. As a result, addressing issues related to stable housing requires situating the discussion within a broader conversation about economic and social marginalization that serve as oppressive structures. Framing the conversation about housing insecurity within broader social issues demonstrates the problematic nature of stereotypical notions of homelessness and poverty. Anchoring programming and research within negative stereotypes of homelessness will generate pejorative and ineffective approaches to supporting these individuals (Heybach, 2002).

Assumptions that individuals desire homelessness or that lifestyles related to poverty are cultural preferences become absurd when recognizing the multifaceted issues that lead to housing insecurity. Although homelessness is often viewed as a personal choice by society, individuals living on the street explain

how their choices were limited and their social networks were not equipped to provide housing when a personal or economic crisis emerged (Aviles de Bradley, 2011). Conducting a thorough analysis of all the issues in society that lead to homelessness and housing insecurity is beyond the scope of this monograph. In this section, we summarize a few of the key areas that lead to housing insecurity.

The economic conditions in the United States and around the world have created tremendous wealth for a small segment of society while putting growing pressure on everyone else. Lower-income individuals and families find themselves frequently moving to find affordable housing that may include overcrowded and unsafe conditions (Crowley, 2003; Cunningham, Harwood, & Hall, 2010; U.S. Department of Housing and Urban Development [USHUD], 2005). The cost of renting or owning a home has steadily increased over the past few decades (Desmond, 2016). However, wages have not kept pace. In particular, individuals working at or just above minimum wage have a difficult time affording adequate housing while also covering living expenses. Middle-class families also face uncertainty. Most individuals live paycheck to paycheck, which means they are one crisis away from losing housing stability.

The Great Recession exposed the fragility of economic stability in the United States. Individuals who never would have thought about accessing social services found themselves in unemployment lines and requesting other forms of social welfare support. Over 75% of individuals and families who experienced foreclosure during the recession moved into doubled-up residential situations with a family member or friend (Erlenbusch, O'Conner, Downing, & Phillips, 2008). The economic recovery has been uneven with some individuals and communities consistently left behind. Housing costs have outpaced incomes in all 100 of the largest metropolitan areas in the United States (Joint Center for Housing Studies, 2011). The 2016 presidential campaign and election demonstrated the growing frustration of individuals who feel as though political and economic discussions have done little to provide them with job opportunities and financial security.

Individuals between 18 and 24 years old—also called emerging adults (Arnett, 2000)—have been particularly affected by housing insecurity

(Shelton et al., 2009; Silva et al., 2017). The economic pressure placed on emerging adults and their families is particularly important because it may influence postsecondary education goals and access (Broton & Goldrick-Rab, 2013; Dworsky, Dillman, Dion, Coffee-Borden, & Rosenau, 2012). Only about half of individuals in this age group are employed—the lowest rate of employment since 1948 (Ingram, Bridgeland, Reed, & Atwell, 2016). The lack of employment creates challenges for these individuals to secure housing. For those living independent of parents, employment while pursuing postsecondary education may be required.

Allowing individuals to access residence halls while pursuing a postsecondary education has been proposed as one option to increase educational opportunities. These efforts matter. However, additional solutions will also be needed. As is discussed in a later section, campus housing tends to be more expensive than other living options and financial aid rarely provides enough support to cover those costs (Cochrane & Szabo-Kubitz, 2016). In addition, most postsecondary institutions do not have on-campus housing options (Snyder & Dillow, 2012). For example, most community colleges and for-profit postsecondary institutions do not have residence halls available for students. Community college students use only 20% of their total educational expenses toward tuition and fees (College Board, 2015). These students bear a far larger burden in seeking financial support to cover housing expenses (Cochrane & Szabo-Kubitz, 2016). About 37% of college students live with parents off campus and an additional 50% live off campus with roommates, on their own, or in other arrangements (USHUD, 2015a).

Intersection of Housing Insecurity and Marginalization

The largest body of related research focuses on the experiences of youth and adults without residential stability. Groups marginalized by society tend to be overrepresented in experiencing homeless and housing insecurity. Although not directly related to education, this work explores the multiple traumas individuals experience while homeless and housing insecure. In particular, scholars have explored the experiences of youth between the ages of 18 and 24 years old who are homeless. The impetus for homelessness, in most of these studies, involves the intersection of socioeconomic issues and

marginalized identities. Conducting a thorough analysis of all the ways this manifests would be beyond the scope of this manuscript. However, three demographic groups consistently emerge in research about homelessness and housing insecurity: LGBTQ+ individuals, foster youth, and people of color. We briefly explore why and how these youth became disengaged from the K–12 educational process. The challenges they face often keep them from gaining access to postsecondary institutions.

LGBTQ+. Although individuals identifying as LGBTQ+ represent about 3–5% of the United States population, they account for 20–40% of the unaccompanied youth experiencing homelessness (Snyder et al., 2016). One explanation involves youth being forced out of their family homes for religious or other reasons related to parents and guardians disagreeing with identifying as LGBTQ+. The disclosure of sexual orientation and identity often exacerbates family conflict that may involve other issues (Castellanos, 2016). Conflict and abuse often lead to LGBTQ+ youth getting kicked out, running away, or being placed in foster care (Castellanos, 2016; Hyde, 2005; Whitbeck, Hoyt, & Ackley, 1997). These young people come from every financial background and may have little experience with social service programs. Those from more financially privileged backgrounds may have little knowledge of the availability of social services or how to access support. The residential disruption coupled with psychological distress increases the likelihood that LGBTQ+ youth experiencing homelessness will drop out of high school (Bidell, 2014). Little is known about how LGBTQ+ youth who experience homelessness navigate postsecondary education.

Current and Former Foster Youth. Individuals formerly in foster care tend to be overrepresented among those experiencing housing insecurity in higher education. Youth exiting foster care may have a difficult time securing stable housing, which puts them at risk of homelessness (Dworsky et al., 2012). Individuals experiencing the intersecting challenges of housing insecurity and foster care involvement may have curtailed social networks for support that put additional stresses as they pursue a college degree (Garcia, 2016; Hallett & Westland, 2015). Individuals who have exited care and experience housing insecurity while pursuing a college degree benefit when postsecondary institutions create a collaborative approach that integrates the

supports on campus for former foster youth and housing insecurity (Hallett & Westland, in press). Some level of family conflict or disruption precedes entering the foster care system, which means these individuals may have few familial supports as a backup when housing insecurity emerges while attending college (Gupton, 2017).

It is important not to conflate the housing insecure and foster student populations. Foster youth are more likely to become homeless; however, not all students who experience housing instability have foster care history. Although some might assume that higher education institutions that have programs and services for foster youth are also serving those that are housing insecure (which they do), those programs often have eligibility requirements that do not allow for provision of services to non-foster students.

Racial Discrimination. Throughout the monograph, we have pushed back against stereotypical conceptions of who experiences homelessness. We previously discussed how families are actually the fastest grouping subpopulation of persons experiencing homelessness and housing insecurity. A closer exploration reveals that these families are often led by a single mother who is often African American (Dworsky, 2008). Aviles de Bradley (2015) argues, "To adequately address the issue of homelessness, a class analysis is not sufficient; one must seriously engage the ways in which race influences policy creation, reform, and implementation, ultimately impacting opportunities and outcomes for youth of color experiencing homelessness" (pp. 839–840). The intersection between poverty and racial discrimination creates a complex experiencing of marginalization for people of color who endure homelessness and housing insecurity. This marginalization can be compounded during homeless experiences with consequences for individuals physical and mental health (Gattis & Larson, 2016; Weisz & Quinn, 2017). Educational institutions should avoid connecting poverty to people of color and move toward questioning structures of racism that lead to housing insecurity (Aviles de Bradley, 2015).

The connection between race and homelessness consistently emerges in research (May, 2015; Weisz & Quinn, 2017); however, few scholars have explored in meaningful ways why and how those connections exist. Further, study of how intersections of marginalization such as race, sexual orientation,

and others in educational contexts are required. Critical scholarship is needed to unpack how students of color experience homelessness and housing insecurity while engaged with educational institutions. In particular, research related to the experiences of college students of color without housing insecurity would provide an important contribution to the emerging body of scholarship.

Lack of Service Collaboration

Youth experiencing homelessness are often not identified in college environments. Students who are linked to homeless service agencies may find educational support in community services that they regularly interact rather than from the college support services or faculty. The availability and capacity of youth housing agencies vary greatly from region to region (Brooks, Milburn, Rotheram-Borus, & Witkin, 2004; Esparza, 2009). Many states have very few youth homeless agencies and lack the capacity to respond to a range of needs. However, agencies can be of great support. Community homeless service providers are often focused on basic needs such as food, physical and mental health care, housing and shelter, employment, and independent living skills. These service agencies can become a meaningful support for college-going youth attempting to avoid chronic homelessness (Brooks et al., 2004; Crutchfield, 2012; Slesnick, Dashora, Letcher, Erdem, & Serovich, 2009).

Agency funding streams often direct the policies and practices of homeless service agencies (Gharabaghi & Stuart, 2010). HUD defines homelessness and sets requirements for funding allocation and outcome evaluation (USHUD, 2016). Trends in responses to homelessness focus on rapid rehousing, which includes identifying expedient access to housing, rental assistance, and case management (USHUD, 2015b). In response to funding sources, agencies use performance measures such as rapid transition to housing, employment placement, and income assessment, and the implementation of case management services. Although assessment demonstrates some success for many individuals and families (USHUD, 2013), there has been no study of the ongoing effectiveness of these short-term benchmarks for young adults (USHUD, 2015b). Housing service agencies are often constrained by the need for funding with outcome requirements based on immediacy while attempting to meet the specific needs of youth (Gharabaghi & Stuart, 2010).

These strategies, focused on speedy outcomes such as minimum-wage employment, may add to barriers for long-term goals including higher education. Further, educational environments may be unaware of each other's systems. Even when social service or colleges and universities want to collaborate, this lack of familiarity can lead to gaps in services or misconceptions about capacity (Miller, 2009).

Housing Insecurity and Homelessness in K–12

The connection between housing insecurity and K–12 academic outcomes has been well established by researchers over the past decade. Quint (1994) was one of the first to clearly connect homelessness to education and suggest that educational administrators could play an important role in supporting these students. The general themes emerging from a review of K–12 research provide a foundation for understanding the general impact the housing insecurity can have on educational engagement and achievement. In addition, exploring the issues related to housing insecurity in secondary education allows for a deeper understanding of college preparation and access for students experiencing housing insecurity during high school who wish to transition to postsecondary education. A thorough review of research concerning K–12 education and homelessness is beyond the scope of this monograph. For that information, see Miller (2011a) or Murphy and Tobin (2011). In this section, we focus on the academic outcomes related to housing insecurity in K–12, with particular focus on secondary education because that more closely connects to postsecondary education.

The overwhelming finding among researchers and policy centers is that residential instability has a dramatic and persistent impact on educational engagement and outcomes (e.g., Cutuli et al., 2013; Endres & Cidade, 2015; Freeman & Hamilton, 2008; Ingram et al., 2016; Institute for Children, Poverty & Homeless, 2016; Miller, 2011a; Murphy & Tobin, 2011; Obradovic et al., 2009; Pavlakis, Goff, & Miller, 2017; Quint, 1994). In Table 1, we provide an overview of how quantitative scholars have consistently found that homelessness negatively affects math and English proficiency scores. Even after the episode of homelessness ends, the experience of

TABLE 1
Summary of K–12 Academic Impacts Related to Homelessness

Source	Sample	Educational Outcomes	Notes
Cowen (2017)	>18,000 students in Michigan (grades 3–9)	Significant negative impact found for math and reading when compared to housed peers	
Institute for Children, Poverty & Homelessness (2016)	117,000 public school students in New York City (grades preschool–12)	At or above grade level for third through eighth grades: math 17% & English 13% for those homeless; math 20% & English 16% for those housed but homeless in past 3 years; math 38% & English 30% for consistently housed.	When differentiating between consistently housed students receiving free lunch and those who do not, the significant differences continued.
Cutuli et al. (2013)	26,474 student reports over 5 years of data collected from the Minneapolis Public School district (grades 3–8)	Students experiencing homelessness at any point had lower math and English scores that magnified in later grades.	About 45% of students experiencing homelessness demonstrated academic resilience.
Dworsky (2008)	1,325 files of students experiencing homelessness in Chicago public schools (grades preschool–12)	Mean percentile scores of proficiency on standardized tests: reading 20–26% and math 21–25%	About 25% had been retained at least one time.
Uretsky & Stone (2016)	494 students experiencing homelessness in California (grades 10–12)	64% attempted both high school exit exams; 26.8% passed the exams	As a result of exit exams, almost 75% of students were ineligible for graduation.

(Continued)

TABLE 1
Continued

Source	Sample	Educational Outcomes	Notes
NCHE (2016)	National dataset of over 480,000 students experiencing homelessness (grades 3–12)	30% proficient in English; 25% proficient in math	

residential instability appears to have persistent negative impacts on academic performance. Securing housing improves educational achievement, but does not fully ameliorate the impacts of the homeless experience. The Institute for Children, Poverty & Homelessness (2016) conducted a study of homelessness in New York City public schools. Unlike most studies, the investigators included a separate category for students who were currently housed but had experienced homelessness with the past 3 years. These students who were formerly homeless scored significantly below their consistently housed peers. Without intensive intervention, the negative academic impacts persist over time (Institute for Children, Poverty & Homelessness, 2016; Obradovic et al., 2009).

Homelessness and housing instability have direct and lasting impacts on students' educational outcomes. Homelessness and housing mobility have emerged as a significant predictor of students' academic trajectories (Obradovic et al., 2009). Studies have compared students who are homeless to their low-income housed peers (Low, Hallett, & Mo, 2017; Obradovic et al., 2009). Housing insecurity had negative effects beyond poverty along, even when controlling for other demographic factors (e.g., sex, English-language learner status, and ethnicity). As early as second grade, differences in academic achievement emerge between students experiencing homelessness and their housed peers (Obradovic et al., 2009). These students are more likely to be retained at least once while homeless (Dworsky, 2008). Researchers tend to agree that, without targeted intervention, the likelihood of graduation for students experiencing homelessness is very low. Even in comparison to low-income students with stable housing, those young people in homeless

situations have significantly lower outcomes (Brumley et al., 2015). The impact magnifies as students progress into higher grades (Obradovic et al., 2009). "Homeless students score on average below their non-homeless peers, even after accounting for demographics and the separate consequences of a more mobile educational experience" (Cowen, 2017, p. 39). Students experiencing housing insecurity are more likely to drop out of school as compared to their housed peers (Ingram et al., 2016).

Homelessness and housing insecurity correlate with frequent school changes (Dworsky, 2008; Ingram et al., 2016). Students often experience "unplanned mobility" that results in transitions between school sites with little notice or preparation (Hallett & Skrla, 2017, p. 13). The transition between schools and districts frequently happens in the middle of the school year (Cowen, 2017; Dworsky, 2008). Dworsky (2008) found that students changed schools an average of 3.2 times while experiencing homelessness. Students and families experiencing homeless often desire to remain at a consistent school but may find themselves living at a great distance from the original school site (Ingram et al., 2016).

Students experiencing housing instability get identified as needing special education support at significantly higher rates than the general population of students (Cowen, 2017; Dworsky, 2008). These are both learning issues and behavioral issues. However, these should not come as a surprise. In a review of research on the topic, Tobin (2016) found that students experiencing homelessness often get identified for special education nearly twice as often as other students. She explains the classifications tend to be learning disability and emotional or behavioral issues. Highly mobile students may also fail to receive services when they move between schools (Tobin, 2016). Dworsky (2008) argues that schools need to both improve the ability to identify students needing individualized education plans (IEPs), as well as develop strategies to differentiate between the effects of housing insecurity on educational performance and disability classifications.

Although the body of research has explored the negative impacts that homelessness and housing insecurity have on students' academic outcomes, less is known about those individuals who succeed academically. In reviewing Table 1 again, each of the reported studies identify a cluster of students who

are meeting academic standards and completing a high school diploma. Additional research could be conducted to unpack the reasons why these students experience academic success. In particular, a better understanding of district, school, and classroom practices that correlate with the academic success of students experiencing homelessness would be useful in developing future policy and practice.

Most researchers have explored the influence of homelessness and housing insecurity on the students and families. However, concentrations of students with housing insecurity also affect the teachers and administrators. Teachers report how high rates of student mobility negatively affect their instructional practices because students frequently enter the class throughout the semester (Cunningham et al., 2010). Schools and districts may come to expect mobility (Hallett et al., 2015). Having students come and go from class throughout the semester may lead to repeating lessons and negotiating behaviors associated with students being unfamiliar with rules (Cunningham et al., 2010). In reviewing the research on student mobility, Turner and Berube (2009) argue that high rates of student mobility affect the schools as well as the students. For example, teachers often prefer to teach at schools with limited student turnover because student behaviors tend to be more manageable, students get exposed to class content in a planned way, and parents tend to be more active in the parent–teacher association (Turner & Berrub, 2009). Schools with high rates of student mobility tend to have decreased teacher retention (Hanushek, Kain, & Rivkin, 2004; Turner & Berube, 2009). Student homelessness and mobility likely takes a toll on schools and teachers. However, little research has been conducted to understand how student homelessness influences teachers.

Housing Insecurity and Homelessness in Higher Education

Housing insecurity affects all aspects of higher education. Students' residential situations influence college preparation, access, and experiences. In a review of research on the topic, Gupton (2014) argues for the need to conduct further research on the intersection of homelessness and college attendance because

housing insecurity involves unique obstacles. Creating support structures to encourage the academic success and retention of these students involves considering how the multiple ways residential insecurity frames their educational experiences. In the sections that follow, we unpack each.

Postsecondary Preparation and Access

Issues related to access, preparation, and transition to postsecondary education have been significantly understudied. We conducted a thorough review of research and could not find studies that specifically focus on how students experiencing housing insecurity navigate these processes. The limited research may, in part, be why few policies have emerged to address the challenges students negotiate when attempting to enroll in a postsecondary institution. The following sections pull from many different places to piece together what is known.

Postsecondary Aspirations. Before discussing the barriers, it makes sense to assess the postsecondary aspirations of students experiencing housing insecurity. One might argue that investing significant resources in college access may be counterproductive if these individuals do not desire to attend postsecondary education. If aspirations do not exist, then redirecting educational efforts to basic needs and other social services would make sense. Clearly, an argument also exists that programming may need to be developed to raise aspirations for groups of individuals who have been marginalized.

Examining the college-going aspirations is an important aspect of understanding how to increase the number of students experiencing housing insecurity who pursue a degree. High school students who are homeless have postsecondary aspirations related to professional and personal goals (Hallett, 2012; Tierney et al., 2008). Belief that higher education can create current and future stability drives individuals without housing security to continue pursuing a college degree in spite of the obstacles (Ambrose, 2016; Crutchfield, 2012; Dill & Lee, 2016; Gupton, 2017; Hallett & Freas, in press; Hyatt, Walzer, & Julianelle, 2014; Masten, Miliotis, Graham-Berman, Ramirez, & Neemann, 1993; Rafferty, Shinn, & Weitzman, 2004; Schmitz, 2016). Although college students experiencing homelessness generally desire a 4-year degree, they tend to be 60% more likely to be in a community college

certificate program than their stably housed peers (Wood et al., 2017). These studies illustrate how students experiencing homelessness generally believe that attending college would increase their ability of securing a stable home in the future. And for many, this may be the first time in their lives that they would not experience residential insecurity.

Barriers to College Access and College-Going Rates. Research specifically addressing college preparation, access, and transition is significantly limited in relation to homelessness and housing insecurity. The focus has been on increasing high school attendance and graduation. Given the low rates of high school graduation, the initial focus on increasing rates of earning a high school diploma makes sense. However, this overlooks the students experiencing homelessness who complete high school and are academically prepared for higher education. In addition, students experiencing housing insecurity may have more motivation to complete high school if they believed that doing so could lead to postsecondary education and the stability associated with a degree or credential. These issues warrant further investigation.

An important aspect of access to postsecondary education involves academic preparation. As the previous section illustrates, students experiencing homelessness tend to have lower academic outcomes compared to their stably housed peers. The lower high school graduation rates likely influence access to college. Given this reality, it makes sense that practitioners, policymakers, and researchers have focused more attention on high school completion than college access. In addition, admissions requirements at 4-year colleges and universities typically include a high school diploma or equivalent. The significant challenges experienced in high school often result in the need for individuals experiencing homelessness to enroll in remedial education courses before they can earn college-level credit in math, English, and writing classes (U.S. Government Accountability Office [USGAO], 2016). As a result, these individuals are significantly more likely to attend 2-year institutions. In analyzing the 2011–2012 National Postsecondary Study Aid Study data, USGAO (2016) found that 59% of unaccompanied homeless youth pursued a 2-year degree compared to 44% of their peers.

Tierney and Hallett (2012a) argue that three themes limit college access for youth experiencing homelessness in high school: (a) mobility and

stability, (b) meeting basic needs, and (c) anonymity and shame. First, residential mobility limits the development of networks that would support college preparation and access. Residential mobility often leads to school mobility. These students rarely have close relationships with high school teachers and staff (Gupton, 2014; Tierney & Hallett, 2012a). The interactions with school administration tend to be punitive with a focus on behavior and attendance issues.

Second, high school students experiencing homelessness may have a difficult time meeting basic needs. Concerns about food and shelter can distract from academic engagement and long-term planning (Tierney & Hallett, 2012a). Typically, students experiencing homelessness have not taken college entrance exams as they near graduation and lack understanding of how postsecondary education application works (Hallett, 2012; Tierney et al., 2008). Homeless liaisons in K–12 schools and districts tend to be focused on meeting basic needs and completing a high school diploma than the college application process (USGAO, 2016). As is discussed in the third chapter, revisions to the McKinney-Vento Homeless Assistance Act under the Every Student Succeeds Act requires schools and universities to give priority access to federally funded college preparation programs (e.g., TRIO). However, the caring professionals working directly with students experiencing homelessness often feel a need to address basic needs and high school graduation instead of college preparation and access (USGAO, 2016). In addition, these professionals who tend to be trained in social work and counseling often have little training in college planning and financial aid (USGAO, 2016).

Third, anonymity and shame frame the lived experiences of students experiencing homelessness in high school. The fear of judgment often encourages students to hide their situation, which limits the opportunities for them to gain access to support from peers and staff (Tierney & Hallett, 2012a). As a result, these students benefit from institutions that take the initiative to provide support. Similar to other marginalized students (Rendón, 1994; Rendón Linares & Muñoz, 2011; Terenzini et al., 1994), students who experience homelessness in higher education may show or express doubt about their capabilities to achieve in college and may be less likely to be aware of the need to take advantage of opportunities for support. This requires validation

of students' experiences, learning about and responding to students, rather than waiting for students to seek support (Rendón, 1994; Rendón Linares & Muñoz, 2011; Terenzini et al., 1994).

Tierney and Hallett (2012a) advocate for the creation of systematic networks to help these students create long-term plans to achieve their postsecondary aspirations. Mobility limits close engagement with teachers and counselors in K–12 who could provide college access information (Tierney et al., 2008). Those living in shelters and group homes may engage with staff who know little about college access and are trained to meet basic needs (Gupton, 2017). Professionals working in agencies designed to provide housing and food support typically lack resources and knowledge related to assisting individuals in college planning and admissions (USGAO, 2016). Individuals experiencing homelessness have few engagements with peers who have attended or intend to attend postsecondary education (Tierney et al., 2008).

Postsecondary Experiences and Retention

Researchers and university practitioners are beginning to recognize that homelessness and housing insecurity influence college students (Crutchfield, 2016; Goldrick-Rab, 2016). An emerging body of research seeks to understand the challenges college student endure when they do not have residential stability. Individuals experiencing homelessness who enroll in college often see postsecondary education as a source of hope of their future; however, they experience significant challenges meeting basic needs (Ambrose, 2016). Exploring the issues of housing insecurity in higher education requires looking at more than just postsecondary education and housing. Complex social forces create and perpetuate housing instability, and holistic perspectives and responses will be required to ameliorate it.

Policy organizations and researchers have begun to call for more research to be done in order to understand both how to increase access to postsecondary education for individuals without residential stability and how to encourage their success once enrolled (Au & Hyatt, 2017; Dukes, 2013; Gupton, 2014). The National Center for Homeless Education (2015) summarizes the challenges:

> *Homeless youth face a number of barriers to academic success and degree completion in the postsecondary environment. The experience of homelessness itself can be highly destabilizing, even traumatic, with effects on a student's physical, mental, financial, and academic well-being. The overall context of poverty in which homelessness usually occurs brings with it a steady barrage of stress, including lack of access to adequate nutrition and healthcare, and unsafe and often overcrowded living conditions. (p. 2)*

In the sections that follow, we summarize some of the key findings from the emerging research related to housing insecurity in higher education. We begin with an overview of demographic issues correlating with housing insecurity among college students. We then unpack how cost of attendance and financial aid influence students without housing security. Related, the section that follows discusses the comorbid relationship between housing and food insecurity. The final section explains how college students experiencing housing insecurity tend to feel disconnected from peers, faculty, and staff on campus.

Demographic Profiles. The lack of national data on housing insecurity in college limits developing a clear picture of how these students may be similar and different from the general population of students. Preliminary results provide some insights that warrant more in-depth exploration. As will become clear, the emerging research on students experiencing housing insecurity further supports the notion that *traditional* college students who start college at age 18 with parental support no longer captures the majority of students' experiences in college (Broton & Goldrick-Rab, 2013; Deil-Amen, 2011; Goldrick-Rab, 2016).

Although a singular profile of housing insecurity does not exist, emerging research suggests demographic trends. Women tend to be more likely to experience housing insecurity in higher education than men; however, the rates are significantly high for both groups (Tsui et al, 2011; Wood et al., 2017). African American, Southeast Asian, and multiracial individuals have high rates of housing insecurity in college (Wood et al., 2017). Students over the age of 25 are significantly more likely to experience homelessness than

students under the age of 21 (Tsui et al, 2011; Wood et al., 2017). And those individuals who are raising children also have higher rates of housing insecurity (Tsui et al., 2011). Students without housing security are more likely to have household incomes under $50,000 and be supporting themselves independent of parental assistance (Tsui et al., 2011). As a result, they are also more likely to be working over 20 hours per week while attending school (Tsui et al., 2011). Additional research is warranted to further understand demographic subgroups may be overrepresented among students experiencing housing insecurity. In addition, scholars should explore intersectional aspects of demography. For example, females of color who are raising children while attending college appear to be disproportionality represented. As is discussed in the fifth chapter, the ways individuals experience housing insecurity and where they reside vary.

Cost of Attendance and Financial Aid. The rising cost of tuition and housing frames the increasing number of students without residential stability. Goldrick-Rab (2016) provides a thorough analysis of college costs and financial aid. She argues that the de-investment in postsecondary education by states coupled with rising housing costs and limited expansion of financial aid has created significant financial stress on individuals and their families as they pursue a higher education degree or credential. These combined pressures led to a growing number of college students experiencing housing insecurity.

Financial aid typically involves a combination of grants, scholarships, and loans for students based upon financial need, merit, or other factors. The majority of financial resources available for students experiencing housing insecurity result from demonstrating financial need on the Free Application for Student Financial Aid. In particular, Pell Grants provide financial support that does not need to be reimbursed. However, financial aid policies and housing support programs have not adjusted to assist students in postsecondary institutions (Broton & Goldrick-Rab, 2013; Crutchfield et al., 2016). When the Pell Grant was initially created, it covered the cost of attending community college; it now covers only about 60% of the cost of community college and less than 50% of the cost of a 4-year institution (Goldrick-Rab et al., 2015; USHUD, 2015a). In particular, the housing and living expenses associated with attending college represent a significantly larger portion of college costs

than when the Pell Grant was initially designed (Goldrick-Rab et al., 2015). According to USHUD (2015a):

> the average published cost of an in-state student at a public, four-year college is $18,943 for 2014–2015. Room and board, at an average of $9,804, accounts for more than half that cost. For students at public two-year colleges, room and board costs on average account for more than two-thirds of the cost. Housing expenses are a major part of students' living costs, and they have steadily increased during the past 25 years. (p. 1)

Postsecondary institutions often underestimate living expenses in order to present a lower cost of attendance to attract students, appear competitive with other institutions, and decrease the loan debt in order to lower the chances of default (USHUD, 2015a). Unfortunately, underestimating the actual cost of attendance limits students' access to the amount of financial aid they would need to pay for college (Goldrick-Rab, 2016). This may lead students to make difficult decisions about how to reduce food and housing costs in order to remain enrolled (Wisconsin HOPE Lab, 2016). Providing students experiencing housing insecurity on-campus housing seems intuitive. However, several challenges exist. On-campus housing is not necessarily cost efficient compared to other housing arrangements (USHUD, 2015a).

The structure of financial aid can create challenges for students experiencing housing insecurity, especially during the first year. As a report from USHUD (2015a) explains:

> Federal limitations on students' ability to access financial aid can also restrict students' access to housing. The earliest that institutions may disperse federal Title VI aid is 10 days before the first day of classes for an academic term. Moreover, for a first-year, first-time borrower, institutions cannot disburse Direct Loans until 30 days after the first day of classes. This restriction is particularly difficult for students who live off campus, because their landlords likely will require a deposit much earlier. As a result, many students without

> *substantial financial resources struggle to afford housing deposits before the new term. (p. 5)*

Title VI provisions were established to limit fraud. A couple of cases emerged of students accepting financial aid and never attending the institution. The response to these isolated cases led to a complex verification process that can be difficult for students and financial aid administrators to negotiate (Cochrane, LaManque, & Szabo-Kubitz, 2010). The unintended consequence is that students may be unable to pay for books, rent, food, and other basic needs during the first month of college, which may lead to lower grades or dropping out.

Individuals experiencing homelessness and housing insecurity tend to be less likely than the general student body to be aware of federal financial aid and resources that could help them access postsecondary education (USGAO, 2016). As the third chapter discusses, a federal provision exists for unaccompanied students experiencing homelessness. However, the implementation of the law has involved significant challenges.

Food Insecurity. Although housing insecurity likely correlates with many issues related to basic needs, the correlation with food insecurity has been the most well established by research (Bruening, Brennhofer, van Woerden, Todd, & Laska, 2016; Cady, 2016; Crutchfield, 2016; Freudenberg et al., 2011; Gaines, Robb, Knol, & Sickler, 2014; Hughes, Serebryanikova, Donaldson, & Leveritt, 2011; Patton-Lopez, Lopez-Cevallos, Cancel-Tirado, Vazquez, 2014; Tsui et al., 2011; Wood et al., 2017). The U.S. Department of Agriculture defines food security as "access at all times to enough food for an active, healthy life" (n.p.). The overlap of food and housing insecurity affects how students engage in postsecondary education (Goldrick-Rab et al., 2015; Silva et al., 2017; Wisconsin HOPE Lab, 2016).

Food insecurity influences postsecondary engagement in multiple ways. Lack of access to food while attending college has a negative impact on cognitive functioning and increases the likelihood of mental health issues (Goldrick-Rab et al., 2015; Eisenberg, Goldrick-Rab, Lipson, & Broton, 2014). In particular, students may experience physical and mental fatigue, inability to concentrate, and anxiety or irritability, which influence students'

ability to academically engage (Cady, 2016; Kleinman et al., 1998; Maroto, Snelling, & Linck, 2015; Wehler, Scott, & Anderson, 1991). Students experiencing food insecurity are 15 times more likely to have failed a class than their peers with food security (Silva et al., 2017). Colleges and universities have begun implementing food pantries as a response to food insecurity. These much-needed resources provide for students' immediate needs. Although it is important to ensure students have food in hand when they need it, structural and ongoing responses to a lack of basic needs are also required.

Disconnection from Peers, Faculty, and Staff. College students experiencing homelessness often feel disconnected from their peers in class, which creates a sense of isolation on campus (Crutchfield, 2012, 2016). These students may arrive on campus feeling disconnected from peers and questioning if they fit in or have the skills need to succeed (NCHE, 2015). In particular, these students may have a difficult time relating to their peers who have never experienced poverty or housing insecurity (Dill & Lee, 2016). Experiences of isolation often lead to emotional stress that distracts from fully engaging in the educational process (Ambrose, 2016). The shame associated with homelessness often results in students hiding their situation from others on campus (Dill & Lee, 2016; Geis, 2015; Tierney & Hallett, 2012a). Students experiencing housing insecurity rarely go to instructors or advisors for guidance concerning their personal situations (Gupton, 2017). Although these students may learn self-reliance skills in order to survive that have a positive impact on persistence, this also results in avoiding reaching out to peers and professionals for support (Crutchfield, 2012).

The lack of emotional and academic support from caring adults creates challenges for students experiencing housing insecurity to remain enrolled in college (USGAO, 2016). The overall experiences of housing and food insecurity create destabilizing and traumatic impacts on the individuals' physical and mental well-being, which influences academic engagement (NCHE, 2015). Housing insecurity creates an overarching sense of stress on the students (NCHE, 2015; Wood et al., 2017). College students experiencing homelessness are more likely to report having fair or poor health than their housed peers (Tsui et al., 2011). These students often lack

knowledge of campus support programs that may be available related to mental and physical health (Gupton, 2017).

One approach that has emerged to address access to campus resources is to identify a single point of contact (SPOC) for students experiencing housing insecurity. Similar to the role of a K–12 homeless liaison, this individual would evaluate barriers to success and facilitate connections to the admissions, financial aid, and academic advising offices (National Association for the Education of Homeless Children and Youth, 2011; USGAO, 2016). An SPOC can limit the shame and anxiety associated with asking a marginalized student to continually disclose and justify their situation with each academic office (Hallett & Westland, in press).

Completion Rates. The real-life challenges related to "housing, transportation, child care, health and family issues all compounding to interfere with course attendance and completion" (Sinatra & Lanctot, 2014, p. 21). In a study at the University of Massachusetts, students experiencing housing insecurity were 13 times more likely to have failed a class than their stably housed peers (Silva et al., 2017). Students experiencing housing insecurity tend be concentrated in developmental or remedial writing, reading, and math courses (Wood et al., 2017). In a study of a college support program for students experiencing homelessness, Sinatra and Lanctot (2014) report that the reasons for exiting college before degree completion were (a) academic issues, (b) personal problems, (c) lack of social support, and (d) program rules. In particular, they found that students who left school had a difficult time keeping the required 2.0 grade point average and consistent class attendance while also balancing meeting basic needs and negotiating personal issues.

Recommendations for Practice and Research

Housing insecurity and homelessness exist in higher education. Local campus professionals play a vital role in supporting current and prospective students who experience homelessness and housing insecurity. In particular, practitioners can raise the local visibility of the issue in ways that may encourage the institution and community to act. The emerging body of

research suggests the size and scope of the issues are significantly larger than most researchers, practitioners, and policymakers realized. Continued research is needed that exposes the significance of the issue. However, more nuanced studies would also be informative in understanding how homelessness and housing insecurity affect college access and retention. Given the limited research currently focusing on housing insecurity in postsecondary education, a lot of holes exist. We provide a few ideas for higher education practitioners and researchers who want to engage with this issue.

Explore the Size and Scope of Housing Insecurity Locally

The emerging data suggest that homelessness and housing insecurity significantly affects college students across the nation. Housing insecurity is a complex issue that can manifest in many different ways. Although general information can be useful to raise housing insecurity in college for national discussion, institutions may be more motivated to act when the issue gets localized. Even when an institution has a sense that housing insecurity exists with its students, understanding how the issue manifests locally can be informative in developing specific programming and supports.

A few scholars have developed tools that can be useful for institutions to gather local data concerning homelessness and housing insecurity. In addition to avoiding the recreation of something that already exists, gathering data using a preexisting tool makes it much easier to gather data that are comparable across institutions. Sara Goldrick-Rab and colleagues at the Wisconsin Hope Lab have been studying the issue of housing insecurity for the past few years. In 2017, the survey they used was released for researchers and institutions to use (see Goldrick-Rab, Richardson, & Kinsley, 2017). The California State University Chancellor's Office commissioned ongoing study of food and housing security in its 23 campuses and in 2017 released a comprehensive methodological guide to support replication of the three-phase study (Crutchfield & Maguire, 2017). This guide includes survey instruments and qualitative protocols. Both of these tools take a comprehensive and thoughtful approach to understanding how homelessness and housing insecurity exist. We discourage an overly simplified or direct approach (e.g., one question that

asks if a student is homeless), because this will lead to students significantly underreporting their challenges with housing security.

Explore Demographic Differences

Housing insecurity tends to be a symptom of other social issues. Intuitively, one might assume that college students may experience housing insecurity differently based upon other social issues experienced simultaneously. A former foster youth may have different challenges than an undocumented student. A Latina may experience housing insecurity in similar and different ways than an African American male. Parenting students could have unique challenges that an individual without children does not experience. Another important factor would be to explore the connection between housing insecurity and disability services on college campuses. As aforementioned, students without housing stability in K–12 institutions are more likely to be identified for special education than their stably housed peers. Research at the higher education level is needed to understand if (and how) students experience the intersection of housing insecurity and learning differences. Research studies are needed to explore how social issues affect students experiencing homelessness and housing insecurity in higher education.

Incorporate Housing Insecurity into Institutional Discussions of Retention

After assessing the size and scope of housing insecurity locally, postsecondary institutions should consider how that information can be used to frame long-term thinking and make decisions about how to increase student retention. In particular, the institution may want to parse out how this subgroup of students experience retention in ways that are similar and different from the general population. We encourage institutions to create a local assessment team that can assist both with the assessment stage and making sense of the information once gathered and development of campus culture and climate to receive students in supportive ways. The team should have individuals from across campus (e.g., counseling and mental health services, student affairs, housing, institutional research, financial aid, academic affairs) as well as community members who work on the issues on homelessness and housing insecurity.

Understand the Impact of Institutional Type

We shared how research suggests community college students may experience higher rates of housing insecurity than those attending 4-year institutions. Further research could unpack why and how institutional type and structure influence the experiences of students without residential security. In addition, the current research focuses on institutions within the United States. Studying additional contexts internationally would be informative in understanding if this is an issue uniquely existing in the United States or if college students around the world face similar challenges. International comparative studies may illuminate strategies that may be useful for policy, research, and practice in the United States. Similarly, the emerging body of research focuses specifically on undergraduate students. However, anecdotal information suggests that students at all levels of education experience housing insecurity. Understanding how graduate and doctoral students navigate their studies while lacking housing security would be important contributions to discussions about educational access for marginalized student groups.

The majority of initial research has been conducted with public 2-year and 4-year institutions. In addition to comparing 2-year and 4-year institutions, scholars should design studies that explore if and how students attending private institutions experience housing insecurity. Given the rise in for-profit postsecondary institutions and the large proportion of students from low-income backgrounds attending for-profit colleges, future research could explore if and how students in these institutions experience homelessness and housing insecurity. Although similarities are emerging in the student experiences across institution types, differences also exist. For example, most community colleges do not have on-campus housing options, which limits using that resource to address housing insecurity. Given that institution type likely matters, future research should explore other forms of higher education. Less is known about how students experience housing insecurity at private universities and for-profit institutions.

Policies Framing Housing Insecurity in Higher Education

A COMPREHENSIVE FEDERAL policy does not exist that addresses college access and retention for students experiencing homelessness and housing insecurity. As is discussed in this chapter, a few federal policies have provisions related to college access for students identified as homeless. Some states have additional resources and protections. However, significant gaps exist. This chapter provides an overview of policies related to homelessness and housing insecurity with a specific focus on those related to college access and retention. In doing so, we point to areas that warrant additional research in order to develop federal, state, and institutional policies that will encourage college going and graduation.

Federal Policies Related to Higher Education

Federal policy creates rights for students and families without residential stability in preschool and K–12 settings (Miller, 2011a, 2011b; Pavlakis, 2014). The McKinney-Vento Homeless Assistance Act serves as the foundation for how the U.S. Department of Education (USDoED) establishes policies related to how students experiencing homelessness gain access to K–12 education. The Every Student Successes Act (ESSA) was passed by Congress and signed into law in December 2015. ESSA reauthorizes provisions that encourage educational success covered by McKinney-Vento and creates some

of the first college access policies specifically for students without residential stability.

The U.S. federal government has yet to develop a comprehensive policy that specifically addresses college access and retention for students experiencing housing insecurity. Researchers, practitioners, and advocates have primarily focused on improving the high school graduation rates. This, in part, frames why policymakers have not developed more higher education provisions designed to support students experiencing housing insecurity. Increasing research and advocacy related to postsecondary education will provide the information and motivation needed to encourage policymakers to act in meaningful ways.

Although federal policy is limited at this time, a few federal provisions do frame access to resources for college students experiencing housing insecurity. We begin with discussing U.S. Department of Housing and Urban Development's definition of homelessness, which informs the federal government's approach to homelessness and housing support services. We then provide an overview of the educational provisions within McKinney-Vento Homeless Assistance Act and its reauthorization under ESSA. These policies primarily focus on K–12 education but do have some provisions related to college access as well as pointing to potential opportunities for policy development for postsecondary education. Finally, we discuss the provisions related to housing insecurity in the Higher Education Act.

Although we do not provide an in-depth analysis of the creation of each policy, the president who signed each policy into law is noted. As becomes evident, the issue of educational access for young people experiencing homelessness has not necessarily been a partisan issue. Ronald Reagan, Bill Clinton, George W. Bush, and Barak Obama have all signed federal policies related to increasing educational protections related to homelessness. The continuation of policy development under the Donald Trump administration is yet to be determined.

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development determines how federal housing support resources get distributed. Agency funding

often heavily influences the policies and practices of homeless service agencies (Gharabaghi & Stuart, 2010). HUD defines homelessness, sets requirements for funding allocation and crafts evaluation of success for housing agencies (USHUD, 2016) that is at times also used by a wider audience of funding revenues. Current program direction focuses on identifying rapid access to housing, rental assistance, and case management for those who experience chronic homelessness (USHUD, 2015a). To meet these expectations, agencies use performance measures such as transition to housing, employment, increased income, and use of case management. Service providers are often constrained concern for funding sources with outcome requirements based on immediacy rather than long-term outcome objectives (Gharabaghi & Stuart, 2010). These strategies, focused on speedy outcomes such as low wage employment, may be at odds with attaining higher education.

Although HUD's funding initiatives have shown some success for many individuals and families experiencing homelessness (USHUD, 2013), there has been limited research concerning whether the use of these short-term benchmarks has ongoing effectiveness (USHUD, 2015a). Bassuk, DeCandia, Beach, and Berman (2014) argue that concentrated efforts to address homelessness among veterans and chronically homeless individuals have achieved some levels of success, but far less attention has been given to youth and families.

McKinney-Vento and ESSA

The Stewart B. McKinney Homeless Assistance Act was first passed by Congress and signed into law by Ronald Reagan in 1987. The law covered many different aspects of homelessness, including protections and resources for student in the K–12 educational system. The law was reauthorized by Congress and Bill Clinton in 2000; the expanded law was renamed the McKinney-Vento Homeless Assistance Act. The most recent reauthorization and expansion occurred when Congress passed and Barak Obama signed the Every Student Succeeds Act into law in 2015; ESSA also replaced No Child Left Behind and reauthorized the Elementary and Secondary Education Act of 1965. ESSA recognizes the central role of schools in providing educational supports that may lead to long-term housing stability for young people

(Ingram et al., 2016). The implementation of ESSA under Donald Trump and Betsy DeVos is uncertain, but a complete rejection of the policy seems unlikely because the direction of ESSA was to return more control to the states in evaluating educational institutions. The protections for students experiencing homelessness in K–12 educational systems continue to be referred to as the McKinney-Vento Act even after the passage of ESSA.

The McKinney-Vento Act outlines aspects of homelessness that influence educational access and persistence. The USDoED draws from the educational provisions within McKinney-Vento to create a guiding definitional framework that informs how schools serve students as well as how states distribute resources (see the fifth chapter for discussion of definitional parameters). Each reauthorization of McKinney-Vento expanded who could be protected by the law as well as creating additional supports and resources. For example, the 2000 reauthorization allowed doubled-up families to be included within the definition of homelessness and the 2015 reauthorization requires students protected by McKinney-Vento be given priority access to federal college access programs. (Doubled-up residences involve more than one household living in a space designed for one household as a result of economic crises.) In between the policy updates, court cases at the state level have helped refine the implementation of the law. However, legal challenges have been relatively limited. The social shame and lack of knowledge related to legal rights likely constrain the number of students and families pursuing legal claims.

The educational protections within the McKinney-Vento Act generally involve removing barriers to enrollment and retention of students experiencing homelessness within public educational systems, from preschool through high school and alternative education programs. A thorough analysis would be beyond the scope of this manuscript. However, researchers and policy analysts have summarized the provisions and implications for public preschool through high school educational institutions. Miller (2011a, 2011b) has provided a thorough analysis of McKinney-Vento education policy provisions and Hallett and Skrla (2017) summarize the updates within ESSA. Several policy organizations also provide policy analysis related to McKinney-Vento, including the National Center for Homeless Education, National

Association for the Education of Homeless Children and Youth, and School-House Connection.

In terms of postsecondary education, a few aspects of McKinney-Vento are worth noting. First, the understanding that housing insecurity has a negative impact on students lays the foundation for arguing that educational institutions need to respond. The policies developed for K–12 education can be useful frameworks to begin developing higher education policies. Second, increasing opportunities for students experiencing homelessness to complete a high school diploma creates opportunities for these individuals to more easily transition to postsecondary institutions. If the policies are effective, increased numbers of students experiencing homelessness will transition to college directly after high school. Finally, ESSA specifically identifies protections and resources related to college access. Federal programs, such as TRIO, must give priority access to students protected by McKinney-Vento. The homeless liaisons are also required to inform unaccompanied students about the process of receiving independent status on FAFSA (see next section). However, McKinney-Vento does not address how to support students once they are enrolled in postsecondary institutions.

College Cost Reduction and Access Act

The College Cost Reduction and Access Act (CCRAA) was passed by Congress and signed into law by George W. Bush in 2007. CCRAA addresses many different concerns related to the cost of higher education and access to financial aid. The policy specifically provides guidance for financial aid for students who are unaccompanied and homeless. Students who qualify under this provision can claim independent status on FAFSA, which eliminates the need for parent information. Specifically, CCRAA allows for the calculation of the students' financial aid package without including information from a parent or guardian and removes the need for parent or guardian to sign the FAFSA (NCHE, 2015). Based on the stipulations of CCRAA, about 31,948 college students were determined to be unaccompanied and homeless during the 2015–2016 academic year (NCHE, 2017). There are a variety of reasons to explain why this number is likely not representative of the population.

By law, the unaccompanied homeless status must be verified in order to make the dependency determination. Most often, financial aid administrators rely on the school district homeless liaison of the high school where the student last attended or personnel from a homeless shelter, transitional living program, or service agency staff where the student resides. The financial aid administrator can also use professional discretion to make the determination, but postsecondary institutions appear to be reticent in expanding to third-party verification (Crutchfield et al., 2016). The narrow definition of homelessness and restrictive process limit the number of students experiencing homelessness who are able to qualify for independent status of FAFSA. The implications of CCRAA related to homelessness have not been well studied.

Retaining independent status after the first year has been identified as a challenge (USGAO, 2016). Getting the school district homeless liaison to sign forms verifying housing and unaccompanied status is significantly easier while students are in high school than after they have been out of high school for a year or more. The school district liaison may feel uncomfortable signing the housing verification because the individual no longer is a student in the district. If the student is not in one of the federal housing programs, third-party verification can be difficult (Crutchfield et al., 2016). And college financial aid offices have been reluctant to use professional discretion to verify housing status independent of third-party verification (USGAO, 2016). This can result in students experiencing homelessness having access to financial aid support the first year but losing access in the subsequent years or experiencing extensive delays. The U.S. Government Accountability Office (2016) encourages financial aid offices to err on the side of making reverification easier because students' housing status rarely changes and asking them to get a parent or guardian signature could be dangerous for the student.

Higher Education Opportunity Act

The Higher Education Opportunity Act was passed by Congress and signed into law by George W. Bush in 2008. Federal TRIO programs must make their programming available to students protected by McKinney-Vento. TRIO and GEAR UP programs can be specifically designed for students experiencing homelessness. For those programs not specifically designed for

students experiencing homelessness, these students must be given priority access in the general program. Under the Student Support Services Program, students experiencing homelessness can be provided temporary housing during postsecondary school breaks. The staff working in these programs should receive professional development related to recruiting and serving students experiencing homelessness. With the exception of the provision to provide housing during school breaks, the provisions within the Higher Education Opportunity Act related to homelessness primarily address access to federal college access programs.

State Policies Related to Higher Education

In the absence of a comprehensive higher education policy, some states have developed policies that provide support for students experiencing homelessness. In particular, advocates and policymakers in the state of California have had the most success getting legislation passed to support students experiencing housing insecurity while attending college. Table 2 provides a summary of state-level policies related to homeless. For the most part, the state policies tend to be developed in tandem with efforts to support youth in or who have exited from the foster care system, at times excluding students returning to education at later ages. State efforts generally focus on housing and tuition issues.

In addition to federal and state level policies, some institutions have created supports for students experiencing homelessness and housing insecurity. For example, a student-run initiative at the University of California Los Angeles (UCLA) led to opening the Bruin Shelter in 2016, which offers housing for college students experiencing homelessness. The same year, Kennesaw State University (KSU) in Georgia set aside a suite in their residence halls as emergency housing for students at risk of homelessness. Students attending KSU can seek refuge in this suite for up to 14 days while they secure more stable housing. California State University, Long Beach has an Emergency Intervention and Wellness Program that provides case management, emergency grants, emergency housing, and coordinated access to support in financial aid

TABLE 2
State Policies Related to Housing Insecurity and Higher Education

Policy Topic	State Law	Brief Description
Housing Priority	California AB 1228	Public universities and community colleges must give students experiencing homelessness priority access to residence halls and year-round housing (colleges without residence halls are excluded).
	Louisiana HB 906	Public universities with housing over breaks should give students experiencing homelessness priority access. Public institutions may develop housing plans to support these students.
Enrollment Priority	California AB 801	Students experiencing homelessness get priority enrollment in classes at public universities and community colleges.
Tuition & Fee Waivers	California AB 801	Students experiencing homelessness are exempt from student fees at community colleges
	Florida Statute 1009.25	Students experiencing homelessness are exempt from tuition and fees at public universities and community colleges, including the workforce education program.
	Maryland HB 482	Students who are unaccompanied and homeless under age of 25 are exempt from tuition for 5 years at public universities and community colleges (excludes post-bachelor education).
In-State Tuition	Colorado HB 16–1100	Individuals under age of 22 who are unaccompanied and homeless can establish in-state residency without a guardian.
	Louisiana HB 906	Postsecondary institutions may offer in-state residence if the individual is under 19 years old, currently living in the state, and had been homeless within the past 2 years.
Showers	California AB 1995	Students experiencing homelessness while attending community college get access to campus showers.

and counseling for students experiencing a lack of basic needs. Although institutional policies and practices are emerging to support students locally, little research exists to understand whether and how the policies work.

Definitional Approaches Framing Policy, Practice, and Research

An important aspect of federal policy is determining who receives services and supports. Who is included (and excluded) typically gets determined by the definitional parameters embedded within the policy. Students experiencing homelessness during transition to or while enrolled in college get caught in a gray area between HUD's narrow focus on chronical street homelessness and the U.S. Department of Education's more inclusive approach for preschool through high school institutions. The final section of this chapter unpacks the implications for research.

A policy specifically defining homelessness and housing insecurity in higher education has yet to be developed. Policymakers, researchers, and practitioners are left with four options when determining who qualifies as homeless: (a) U.S. Department of Education and McKinney-Vento, (b) HUD, (c) CCRAA, or (d) "you know it when you see it." As we discuss later, all of these approaches can be problematic on their own. Further, the lack of consistency in how the issue is defined creates confusing findings and disconnected policies (USGAO, 2016), which do not serve the best interests of the students experiencing housing insecurity.

The McKinney-Vento Homeless Assistance Act—Section 75(2), 42 U.S.C. 11434a(2)—frames how preschool through high school institutions serve students experiencing homelessness. McKinney-Vento has two related definitions that inform research. First, the policy states that a student qualifies as homeless if they lack a *fixed*, *regular*, and *adequate* nighttime residence. Lacking one of these elements means the student fits the general definition of homelessness. Second, and related, McKinney-Vento identifies specific categories that fall within the definition of homelessness:

- Doubled-up—sharing the housing of other persons due to economic crisis
- Motels, hotels, trailer parks, or camping grounds because alternatives do not exist
- Emergency or transitional shelter
- Public or private spaces not designated as housing for human beings (e.g., abandoned buildings, storage units, cars, parks, substandard housing, and train stations)

Technically, the student needs to fit the general definition and fit within one of the subcategories to qualify as homeless under McKinney-Vento. However, the definitional approach is inclusive of most forms of residential instability and homelessness. The categories allow for "similar situations" to also qualify. Researchers may use the overarching definition or study a specific subset of students within the definition (e.g., those living in a hotel).

The U.S. Department of Housing and Urban Development has a far more restrictive definitional approach that focuses primarily on chronic homelessness. HUD's approach to homelessness primarily focuses on distribution of federal resources related to securing temporary, transitional, or permanent housing. HUD more narrowly defines homelessness (e.g., living on the streets or in a shelter) based upon finite resources and funding (National Alliance to End Homelessness, 2012). Unpacking the nuances of the definition is confusing and appears to be designed to exclude individuals. Basically, an individual or head of household needs to be consistently residing on the street or in a homeless shelter over a 12-month period or have 4+ episodes of homelessness over a 3-year period that accumulated to 12+ months. HUD has also given priority to addressing the needs of military veterans who experience chronic homelessness. HUD's narrow approach creates significant gaps in support.

The College Cost Reduction and Access Act (CCRAA; P.L. 110–84) takes a similarly restrictive approach, but in a different direction than HUD. This legislation reauthorized the Higher Education Act and expanded the definition of independent student to include youth who are (a) unaccompanied and homeless, or (b) unaccompanied, self-supporting, and at risk of homelessness. The CCRAA used the education subtitle of McKinney-Vento Act's definitions of homeless, which included youth who lack a fixed, regular, and

adequate nighttime residence; and unaccompanied, which includes youth not in the physical custody of a parent or guardian. It also used at risk of homelessness to denote students whose housing may cease to be fixed, regular, and adequate (20 U.S.C. § 1001 et seq., 42 U.S.C. §11434a(2)(A); 42 U.S.C. §11434a(6)).

Specifically, the law allows youth to be considered independent if they are verified as unaccompanied and homeless during the school year in which the application is submitted, or unaccompanied, at risk of homelessness, and self-supporting. Verification must be made by one of the following authorities: (a) a McKinney-Vento Act school district liaison; (b) a U.S. Department of Housing and Urban Development homeless assistance program director or designee; (c) a Runaway and Homeless Youth Act program director or designee; or (d) a financial aid administrator at a college or university (based upon CCRAA). Last, these regulations also indicate that unaccompanied homeless youth must repeat this verification process every year. That is, a youth who is homeless or at risk of homelessness must be re-interviewed and provide documentation to demonstrate continued homeless or risk of homelessness annually.

The final approach involves creating a definition for the purposes of the specific research or practice. For practitioners, this can also look like "you know it when you see it," which may rely on stereotypical notions of what homelessness looks like or relies on students to disclose and extensively narrate their story to prove their situation (Crutchfield et al., 2016), which tends to exclude many of the different ways college students may experience housing insecurity. In the absence of a federal definition, researchers employ multiple approaches to defining homelessness and housing insecurity when studying higher education. Although some scholars choose to study a subset of homelessness (e.g., shelters or doubled-up), most agree that housing insecurity in higher education exists on a spectrum (Goldrick-Rab et al., 2015; Goldrick-Rab, Richardson, & Hernandez, 2017; Tsui et al., 2011). Homelessness tends to be a fluid process that rigid or narrow definitions do not fully capture (Aviles de Bradley, 2011). Defining homelessness and housing insecurity for the purposes of data collection can be complex without a standardized definition that enables researchers to compare findings. Using the general concept

of lacking fixed, regular, and adequate nighttime residence from McKinney-Vento is a useful place to begin defining the issue, but understanding the nuances of the definition within the postsecondary context can be difficult.

Recommendations for Practice and Research

Institutions of higher education play a critical role in the development of policies that support students experiencing homelessness and housing insecurity. In the absence of significant guidance at the national and state levels, researchers and practitioners at the institutional level can provide leadership in exploring how to develop supports for college students experiencing housing insecurity. The local policies may create the basis for state and federal policy.

Students attending higher education would benefit from the development of policies that provide resources and support when housing insecurity occurs. Research is needed to assist in the development of future higher education policy at the institutional, state, and federal levels. In addition, analysis of success and gaps in current policies would be informative as advocates push for a comprehensive federal policy addressing homelessness and housing insecurity in higher education. We provide a few recommendations related to critical next steps related to research and practice.

Explore How Homelessness and Housing Insecurity Exist Locally

This recommendation builds upon what was discussed in the second chapter. In addition to gathering data on how many students experience housing insecurity, local assessment teams should disentangle and explore the different ways that students experience the issue locally. What subcategories of housing insecurity seem to be the most prominent? What would it mean for the institution and community to support students in these particular housing situations? Who is already working with these students at the institutional and community levels? How do preliminary data inform about practices that already exist? This more nuanced approach to making sense of research may be useful in developing policies and practices that will address the specific needs of the students at the local level.

Review Institutional Policies

After gathering information about how students at the institution experience housing insecurity, a policy review should be conducted. Careful consideration should be given concerning how seemingly neutral policies may negatively influence current and prospective students who experience housing insecurity. For example, to what extent are staff, faculty, and administrators required to be informed about homelessness and housing insecurity among students and what systems are in place to expand such knowledge? Further, in what ways are the identification of students who are homeless during their FAFSA process linked to student services? Institutions should also explore housing and residential life policies. For instance, closing the residence halls during winter break may create a housing crisis for students without a place to live.

Engage in State and Federal Policy Development and Advocacy

A few states have begun developing policies to support college students experiencing homelessness and housing insecurity. As the issue becomes more widely understood, the possibility exists that more states will follow suit. College and university system professionals may lead coalitions to develop and support governmental action. Advocates and policymakers external to higher education will benefit from the expertise of postsecondary institutions. In addition, institutions can leverage their data to help state and federal policymakers understand that homelessness and housing insecurity exist among constituents.

Conduct Nuanced Study of FASFA for Students Experiencing Housing Insecurity

Access to financial aid directly affects college access and retention for college students experiencing homelessness and housing insecurity. We discussed previously how federal policy has attempted to increase access to financial aid. However, students continue to report that policies and practices include obstacles that directly impede their educational persistence and degree completion (Crutchfield et al., 2016). Continued research is needed to both expose the challenges as well as to explore how to create financial aid policies that

support student who experience housing insecurity while also allowing for protections that limit fraud.

Study Effectiveness of State and Institutional Policies

As aforementioned, some states and institutions have begun to develop policies specifically designed to support college students experiencing housing insecurity. These efforts emerged primarily from advocacy from stakeholders within and outside of the higher educational institutions. These stakeholders drew from their experiences working with college students with housing insecurity. Research is needed to understand if and how these policies influence current and prospective students. In addition, studies should be conducted to understand how success policies at the institutional and state level could be transferred to other contexts. Current antidotal information suggests these efforts have improved student engagement and retention; however, rigorous research is needed to provide evidence that could encourage expansion of these ideas as best practices. Related, studies are needed to explore holes in support at the institutional and state levels. These studies can be used to build theory and policy advocacy that may inform the development of future policies.

Explore How Definitional Policy Influences Student Success

As previously mentioned, HUD's definition of homelessness is often restricted to those who are living on the street or in a shelter—excluding a wide variety of manifestations of homelessness and housing insecurity that are included in broader definitions. Further, this definition often restricts who can be served under HUD-funded programming and focuses those services available on short-term goals, such as rapid housing and employment. Long-term research on the outcomes of students who do not fall under the HUD definition, but experience housing instability, is needed. Further, research on students who choose college over immediate employment is necessary to ensure that HUD-funded agency resources are directed toward lasting economic stability.

Develop Federal Higher Education Policy

The McKinney-Vento Act has increased access to school for students experiencing homelessness; however, continued development of the policy is

needed. Research continues to provide more information about the implementation of the policy as well as holes that exist in support. Extending these provisions to include a comprehensive policy designed for postsecondary education may have similarly positive results for college students. Research is needed that can directly inform the development of a federal policy.

One promising approach would be to study state and institutional policies that involve creative ways to support students experiencing housing insecurity while pursuing college. Learning from the policies at the state and institutional levels may provide useful information that could inform the development of a comprehensive federal policy. At this point, little is known about the effectiveness of state and institutional policies because most of them have only recently been enacted. And the advocacy behind the development of the policy rarely had the benefit of drawing from research since few scholars have focused directly on postsecondary institutions.

Trauma-Informed and Sensitive Colleges

HOMELESSNESS AND HOUSING insecurity affect individuals in significant ways. In addition to the influence of instability, the lack of housing generally correlates with other challenges that negatively affect individuals. These traumas frame the educational experiences of college students. Trauma-informed care is emerging as an important component of understanding the complex ways that different forms of trauma affect how students engage with educational systems. Virtually no research has been done at the college level to understand how this framework can be useful in understanding student experiences or to build models of how postsecondary institutions can be trauma sensitive. We introduce the concept in order to encourage more work to be done to understand the connection between trauma related to housing insecurity and educational experiences of college students. Although we are not brain development experts, we draw from this theoretical framework and point to scholars who investigate how trauma related to poverty affects the brain architecture and development.

We want to be clear that trauma-informed care is not a deterministic theoretical framework. As is discussed throughout this chapter, individuals respond in different ways when experiencing trauma. Assuming that a trauma-informed approach can predict outcomes of students is a misuse that could lead to many deficit-oriented actions that would be problematic on many levels. However, the framework does provide a critique of how institutions often overlook the experiences of individuals that may have direct impact on their

health, cognitive availability, and educational engagement. And the framework creates a lens through which to evaluate how educational institutions can adjust policies and practices in ways that improve the engagement and retention of *all* students, not just those who have experienced trauma.

We begin by explaining what trauma is (and is not) and then discussing how trauma related to poverty may impact education. We then review research related to how homelessness and housing insecurity can create traumas. Over the past decade, research, and theory have emerged concerning how K–12 schools can be trauma sensitive. The final section draws from the previous sections to propose a model of Trauma-Informed and Sensitive Colleges (TISC) that could increase the retention of students experiencing housing insecurity. We also used the framework in building the definitional continuum of housing insecurity in the next chapter.

Understanding Trauma

Stress and discomfort are not synonymous with trauma. Historically, study and treatment of trauma have been widely focused on posttraumatic stress disorder (Birmes, Hatton, Brunet, & Schmitt, 2003; Lasiuk & Hegadoren, 2006). As trauma-informed care has become more well known, it has occasionally been misused and expanded to explain a myriad of uncomfortable and stressful experiences. Breaking up with a girlfriend or having three finals on one day would generally not be trauma. Over-application of the term trauma dilutes the importance of this framework. Not all stress is bad and not all stress creates trauma. Most learning occurs with some level of stress, which helps the brain form new connections. However, this stress is within the boundaries of what the individual can handle. Clearly defining trauma is an important step in understanding the trauma-informed framework.

Unlike most parts of the human anatomy, the brain is a social organ. Interactions with people and society frame how the brain develops (Center for Youth Wellness, 2014; Kilford, Garrett, & Blakemore, 2016). Neural connections within the brain form through interactions with caregivers, peers, and others in the individual's social network (Hughes & Baylin, 2012). Although

individuals are born with genetic code and predispositions, interactions with others frame the expression of certain genes and brain architecture (Craig, 2016).

Trauma can have a negative impact on how the brain develops. Trauma is not an event. Rather, trauma emerges when an individual is unable to cope as a result of a stressful experience (Cole et al., 2005). When an event happens that overwhelms an individual's stress response system that person can be left with a sense of hopelessness, fear, vulnerability, and lack of control (Brewin & Holmes, 2003; Guarino, 2014; Herman, 1992; Hopper, Bassuk & Olivet, 2010; Macy, Behar, Paulson, Delman, & Schmid, 2004). Craig (2016) provides a clear explanation:

> *Events are not traumatic in and of themselves; they become traumatic when they exceed a person's capacity to cope. In other words, trauma depends not only on the event, but also on the absent or limited resources available to help a person respond to the situation, manage, and return to a sense of calmness and control. (p. 16)*

Although some individuals recover quickly, for others, traumatic stress may have long-term impacts including inability to feel safe, self-regulate, build and maintain trusting relationships, and develop positive sense of self or the future (Coates & McKenzie-Mohr, 2010; Cole et al., 2005; Hopper et al., 2010).

The Center for Youth Wellness (2014) conducted a review of research on stress and trauma. Three categories of stress emerged: positive, tolerable, and toxic. Positive stress relates to situations that encourage a person to grow and learn. The mild and short-lived event stretches an individual out of their comfort zone and can build the capacity for dealing with future stress. The experience of not knowing anyone the first week of class or enduring final exam week are examples of positive stress. Tolerable stress relates to negative stress that tends be more severe but involve limited frequency and supports needed to negotiate the difficult situation. The impact on the individual is tempered by the presence of support and limits the impact on the person's

brain development. The death of a parent or guardian would be an example of tolerable stress if that person has the means, externally and internally, to cope with the characteristics of that loss. Toxic stress involves "extreme, frequent or extended activation of the body's stress response without the buffering presence of a supportive adult" (Johnson, Riley, Granger, & Riis, 2013, p. 320). Toxic stress negatively affects cognitive ability and brain development. Experiences of severe abuse and neglect exemplify toxic stress and, as discussed in the next section, homelessness correlates with toxic stress. Trauma relates to toxic stress, not tolerable or positive stress.

Trauma may not be visible (Cole et al., 2005). However, individuals who have experienced trauma may have stress hormones, particularly cortisol, constantly flooding their brains (Babcock & Ruize de Luzuriaga, 2016). This state of anxiety can result in a persistent view of the world that people are unsafe and unpredictable (Guarino, 2014). The physical response of stress can have a profound negative impact on brain development, including "loss of brain cells, damage to brain cell connections, enlargement or shrinking of certain parts of the brain, and hyperactivity of certain parts of the brain" (Center for Youth Wellness, 2014, p. 8). As a result, traumatized and non-traumatized students can have very different cognitive experiences within the same classroom (Cole et al., 2005). Trauma may result in limited capacity control impulses, store and retrieve memory, and make judgments (Babcock, 2014). Trauma can limit mental availability, which preoccupies a person in ways that leave little capacity to focus on other concerns (Mani, Mullainathan, Shafir, & Zhao, 2013; Vohs, 2013). Over time, the increased levels of cortisol produced in response to trauma can result in a suppressed immune system response that increases likelihood of infection, disease, and early death (Center for Youth Wellness, 2014).

We do not suggest that all people will react the same to even toxic stress. As stated by Babcock (2014):

> *No individual will have exactly the same mixture of genes and experiences as another. Therefore, it cannot be predicted that an individual who has experienced social bias, persistent poverty, or trauma will exhibit specific characteristics or suffer from certain*

> *deficits. However, significant exposure to social bias, poverty and*
> *trauma impacts the human stress response and executive function-*
> *ing in ways that greatly increase the likelihood that an individual*
> *will experience some or all of the life challenges listed in Table 1.*
> *(p. 10)*

A trauma-informed and sensitive environment acknowledges that students who experience trauma may be influenced by severe experiences but does not presume the ability to predict reactions or behavior once the knowledge of that trauma is attained. For instance, although some students who experience trauma may feel reticence to build relationships in college environments, they may also have strong bonds in ongoing relationships. Poverty, in and of itself, does not affect the strong bonds between family members (Babcock & Ruize de Luzuriaga, 2016).

How Trauma Related to Housing Insecurity Influences Education

Trauma related to toxic stress can affect a student's ability to fully engage in the educational process (Center for Youth Wellness, 2014; Craig, 2016; Perkins & Graham-Bermann, 2012). As aforementioned, individuals respond differently to trauma. Predicting how a student will be educationally affected is not possible and to suggest otherwise can lead to deficit-oriented approaches instead of encouraging an evaluation of how educational systems can shift to become supportive spaces. Educational institutions rely on multiple cognitive processes in learning as well as requiring students to meet the social and behavioral expectation of educators. Students' responses to trauma are natural reactions to the brain trying to protect itself but can negatively affect education as they cognitively focus on the immediate task and survival undermines their educational engagement (Babcock & Ruize de Luzuriaga, 2016; Craig, 2016). For example, students may have a difficult time focusing on a class activity when they do not know where they will sleep that night.

Learning typically requires a calm state (Cole et al., 2005). Trauma associated with toxic stress related to poverty can affect cognition needed to use higher order thinking (Babcock & Ruize de Luzuriaga, 2016). The brain may end up solely focused on the trauma, which prevents ability to focus and retain new information (Cole et al., 2005; Craig, 2016). Trauma can affect all three aspects of executive functioning: impulse control, working memory, and mental flexibility (Babcock, 2014). Individuals who experience trauma may have an overactive flight, fight, and freeze response (Center for Youth Wellness, 2014), which can influence a student's ability to appear and respond in classroom settings.

Trauma often affects educational experiences and outcomes. The lack of stable housing also correlates with other issues that increase stress and trauma. Craig (2016) argues that students in K–5 environments experiencing trauma tend to have lower standardized test scores, increased delinquent behavior, and more frequent referrals to special education. She also explains how trauma is associated with social cognition errors that negatively affect reading and writing as well as increased text anxiety associated with difficulty storing and accessing new information. The traumas associated with homelessness and housing insecurity can have impacts on educational outcomes long after the student has achieved stable housing (Institute for Children, Poverty & Homelessness, 2016).

The second chapter provided an overview of how homelessness and housing insecurity can affect individuals. We extend that conversation in order to connect the experiences of housing insecurity to trauma. Emerging research demonstrates that living in poverty has the potential to create trauma (Babcock, 2014). In particular, food and housing insecurity can create toxic levels of stress that undermine relational connections and neurological development (Craig, 2016). Poverty tends to involve a highly unpredictable lifestyle with significant levels of stress that can cause physiological changes in a person's brain (Babcock, 2014). The trauma associated with extreme poverty and marginalization can make it more difficult for an individual or family to become financially stable (Babcock & Ruize de Luzuriaga, 2016). Connecting this to Maslow's pyramid of needs, individuals and families who cannot secure basic needs—which include safe and adequate housing—can have a difficult

time concentrating energies toward higher level needs and goals (Goldrick-Rab, Richardson, & Kinsley, 2017). In the higher education context, the lack of housing security may negatively affect a student's ability to fully engage in academic activities.

Further, housing insecurity and, in particular, homelessness tend to be associated with disruptions with social networks. The experience of homelessness may lead to social isolation and self-alienation that further negatively affect a person's mental health (Rokach, 2005). The continued need for support meeting basic needs puts stress on familial and social relationships. During the initial stages of housing insecurity, the social networks of a person or family may be able to provide temporary housing and support. However, homelessness results when an individual's family and friends can no longer provide housing support (Coates & McKenzie-Mohr, 2010). Housing instability creates loneliness and shame, which creates emotional stress that may further affect relations (Rokach, 2005). Homelessness has an impact on individuals' ability to trust, particularly if they have experienced social exclusion (Barker, 2016). According to Ingram et al. (2016), 67% of formerly homeless youth say they were uncomfortable talking with people at their school about their housing situation. Homelessness and housing insecurity often result in a "loss of community, routines, possessions, privacy, and security," which can have a negative impact on mental and physical health (Bassuk & Friedman, 2005, p. 1).

The impact of housing insecurity during childhood can magnify because toxic levels of stress may occur during key stages of brain development. Youth in these situations may feel unsafe because life feels unpredictable (Guarino, 2014). In a study of formerly homeless students, Ingram and colleagues (2016) found residential instability correlated with not feeling safe or secure with negative impacts on mental health, physical health, and self-confidence. Toxic stress during childhood or adolescence can affect the individual's brain architecture in ways that negatively influence academic engagement, including self-regulation, cognitive availability, and relationship development (Bassuk et al., 2014).

Trauma associated with homelessness during teenage years can dramatically affect development. Homelessness during adolescence is associated with

increased risk of depression, self-harm, suicidal ideation, and other mental health issues (Gattis & Larson, 2015; Institute for Children, Poverty & Homelessness, 2016). Children who have experienced homelessness from low-income families have been shown to have diminished classroom social and academic engagement compared to non-homeless, low-income peers (Brumley, Fantuzzo, Perlman, & Zager, 2015). The students who experience homelessness tend to face many barriers when attempting to engage with educational institutions, including limited connections with educators, difficulty participating in extracurricular activities, and disrupted relationships with academically engaged peers (Ingram et al., 2016). They are also twice as likely as their housed peers to experience bullying in high school (Institute for Children, Poverty & Homelessness, 2017), and 42% of adolescents without housing security sleep 4 hours or less a night compared to 9% of housed peers (Institute for Children, Poverty & Homelessness, 2016).

Each person's experience with housing insecurity differs. However, research over the past few decades has demonstrated how homelessness correlates with many different risk factors. The academic challenges these youth experience "are not due solely to homelessness but to their higher likelihood of experiencing multiple, co-occurring risks associated with poverty" (Brumley et al., 2015, p. 34). For instance, teens experiencing homelessness are more likely to experience sexual assault and unplanned pregnancy (Institute for Children, Poverty & Homelessness, 2016).

Barker (2016) argues that a habitus of instability may emerge for individuals who have experienced homelessness. He explains how individuals who experience persistent lack of secure housing may come to believe that housing stability is not possible. The longer an individual experiences housing insecurity, the more accustomed that person may be to that status. This is not to say that individuals prefer housing insecurity, but they may develop self-protective attitudes that reject the possibility of stability because they do not trust that secure housing will become available to them and, when it does, they may fear that stability will be short lived. Barker suggests that programs seeking to support these individuals need to address this underlying habitus of insecurity in order to encourage a successful transition to stable housing.

Adolescents can recover from the traumas associated with poverty and housing insecurity when they understand the possibility of moving beyond the challenges of the present realities (Raleigh-DuRoff, 2004). This includes the reception of consistent social and material support that they can count on, which assists in helping a person begin to build a positive sense of self and a stable future (Barker, 2016). Education can be an important element in developing a belief that stability is possible (Barker, 2016; Raleigh-DuRoff, 2004), if consistent support fulfills that promise. Schools can play a significant role in proving to individuals that more possibilities exist, which can help heal the damage done to the sense of self (Craig, 2016; National Child Traumatic Stress Network, 2014). Consistent material and structural resources, along with supportive relationships educators build with individuals who have experienced trauma, may increase the predictability of life and create a safe environment that supports learning (Cole et al., 2005). With the increasing number of individuals experiencing poverty and housing insecurity, the structure of educational institutions may need to shift to provide students the support needed to complete high school, transition to college, and persist to degree completion.
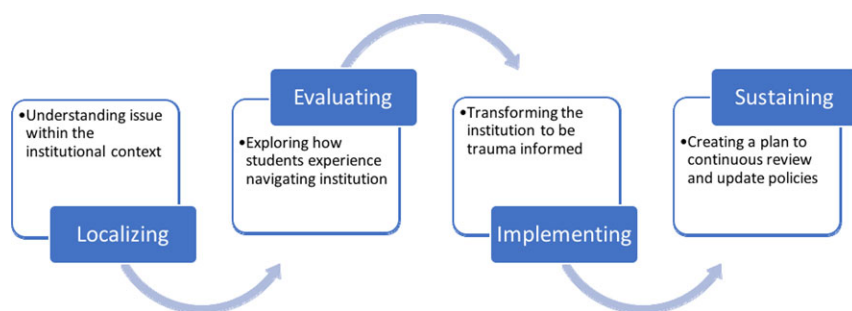
Trauma-Sensitive Educational Institutions

The influence of trauma for students pursuing a postsecondary education is not well researched or understood. However, K–12 schools—particularly elementary schools—have begun to explore how to build educational institutions that support students with current or previous experiences with trauma. Craig (2016) explains how "trauma-sensitive schools was coined to describe the school climate, instructional designs, positive behavioral supports, and policies traumatized students need to achieve academic and social competence" (p. 9). This is a holistic multilayered approach to student development.

We attempt to translate the research and theory from trauma-sensitive K–12 schools into an emerging model of how to develop the Trauma Informed and Sensitive College (TISC) Model (see Figure 1) for higher education. In developing the TISC Model, we draw significantly from scholars

FIGURE 1
Trauma-Informed and Sensitive Colleges (TISC) Model

who study trauma-informed care in K–12 educational systems, including Craig (2016) and Cole and colleagues (2005, 2013). In the sections that follow, we explore how trauma-sensitive schools are designed and function as a basis for exploring ways that postsecondary institutions could incorporate some of these elements in order to create supportive structures for students experiencing housing insecurity. We explain how a trauma-informed approach involves an institutional—not just departmental—approach. Assuming just one department (e.g., student affairs or financial aid) would miss the interconnected nature of the departments and services within the university system that the students experience. Although we concentrate our discussion of the TISC Model on housing insecurity, the possibility exists to employ and develop this model to research and support other social issues that involve trauma.

Assessing the Issue of Housing Insecurity

Higher education institutions should begin by exploring the issue of housing insecurity within their local institutional context. Understanding what housing insecurity means and how it can look in the postsecondary context is an important aspect of this process. In the fifth chapter, we provide a Higher Education Housing Continuum that unpacks the definition of housing insecurity at the postsecondary level. A higher education institution may begin at this stage by creating an advisory committee or working group to learn about the issue of housing insecurity among college students in general as they also

create a plan to explore how students attending their institution experience the issue. In particular, housing insecurity tends to exist in more forms than common understandings of homelessness that are based upon stereotypes and visibility.

A trauma-informed environment is strengths-based and "grounded in an understanding of and responsiveness to the impact of trauma, that emphasizes physical, psychological, and emotional safety for both providers and survivors, and that creates opportunities for survivors to rebuild a sense of control and empowerment" (Hopper et al., 2010, p. 82). The first step in becoming a trauma-sensitive educational institution is to identify the trauma issues students experience and then to investigate the size of the issue within the local context (Craig, 2016). Educational stakeholders may be unaware that students experience certain social issues that cause trauma. This, in part, relates to the social stigmas that create shame and discourage students from openly discussing these challenges. The daily interactions of educators and staff with students may not involve conversations about housing insecurity and homelessness, which may lead them to assume the issue is not relevant at their school site. Uncovering the size of the issue can be a motivating factor for educational stakeholders. Seeing the actual numbers in the local context may raise the level of urgency to address the issue locally. A few scholars have developed tools designed to help institutions uncover the many ways that housing insecurity and homeless may exist on college campuses (Crutchfield & Maguire, 2017; Goldrick-Rab, 2016).

In tandem with investigating the number of students experiencing an issue creating trauma, educational institutions should explore the complexity of the issue (Craig, 2016). Homelessness and housing insecurity, for example, tend to be symptomatic of realities beyond housing that create toxic stress (Coates & McKenzie-Mohr, 2010). Since individuals who have experienced housing insecurity may be exposed to multiple traumas, addressing those underlying issues must be a component of any program seeking to have a positive long-term impact (Hopper et al., 2010).

An argument might be made that shifting school structures and policies might negatively affect other students who appear to be doing well within the current structures. However, the suggested elements actually

benefit all students—not just those who have experienced trauma (Cole et al., 2013; Craig, 2016). Trauma-informed and sensitive colleges acknowledge that higher educational environments are dynamic and ever changing and must respond to those changes as they continue to affect students. For instance, as the Great Recession of 2008 affected the availability of housing across the country, colleges and universities had to be ready to respond to those changes.

Evaluating Institutional Policies and Practices

Transforming an institution involves critically exploring each aspect of institutional policies and practices to align with a trauma-informed approach (Hallett & Skrla, 2017). An important aspect of a trauma-sensitive approach involves evaluating the entire institution to understand how students experience each policy and program. A single program or educator may provide some level of support. However, isolated attempts cannot make a complex educational institution trauma sensitive; a more systemic approach is needed to reshape practices in ways that support students (Cole et al., 2013). Every aspect of the institution should be trauma sensitive.

Moving to a trauma-informed approach often involves shifting institutional practices, policies, and culture (Guarino, 2014). At the K–12 level, federal law requires evaluating how educational policies affect students experiencing homelessness. The McKinney-Vento Homeless Assistance Act requires evaluation of policies and practices at all levels of pre-K–12 education—state, district, and school site—to determine how policies may be creating barriers to educational participation of students experiencing homelessness. A trauma-sensitive approach encourages a similar evaluation of practices as well as considering how educational requirements may re-traumatize the individual as they navigate through the institution. Trauma-informed programs avoid requiring students to engage in practices that re-traumatize them in order to access services (Hopper et al., 2010). For example, students should not have to publicly discuss their traumas at each university office in order to access supports.

Achieving this goal of becoming a trauma-sensitive institution involves having every office involved in the evaluation process—from housing and

food service to academic and student affairs. Postsecondary administration will likely need to be involved in setting the tone and expectations of supporting students who have experienced trauma. In terms of homelessness and housing insecurity, each department would begin by evaluating how the experience of housing insecurity affects students' ability to access and use the departmental services and resources.

After considering the intradepartmental procedures, the evaluation should look more systematically at how students with housing insecurity experience negotiating between different departments on campus and where potential collaborations may exist. A systemic evaluative approach can identify contradictory approaches, holes in support, and duplicated requirements (e.g., requiring a student to fill out a form proving housing situation for each department). In addition, an overall evaluation of the institutional culture should occur to understand how unspoken expectations and hidden curriculum may be negatively affecting the educational engagement of students experiencing housing insecurity (Craig, 2016).

Implementing Safe, Supportive Policies and Practices

The assessment and evaluation stages will likely result in explaining the size of the issue as well as identifying aspects of the postsecondary institution that need to change in order to more fully support students with housing insecurity. Shifting toward TISC involves moving away from a factory model of education that assumes students' personal backgrounds do not matter (Craig, 2016; Hallett & Skrla, 2017). A trauma-sensitive institution would involve structures and programs that help "all students feel safe, welcomed, and supported and where addressing trauma's impact on learning on a schoolwide basis is at the center of its educational mission" (Cole et al., 2013, p. 17). A trauma-informed approach also moves away from punitive approaches that blame students for their situations and assume they are solely responsible for fixing their personal issues before pursuing education (Guarino, 2014). Educators using a trauma-informed approach remain open to exploring and understanding the issues behind why the student may be struggling (Craig, 2016).

Although research consistently demonstrates that trauma may have a negative impact on students' educational engagement, trauma-informed approaches can be a source of hope that support their ability to persist. Academic engagement has the potential to heal the impacts of trauma on the brain (Cole et al., 2013; Craig, 2016). The increased optimism associated with academic achievement may help students experiencing housing insecurity to believe that pushing through the challenges may pave the way for a more stable future. And higher education institutions can create policies and systems that make that goal more realistic.

We present a few ideas of what this may look like; however, research is needed to understand how elements of trauma-informed care may be translated and applied to higher education institutions. Drawing from the K–12 theory and research, we start with three areas: validating experiences and trauma, collaboration across campus departments and with community agencies, and faculty and staff engagement.

Validation of a student's experiences with trauma can increase student engagement and requires that the institution is structured with intentional practices and policies of support (Rendón, 1994; Rendón Linares & Muńoz, 2011; Terenzini et al., 1994). Students who experience trauma may show or express doubt about their capabilities to achieve in college and may be less likely to be aware of the need to take advantage of opportunities for support. Trauma-informed institutions take responsibility to develop opportunities and systems for outwardly engaging students versus waiting for students to take the lead in accessing resources and services (Rendón, 1994; Rendón, Linares, & Muńoz, 2011). From this perspective, students have the consciousness to make personal choices, decisions, and self-determination that influence their lives and determine their own success and failure. However, institutions are required to recognize that the student is not the sole proprietor of success, understanding that the exchange between students and varied faculty, staff, and support service departments is dynamic.

A trauma-informed approach requires shifting all aspects of the institution to understand how policies and procedures may be negatively influencing trauma. For example, not requiring students to identify and discuss their trauma at every office in order to get access to support. This is one reason

why it is important for schools to consider identifying a single point of contact (SPOC) for students experiencing homelessness and housing insecurity. This role would be similar to the district and site-based homeless liaison in K–12 schools, which is a required position under the McKinney-Vento Act. An SPOC is a supportive college administrator who helps students navigate the college-going process (NAEHCY, 2011). SPOCs implement a streamlined process to facilitate communication and quick referrals among departments and services on their campus and linkage to services off campus. This requires coordinated efforts and relationships between departments to ensure seamless access between divisions like financial aid, housing, counseling, equity programs, and resources found in the local community.

Beyond the establishment of an SPOC and collaborative efforts among various staff and administrators in student affairs, training and collaboration must include faculty who can link their overall roles both as educators and validating factors with students as well as facilitators of use of student support services. Faculty, who have regular access to students in class, have the opportunity to identify the symptoms of trauma for students in the learning process and refer students to available SPOCs or other campus resources. Linkages between student affairs and faculty will also ensure that faculty are aware of supports on campus in order to successfully link students to the range of appropriate services. Literature is needed to best understand the most promising practices to support university students in a trauma-informed frame. However, it is clear that a multifaceted approach is required (Cole et al., 2013).

Sustaining Trauma-Sensitive Approaches

As with many initiatives, the impacts of shifting to a trauma-informed approach may be shallow and short lived without a clear plan to sustain the efforts. Policies and practices can easily drift away from their original supportive intent. And departments can slowly move away from collaborative approaches that consider how the students experience moving through the complex institutional organization that may involve offices that do not communicate or even compete with each other. The institution needs to put in place systems that will encourage continue development and evaluation of efforts to become a trauma-informed and sensitive college. Change in any institution

takes time and ebbs and flows. Isolated or incidental training opportunities are not enough to sustain trauma awareness or long-term transformation (Health Care for the Homeless Clinicians' Network, 2010).

A review plan should also include required evaluation whenever major societal or institutional changes emerge that undermine students' housing stability. For example, the Great Recession that began in 2008 fundamentally shifted the financial and housing security of millions of individuals and families. Similarly, significant tuition increases or decreased federal financial support can create financial crises that force students to make difficult financial decisions. Institutions should have a plan to conduct a relatively quick evaluation of how changes affect students and respond accordingly.

Recommendations for Practice and Research

In the second and third chapters, we discussed how to explore issues of homelessness and housing insecurity from a demographic perspective. Here we provide recommendations related to understanding the impact of these students' experiences and realities on their ability to engage with college life and course content. As we previously mentioned, housing insecurity tends to be a symptom of other issues and the impacts extend beyond resolving the immediate housing situation. Employing the trauma-informed approach discussed above may highlight more comprehensive ways to support students. Much more research and theory development are required to understand how to operationalize this theory within the higher education context. In particular, we encourage researchers and theorists to consider how a trauma-informed approach can be employed to further the understanding of how housing insecurity influences students in postsecondary institutions. We provide a few starting points for practitioners and scholars interested in this line of inquiry.

Identify a Single Point of Contact
College campuses tend to be complex with multiple departments, programs, and services serving specific student needs. Although these various entities

may have formal and informal supports related to housing insecurity, students may have a difficult time learning about and accessing these services that are distributed across campus. The siloed nature of many postsecondary institutions also means that gaps in services may not be obvious. Identifying an SPOC for students experiencing homelessness and housing insecurity may allow for more easy access to services. Instead of requiring students to figure out what supports exist and then asking them to share their personal struggles at each office they visit, an SPOC can coordinate and advertise services. In addition, the SPOC can serve as the connection to a trustworthy institutional agenda if a crisis emerges for a student.

Creating a coordinated approach may lead to destigmatizing access to support. The SPOC can work with the campus community to find ways to reduce the shame associated with using services designed to increase their likelihood of degree completion. For example, Goldrick-Rab has blogged about encouraging colleges to put a mandatory statement on syllabi concerning where to go to access support related to homelessness and housing insecurity. Identifying an SPOC makes this much easier to do in a clear and concise way.

Avoid Diluting the Concept of Trauma

Experiences that create brain trauma can have negative influences on how an individual engages with postsecondary education and the supports that may need to be provided. However, the possibility also exists that the term could be overused to identify any discomfort or challenge as the student may face. Having multiple exams on one day is not trauma. And breaking up with an intimate partner does not create trauma. Practitioners should carefully employ the concept of trauma and the TISC Model in designing services. Diluting the reality of trauma may desensitize administrators, policymakers, and the public.

Continue Development of the Trauma-Informed and -Sensitive Colleges Model

The TISC Model emerges from a review of theory and research. Previous applications of trauma-informed research in K–12 settings suggest that

educational engagement and retention are influenced by trauma associated with poverty and housing insecurity. The proposed model needs to be tested qualitatively and quantitatively in order to refine what it means for a postsecondary institution to be trauma sensitive. Scholars should explore how trauma relates to social and educational outcomes in higher education. In addition to exploring the model as a whole, the TISC Model needs to be researched to understand how institutions and students experience and respond each stage.

Within this monograph, we focus specially on housing insecurity in higher education. The proposed TISC Model proved to be useful as a lens in developing the housing continuum in the next chapter. However, this model has yet to be used to conduct empirical research related to housing insecurity in higher education. Employing this model or other trauma-informed approaches will allow for a more robust understanding of how students without housing security experience college. Conducting these trauma-informed studies will likely produce data and findings that can be used to further develop the TISC Model.

Identify and Share Emerging Promising Practices

Some postsecondary institutions have begun drawing from trauma-sensitive research in K–12 educational settings. Identifying effective or promising practices would enable more institutions to incorporate a trauma-informed approach to serving students experiencing housing insecurity. As the institutions learn, we strongly urge them to share. Homelessness and housing insecurity in higher education are just beginning to enter public discourse. As a result, little is known about how to support college students as they negotiate housing insecurity. Distributing successes (and failures) will be useful in helping identify how to assess the issue as well as how to support college students.

Two aspects of trauma-sensitive educational approaches seem in particular need of research. First, K–12 research emphasizes the role of teachers in helping students heal the impacts trauma had on educational outcomes. Instructors and faculty are situated within higher education institutions in different ways than teachers—especially when considering much of the trauma-sensitive research focuses on elementary schools. Taking the lead from

other institutions and organizations that use a trauma-informed framework provides an opportunity to implement and evaluate the relevance of these practices.

One example of incremental change would be to incorporating trauma language in staff, administrator, and faculty trainings, institutional and departmental mission statements, and including questions about trauma concepts in the interview process for potential employees. This supports the development of an understanding of trauma and the significance of developing a trauma-informed environment (Health Care for the Homeless Clinicians' Network, 2010). Evaluative studies are needed to explore the institutional effectiveness of these practices. These studies can be used to further develop this theoretical frame and inform the development of future policies. Scholars should explore how (and if) faculty pedagogy fits within the TISC Model and what role they play in addressing the impacts of trauma related to housing insecurity.

Second, trauma-sensitive education models require a collaborative approach that involves all aspects of the educational institution working together. Postsecondary institutions tend to be administrated very differently than K–12 schools and have systems in place to support adult learners rather than dependent minors. Researchers should unpack how (and if) postsecondary institutions can fully employ the TISC Model. Is it possible to implement practices across both academic and student affairs to implement a trauma-informed approach? Can an entire postsecondary institution become trauma sensitive? If so, what does that look like? And how would that inform the refinement of the TISC Model?

Investigate Different Forms of Housing Insecurity

Housing insecurity is not a singular experience. Different housing situations can lead to different personal and educational impacts (Tierney et al., 2008). This concept has yet to be fully explored within the higher education context. For example, residing in a homeless shelter may create personal and educational pressures on an individual in ways that differ from someone sleeping in a car. Using a trauma-informed approach provides researchers the opportunity to understand the nuances of these student experiences. Although

creating a general model of housing insecurity can be helpful in moving policy agendas at the nation and state levels, practitioners would also benefit from studies that illuminate the multiple ways that housing insecurity exists and influences students. These studies could explain how differing forms of trauma emerge based upon how housing insecurity exists in the student's life.

Higher Education Housing Continuum

D EFINITIONS ARE IMPORTANT. Creating a shared approach to understanding a concept allows people to speak the same language. Researchers use definitions to explain who fits within the study parameters and who does not. Policymakers employ definitions to identify who receives resources and who does not. Practitioners rely on definitions to create support structures and often draw from the work of researchers and policymakers to make sense of their institutional landscapes. The lack of shared definitional parameters results in conflicting findings and understandings, which can limit the potential utility of research to inform the development of policy and practice.

The current approach to defining homelessness and housing insecurity in higher education tends to be "you know it when you see it." The only governmental definitional parameters that cover college-aged students come from the U.S. Department of Housing and Urban Development (HUD). However, HUD's definitional parameters are so restrictive that the vast majority of college students struggling with homelessness and housing insecurity are excluded. Clear definitional guidelines that encompass the multifaceted ways college students experience housing insecurity have not emerged that could inform policy, practice, and research. Moving toward a shared understanding of housing insecurity will enable researchers to have a shared language, which allow for more comparable findings.

The lack of definitional parameters in higher education is problematic for several reasons. First, this leads to multiple and conflicting understandings of who should be served. Second, the complexity of the social issues framing housing insecurity leads to many different ways that individuals experience housing insecurity, which means that it can be difficult to identify all of the students needing support without a guiding framework. Finally, the social stigma of housing insecurity often leads individuals to hide their living arrangements, which may limit researchers' and practitioners' exposure to the diversity of ways students experience housing insecurity. Creating an inclusive definitional approach provides the opportunity to conduct research that exposes the size and scope of housing insecurity in higher education. Further, a comprehensive approach that acknowledges access to housing as a continuum limits the likelihood that students experiencing less visible forms of housing insecurity will be excluded from support programs.

We want to acknowledge one critique of creating a definition of homelessness and housing insecurity. Some advocates argue that individuals who experience these issues should be allowed to define what they mean and to name their own experiences. As such, we have explored and incorporated qualitative research including interviews and focus groups with hundreds of students to inform the development of the definition. Conducting research with individuals that empowers them to explain and name their lived experiences is important and necessary, and doing so can lead to an exhaustive search for refined definitions inclusive of a wide variety of experiences. However, at some point a shared language is needed to create policies, inform practice, and frame research. The definitional continuum outlined in this chapter draws from research that involves capturing individuals' voice and perceptions. We have also constructed the continuum in a way that individuals can identify with their housing arrangement on the continuum without necessarily claiming the overarching identity of "homeless," which carries social stigma.

A definitional framework is foundational to developing research, policy, and practice that work collaboratively in serving students. Defining "homelessness" and "housing insecurity" is as complex as the issues themselves. In the sections that follow, we provide an overview of definitions emerging from policy and research that inform the definitional continuum for higher

education institutions that that we propose. Our goal in creating a definition for higher education is to move away from stereotypical definitions of homelessness that significantly limit who can be supported and push students into the shadows without the needed support. This chapter reviews the policy context as well as offering definitional guidelines for postsecondary education based upon the emerging body of research.

Methodological Approach and Purpose

The definitional continuum outlined in the next section results from a thoughtful and thorough review of research, policy, and practice. The continuum draws from the research and policy analysis in the previous section as well as our own work with the issue over the past 10 years. At several points in the process, initial drafts of the continuum were shared with researchers and policymakers in order to get feedback. We incorporated comments and suggestions. Three primary steps were taken to develop the definitional continuum: review of research, policy analysis, and using a trauma-informed lens.

We reviewed research exploring the intersections of education and housing insecurity. Given the limited research with students experiencing housing insecurity in higher education, we also drew from lessons emerging from research with students and families in the K–12 system.

The majority of educational research in the K–12 system anchors the definition within the McKinney-Vento Act; however, some scholars have chosen more narrow definitions at times in order to understand the experiences of specific subgroups. For example, scholars have explored unaccompanied youth living on the street (e.g., Finley & Finley, 1999), young people living in shelters (e.g., Gupton, 2017), and families living doubled up (e.g., Hallett, 2012). The second chapter summarizes much of this research and unpacks the themes emerging from that work.

We also analyzed policy related to housing and homelessness with specific attention given to those focused on education. As the third chapter illustrates, the policy environment related to homelessness and housing insecurity tends to be somewhat confusing because the definitional parameters for

who qualifies differ depending on the agency offering services. The HUD has a narrow definition of homelessness based upon limited financial resources and visibility. However, the educational provisions within McKinney-Vento Act involve an expansive and inclusive approach based upon the assumption that multiple forms of housing instability influence educational access and persistence. At this point, federal policy extends only through high school with a few provisions related to college access and financial aid. The higher education landscape relating to homelessness and housing insecurity is only recently developing. Based upon our policy analysis, we agree with the need for an inclusive approach. We began by aligning with the McKinney-Vento Act. However, aspects of the definition needed adjustment and clarification in order to be useful for higher education.

Finally, we employed a trauma-informed approach. Using this theoretical lens highlighted the importance of creating a continuum that recognizes the multiple ways that college students experience housing insecurity. In addition, the continuum allows for discussion about the traumas that students bring with them as they (hopefully) move toward housing security. The resulting trauma-informed definitional continuum provides a starting point for policymakers and practitioners to consider the range of educational supports that may be needed to encourage persistence and degree completion.

We developed the definitional continuum to inform all types of higher education institutions, including public and private 2-year and 4-year institutions. As will be discussed later, housing insecurity among graduate students has yet to be explored by researchers or policymakers. Although not the primary focus of this manuscript, we do believe the definitional approach outlined in the next section could serve as a starting point to explore the needs of graduate students.

Higher Education Housing Continuum

We propose the Higher Education Housing Continuum as a definitional approach for research, policy, and practice (see Chart 1). We situate the housing continuum within the context of 2- and 4-year institutions in order to

Chart 1
Higher Education Housing Continuum

Housing Insecure

| Homelessness	Unstable Housing	Recent housing instability	Housing Secure
Lacking housing that is fixed, regular, and adequate	Housing situations that may not remain fixed, regular, and adequate	Stable housing but a recent history of housing insecurity within the past 3 years	Consistent, adequate, and safe housing with consistent funding to cover expenses
Streets, parks, woods, and other public spaces	Residence halls with no place to live during break		Individuals have social connections and a safety net
Vehicle or camper	Over a month behind on rent (this could include the roommate not paying rent)		
Abandoned buildings, barns, or sheds	Nearing end of housing in near future without viable options, including foreclosure		
Garage or storage units	Doubled-up residences		
Homeless shelter	Inability to pay utility bills and meet basic needs		
Religious institution	Temporary substance abuse facility (if individual does not have stable residence to return to after treatment)		
Domestic violence shelter			
Hotel/motel			
Couch surfing			
Short-term after a natural or other disaster			
Housing transition program			

clarify and extend the definitional parameters in ways that inclusively identify the multiple ways that students experience housing insecurity while pursing postsecondary education. Although no definition could fully capture all of ways that individuals experience housing insecurity, we intentionally built an inclusive continuum.

We propose a continuum because the categorical approach of "homelessness" or "not homeless" oversimplifies the experiences of students living without housing security. And it suggests that simply having a place or roof over their head will immediately resolve challenges related to homelessness and housing insecurity and also presumes that the flow of stable living is linear. We draw from the general definition provided by used by the U.S. Department of Education for K–12 institutions, which suggests students need support when they lack access to housing that is *fixed*, *regular*, and *adequate*. However, those terms have somewhat different meanings and conceptualizations when situated within the higher education context. For example, a student living in a residence hall may move to a family residence during breaks and shift to a different building each year. Or a group of friends may decide to share an apartment and have two people sharing a room, similar to what they would have done in a residence hall. These would likely not fit within the definition of housing insecurity for college students even those a similar discussion of mobility and space would suggest housing instability for a student in a K–12 setting.

The continuum presents categories within columns but also acknowledges the multidirectional movement within and between categories (see Figure 2). A lot of gray areas exist between the categories. And there are many overlapping situations. Although the categories move from left to right from the least to the most stable that does not mean that movement along the continuum necessarily happens sequentially. College students may also experience movement from right to left as housing security erodes when a crisis emerges in their lives. A person in a stable housing situation could end up homeless. Individuals who had housing stability throughout their lives may experience a personal or financial crisis that pushes them into housing insecurity or homelessness for the first time. Movement between homelessness, housing instability, and recent housing instability tends to happen frequently.

FIGURE 2
Higher Education Housing Continuum

[----------------------------housing insecure----------------------------]

Homelessness   Unstable Housing   Recent Housing Instability   Housing Secure

← →   ← →   ← →
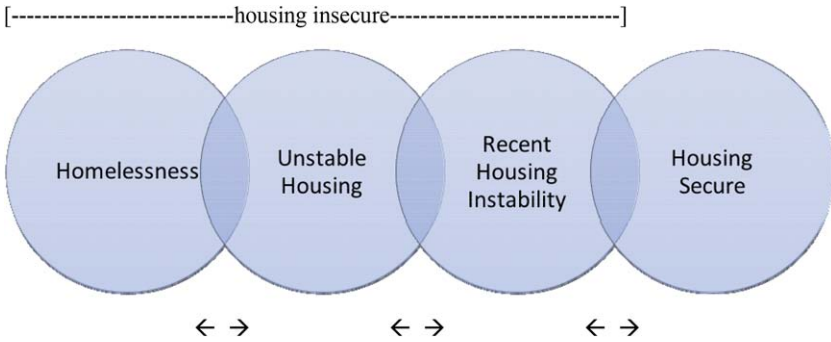
For example, a student may achieve relatively housing stability by finding a temporary place to live and then end up homeless again before entering a transitional living program.

We outline the housing continuum in Chart 1, which includes further discussion of the categories in Chart 1. Although the continuum may appear to have clear delineations between categories, we encourage researchers to use consider Figure 2 when using the continuum. A lot of gray areas exist between and within categories. In addition, the ideas of instability and insecurity frame these individuals' lived experiences. As such, they move frequently between residential situations. We intend the Higher Education Housing Continuum to be a guiding framework, not a rigid categorization or hierarchy. The sections that follow provide further clarification of what housing insecurity looks like within the higher education context.

Housing Insecure

The overarching category of "housing insecure" encompasses the individuals who may need additional support as they navigate the process of completing a degree or certificate. The continuum can be employed to understand how individuals experience multiple aspects of higher education, ranging from the application and transition processes to retention and degree completion. The continuum suggests movement in both directions. Although educators, advocates, and policymakers hope for left-to-right movement from less secure

housing to more secure, that is not the reality for all students. Some students will enter college somewhere on the right of the continuum and then move left as housing security begins to deteriorate.

Although we argue that an inclusive approach is warranted in order to capture the full range of possible ways that college students experience housing insecurity, we also do not believe that every roommate situation involves housing insecurity. In particular, individuals between the ages of 18 and 24 experience multiple transitions and may choose to live in arrangements that may appear to be inadequate housing at other stages of life. For example, a residence hall room with two or three people would be adequate housing given the multiple other spaces available for the individuals living in the building. College student housing insecurity involves a more nuanced approach. We drew from the current body of research to develop the continuum. In addition, the continuum takes an inclusive approach in acknowledging that not all (or even most) college students are between 18 and 22 years old.

On the other hand, we also discourage overly rigid applications of the subcategories we discuss below. The complexity and fluidity of the housing insecurity mean that we are unable to identify and describe all of the possible housing situations that should be covered. Individual student experiences can fit within the general idea of housing insecurity, but the specifics may differ from what we have identified here. In addition, economic and social shifts may lead to additional forms of housing insecurity that are not currently evident. We encourage considering the overarching descriptions of the categories when determining if an individual student would fit within the broad category of housing insecurity. In the sections that follow, we provide a more detailed discussion of each of the subcategories to help illustrate what housing insecurity can look like for college students.

Homelessness. The categorization of homelessness includes many different living situations that extend beyond stereotypical notions of an individual living on the street who may struggle with substance use and mental health issues. These narrow understandings of homelessness push individuals without fixed, regular, and adequate housing into the shadows. Drawing from U.S. Department of Education's definition of homelessness for students in K–12 settings, we take a more expansive and inclusive approach.

The context of higher education requires a bit of clarification of how these different situations influence college students.

The individuals living without physical shelter fall within most definitions of homelessness; however, an assumption exists that these people do not attend postsecondary institutions. Our research runs counter to that assumption (e.g., Hallett, 2010; Hallett & Freas, in press). College students may spend nights living in the streets, parks, woods, or other public spaces. Students living in cars have similar experiences. Some individuals find that they reside in these spaces for long periods of time whereas others resort to these public spaces when other options are not present for the night. Students may even seek refuge within public spaces on the campus. These individuals lack regular access to facilities to take care of basic hygiene. Sleeping in public creates significant safety concerns for the student and limits the likelihood of getting enough rest to fully engage in the learning process. All belongings need to be brought with the individuals wherever they go, including to classes. And storing food and preparing meals is nearly impossible.

College students may also use spaces that are not typically designed for human habitation. These spaces include abandoned buildings, barns, sheds, garages, and storage units. Students may also find spaces in college buildings to serve as a place to sleep without being detected. Often, students in these situations have to adjust their schedules to avoid being caught. For example, a student may need to get up very early to sneak out of a university building before other employees and students arrive for the day. Although these spaces may have some level of protection from the elements, access to bathrooms, showers, and kitchens may be limited. These individuals also fear losing these spaces if they are found by authorities. Leaving belongings in the space while the students attend school may be possible, but there is always a threat that their things may be taken while they are gone.

Some individuals reside in homeless or transitional shelters while attending postsecondary institutions. These social service organizations can be structured in many different ways they frame who is eligible to be served and how the individuals being served experience living in the facility. In some instances, pursing education and/or employment is a requirement to remain living in the shelter. Shelters tend to have different foci and goals that frame the

experiences of the individuals living at the facility. Shelters tend to be funded by either public or private monies. Each shelter determines the specific definition of homelessness that will be addressed and how many individuals can be served. The largest shelters tend to be open for individuals needing short-term (usually night-to-night) shelter. These spaces are divided into male and female with children under a certain age residing with the females. This arrangement can be challenge for a number of reasons, including difficulty for transgender individuals, romantic partners not wanting to separate, and parents refusing to have their children stay on their own in a different portion of the facility. These facilities may also have curfews that make it difficult to take evening classes, lack of access to computers or internet, and limited private spaces to complete homework or get a full night's rest. Other shelters serve a specific demographic of individuals who are homeless (e.g., LGBTQ+ persons, youth 18–24, families, or domestic violence survivors).

Transitional living programs tend to be relatively longer term with the potential to stay a few months to a few years. Similar to shelters, the programs often serve a specific subset of individuals experiencing homelessness. Transitional living programs also tend to be smaller than emergency shelters. Residents frequently have access to counseling and a case manager who assists the individual or family in developing a plan to achieve stability. These programs have requirements to remain sheltered, often including either employment, job training, or school attendance. The goal of most transitional shelters is to provide housing and support that will enable the individual or family to secure stable housing. The potential exists for postsecondary institutions to partner with transitional shelters to encourage engagement in degree or certificate programs that may afford long-term stability.

Individuals living in hotels and motels also fall into the classification of homeless if the cause is a lack of adequate alternatives. A family remodeling a house, for example, would not fit into this categorization. Similarly, some universities in urban areas partner with hotels to provide overflow for residence halls, which would not be considered homeless. However, some individuals cannot afford the cost of rent for a private residence or they have a difficult time getting a lease approved because of their financial instability or background check. As a result, they may end up living in what are often called

"welfare" hotels. These spaces lack the amenities of hotels that serve middle and upper class individuals. The rooms tend to be small with little more than a bed and dresser. Some hotels require residents to share a communal bathroom on each of the floors. Individuals may purchase a hot plate, but rarely have access to a kitchen or refrigerator. Access to a quiet place to do homework is limited.

One of the most underserved and less visible group of individuals experiencing homelessness are those who "couch surf" without a permanent residence. Inclusion of this group as homeless is counter to the work of Frederick, Chwalek, Hughes, Karabanow, and Kidd (2014). We do so because, though students may not be living in open spaces, they lack a regular, safe, and secure place to stay. These individuals find a different place to stay each night, which requires reliance on friends, family members, and acquaintances to allow them to sleep on the couch or floor. This often involves moving every day or two. And the evenings when no space can be located, the individual often ends up staying in a public space. These individuals need to take their belongings with them wherever they go. Although they often have access to a bathroom and kitchen, they do not have a space to store things and their access is always contingent on other people. Further, students often experience strain and deterioration in their relationships with those who are most helpful, as their inconsistent presences as "favor" becomes a burden on friends and family (Crutchfield, 2012).

Finally, individuals who lose housing as a result of a natural or other disaster (e.g., house fire) would be considered homeless. These incidents can either be short term or long term. A natural disaster may require evacuation for a few days or weeks until the person can return to their home. Or, it could involve complete destruction of a home and lack of access to insurance that would enable the person to regain stable housing. Regardless of the situation, students in these situations have a difficult time remaining fully focused on school until their housing gets resolved. And the impact of the disaster may affect individuals differently depending upon their access to alternative living arrangements.

Housing Instability. Housing instability involves access to shelter that may not remain fixed, regular, and adequate. Another way to think about this

would be precariously housed. Housing instability takes multiple different forms. An individual may have adequate housing in a residence hall but have nowhere to live during breaks when the school closes. For students living off campus, this typically involves housing arrangements that are nearing an end. Individuals may be nearing eviction because they behind on rent. Individuals experiencing foreclosure would also have housing situations that are nearing an end. For individuals living with other people, housing can be threatened if the roommate(s) can no longer pay their portion of the rent and there is not a viable option to get another roommate or to cover the cost through other means. Students may be in living situations that involve violence, but they have no other viable residential options.

Another group of individuals who are unstably housed are those who can barely make ends meet. Paying more than 60% of income toward rent means that individuals who experience a seemingly small financial issue (e.g., flat tire or sickness requiring missing a few days of work) could end up in an economic crisis that threatens their housing. Related, the inability to pay utility bills can mean that the individuals have access to a living space, but not the electricity, gas, or water needed to be considered adequate housing for humans. Some students may also find that the costs of books and other supplies at the beginning of the semester could create significant financial issues that may involve sacrificing food in order to cover the costs of books for class or not having books for the first few weeks. The structure of financial aid offices often involves distributing reimbursements a few weeks into the semester. There are important reasons for this that include avoiding fraud. However, students precariously housed may be counting on these reimbursements to meet basic needs. We should be clear that we are not speaking about individuals who do not have a personal income but have significant family support. For example, students from financially stable families who pay for their living expenses would likely not be included in assessments that involve looking at a percentage of income being spent on rent.

Including doubled-up individuals within the definition for postsecondary education presents the most challenges. The general category of "doubled-up" becomes a bit problematic when discussing students living in roommate situations while attending college. A broad definition of doubled-up would

include the vast majority of students who live with multiple roommates, which clearly would not serve the goals of researchers, policymakers, or practitioners. Students on most college campuses share apartments and bedrooms—most residence halls are designed to have two or three students in a room. Similarly, mobility as a primary measure of housing insecurity becomes difficult since many college students shift residences each year or even semester. At the same time, discounting that some individuals live in unstable doubled-up residences while pursuing a postsecondary degree or credential would be problematic.

As a result, we provide a more nuanced clarification of what doubled-up residential situations might look like that would fit within the category of housing instability. We suggest defining "doubled-up" to include two primary groups of college students. First, students may live as part of a family unit in a doubled-up residence. This means that multiple families live within a space designed for one family and the choice to do so results from economic crises. The student could either be a youth living as part of the family unit or a parent/guardian who serves as a head of household. Second, students may live in overcrowded spaces as a result of economic crises without a financial safety net if they or their roommates are unable to pay rent. These housing arrangements may involve individuals living in the housing unit who are not on the lease and all persons could be evicted if the landlord discovers. For example, a two-bedroom apartment may have the living and dining rooms converted into bedrooms. This definition puts emphasis on economic stress, crisis, and instability, excluding those who live with multiple occupants for social enjoyment. As more research emerges concerning housing insecurity in higher education, the definition of doubled-up in college will likely become more clearly articulated.

Recent Housing Instability. Most definitions of housing insecurity suggest a dichotomy of "housed" or "not housed." This approach tends to exist in order to determine who is eligible for services and who is not. An underlying assumption also exists that once individuals achieve housing stability that all their issues have been addressed. We argue for a definitional continuum not only because it allows for the areas in between categories, but also because the movement between categories creates experiences that people carry

with them as they move toward stability. In addition, the first steps into stable living often exist in ways that could be easily threatened if a crisis emerges. For example, the individual may move into a low-income housing unit that has strict rules or a low wage; hourly wage may lead to stable housing that could be easily threatened because the person lives paycheck to paycheck. Using a trauma-informed approach to creating a definitional continuum allows for exploring the residual impacts that may continue as the individuals move into stability. Addressing these traumas will be necessary in order to support continued stability and academic retention.

Determining how "recent" the episode needs to be in order to qualify is difficult to assess. Individuals have different lived experiences, personalities, and social support networks. In reality, individuals experiencing homelessness or housing insecurity at any point in life will likely be changed in ways that will continue throughout their lives. Once individuals lose the sense of stability and security, it may be difficult to ever feel completely residentially secure. However, we draw from a report by the Institute for Children, Poverty and Homelessness (2016) that found students in K–12 schools who had a homeless episode continued to experience educational impacts 3 years after securing housing. We suggest using a 3-year time frame as a parameter for the category of "recent housing instability." However, we also encourage future research to explore this issue in order to potentially refine if this time frame is too short or long.

Housing Secure

Individuals experiencing housing security have residences that are fixed, regular, and adequate. These homes provide for the individuals' basic needs of safety and security. Many of these students also have a safety net in the event that financial situations emerge. If their car needs services, they may have savings or a family member may assist in covering the expenses. The issue of housing stability may be so normalized in their lives that they have not thought about what it would mean to not have stability. As a result, these students do not feel the need to spend any of their time and energy on remaining housed. They can focus more on their educational pursuits.

Some of these students are actually one crisis away from moving from housing secure to housing insecure—death in family, loss of employment, family or partner conflict, domestic violence, natural disaster. We are not advocating a pessimistic or glass-half-full perspective. We are not suggesting that all students live at the brink of housing insecurity and should therefore be given services. However, as discussed in the following sections, we are suggesting that all students need to be aware of the services available because housing insecurity can happen very unexpectedly.

Recommendations for Practice and Research

Housing insecurity is complex. Any effort to support students in these situations needs to acknowledge the reality that housing insecurity exists in many different ways and students experience fluidity between housing situations. Unfortunately, this makes the work of developing a campus response more challenging.

The definitional discussions above provide some guidance in naming and visualizing the many different ways that students experience housing insecurity while pursuing a postsecondary degree or certificate. Although we attempt to be inclusive in how we discuss the multifaceted ways that individuals can experience housing insecurity, it would be impossible to discreetly identify every possible experience. We provide a starting point that can be useful for the creation of policies and programs to support these students. Further, the creation of a definitional continuum does not mean that individuals on a given place within the continuum will have unified needs nor should a one-size-fits-all response should be assumed.

Research using the Higher Education Housing Continuum is needed to further refine understandings of how students experience housing insecurity as well as to inform policy and program development. As previously mentioned, challenges presented by the restrictive HUD definition of homelessness can derail institutional practice and policy to support students who experience homelessness by couch surfing or living temporarily in hotels. Long-term research on the outcomes students who do not fall under the HUD definition but experience high instability is needed. In the

sections that follow, we provide a few insights concerning future research and practice.

Develop a Response to Student Needs
A local assessment will provide a sense of how students experience housing insecurity at the campus level. The next step is to explore how these different housing situations influence students on campus. As aforementioned, housing insecurity tends to be a symptom of other issues. Considering this, local assessment teams should analyze what needs may exist and how to provide assistance. For example, campuses may want to increase access to counseling and mental health services for students experiencing housing insecurity—and continue those services even after the immediate housing situation gets resolved. The team should also explore how the campus response to students with differing housing issues (e.g., couch surfing or living in a shelter) may differ.

Spread the Word
Students, staff, and faculty may have little understanding of the diverse ways that housing insecurity exists on campus (Broton et al., 2014; Crutchfield, 2016). Well-intended staff and faculty may have aspirations to support students but may not know how. Students who may benefit from support may not realize that they qualify. A campaign could be created that disseminates information about available programs and explains eligibility requirements, what services are exist, and where to seek support. New student and faculty orientations along with ongoing communication about services and supports are ideal in shifting campus community awareness.

In addition to increasing awareness and access for students in need, the campaign could help destigmatize the reality of housing insecurity among college students locally. This messaging could be useful for students who may experience housing insecurity in the future because they will have heard the message about supports. In particular, the use of language in shifting campus culture and climate should be carefully considered (Hallett, 2012). Creating a campaign that announces where "homeless students" can get support would likely be ineffective. Even slogans of "hand ups" can cause students to steer

away from well-intentioned programs. The Higher Education Housing Continuum provides examples of housing situations that students experience. Using this language and "housing insecurity" may increase the likelihood that students identify with the campaign and reduce the shame associated with accessing services.

Capture Comparable Institutional, State, and National Data

The current approach requires each researcher to define the parameters of homelessness and housing insecurity for each particular study. Given the dearth of national data, this results in fragmented data that may be difficult to compare. Contradictory findings may emerge because one student uses a narrow definition of homelessness whereas another uses the broad concept of housing insecurity. A shared approach to conducting research will allow for researchers to build a body of literature that can encourage future development of policies and practices that support college students experiencing housing insecurity. In particular, having a shared definitional approach will allow for capturing initial estimates of the size and scope across institutions and states. We also strongly encourage institutions to use the housing continuum when conducting site-level evaluations designed to identify how many students experience homelessness and housing insecurity.

There are opportunities for comprehensive national study. The National Postsecondary Study Aid Study (NPSAS) is conducted using a nationally representative sample of students including those in 2- and 4-year colleges and universities to learn about a variety of indicators for student financial well-being. Researchers and educators can advocate to include nuanced questions about food and housing security in postsecondary education and how these circumstances are influence and are influenced by higher educational environments. Gathering these data would provide policymakers, practitioners, and advocates a more complete picture of how housing and food insecurity exist among college students across the nation. The national sample would also allow for quantitative analysis of relationships between housing insecurity and other issues or identities.

Investigate Subcategories of Housing Insecurity

The Higher Education Housing Continuum illustrates the importance of acknowledging that many students negotiate college while experiencing fluid housing situations. And some students may find themselves with residential situations that exist in the gray areas between categories. That being said, there is merit in gathering a deeper understanding of how college students experience the subcategories of homelessness and housing insecurity. K–12 research has demonstrated how different residential experiences can create specific educational challenges and barriers (Cauce et al., 1998; Greene, Ennett, & Ringwalt, 1997; Kurtz, Jarvis, & Kurtz, 1991; Thompson, Safyer, & Pollio, 2001; Tierney et al., 2008; Tierney & Hallett, 2012b; Zide & Cherry, 1992). Policymakers and practitioners will need both broad understandings of housing insecurity as well as nuanced understandings of the lived experiences of students in order to create support that encourages the academic retention and degree completion.

Implications for Policy, Practice, and Research

THE RESEARCH EMERGING from K–12 research provides a basis for understanding how to serve students without residential stability in higher education. In addition, emerging research related to higher education institutions provides additional insights. The lens of trauma-informed care allows for additional recommendations that move conversations beyond access to higher education. Postsecondary institutions need to consider ways to provide wraparound support that includes counseling, year-round housing, and stable food sources. A model of support will be developed and discussed for both community colleges and 4-year institutions.

The body of research demonstrates the significance of understanding how housing insecurity and homelessness affect current and prospective college students. The initial studies discussed throughout this monograph illustrate how insecure housing negatively frames the college student experience and decreases the likelihood of persistence to degree completion. However, a significant amount of research still needs to be conducted to more fully understand housing insecurity in postsecondary education as well as how to support these students. Drawing from the discussions in the previous chapters, the sections that follow provide some next steps for research, policy, and practice.

Recommendations Based on Research

Although significantly more research is needed to fully understand housing insecurity in higher education, findings from current studies suggest

directions for policy and practice. In the sections that follow, we provide a summary of these recommendations. We also encourage researchers to continue conducting studies designed to refine these recommendations.

Awareness of the Issues and Resources

Higher education staff, faculty, and administrators need to become more aware of housing insecurity among college students in general as well as on their specific campuses. Raising awareness provides a platform on which to advocate for support services (Wood et al., 2017). Senior student affairs professionals play an important role in educating institutions about housing insecurity as well as getting information about resources in the hands of students who need support (Emerson, Duffield, Salazar, & Unrau, 2012). Students who experience housing insecurity may not be aware that supports exist or where to locate them. Institutions need to find ways to share information broadly across campus in ways that encourage students to access them (Goldrick-Rab et al., 2015). Although a collaborative effort will likely be needed to implement a program of support, campus engagement with the issue of housing insecurity may begin with a person or small group who begins gathering information and advocating for an institutional response. More research is need to understand how to motivate an individual or institution to begin addressing the issue of housing insecurity among college student on their campus.

As aforementioned, evaluation of promising practices is required. As programs and services appear across the nation in the form of food pantries, emergency housing, and emergency grants in the response to immediate need, there is a need to explore the long-term efficacy of such programs. It is clear that students who lack housing stability need support for the current circumstances; however, research is required to inquire if emerging practices can be better shaped to ensure long-term student success.

Community Partnerships

Addressing the issue of housing (and food) insecurity among students on a college campus will generally involve collaborating with community partners. Most educational institutions are not equipped to provide the level of comprehensive support needed to address housing insecurity (Au & Hyatt, 2017;

Broton & Goldrick-Rab, 2016; Crutchfield, 2016; Miller, 2009). Educational institutions and social service agency tend to have little understanding of how the other system works or how to guide students to access the other system (Dworsky, 2008; Pavlakis, 2014). Community partners will be needed. In addition to identifying services that may exist in the community, these partners can help the higher education institution understand how individuals experience housing insecurity in the local area. And the higher education institution can reciprocate by providing information to the service providers about how to increase college access among those who use their social services.

Students without housing and food security will need both immediate and long-term support. Organizations within the community address homelessness and food insecurity may have useful resources for students (Sinatra & Lanctot, 2016). In addition, these partners may have relationships with current or prospective students that the postsecondary institution to leverage to provide information to students. Having a comprehensive understanding of the resources available in the community can enable the postsecondary institution to point students toward support (Au & Hyatt, 2017; Goldrick-Rab et al., 2015).

Building connection with service providers in the community can create a collaborative effort to increase college going and retention for students experiencing housing insecurity (Dukes, 2013). Although social service agencies supporting individuals with housing and food insecurity may be primarily focused on immediate basic needs, higher education institutions can provide a pathway to long-term stability. Creating a collaborative space will enable a conversation about preexisting resources in the community as well as identifying holes in support that need to be addressed (Emerson et al., 2012). These conversations may also involve discussing ways to move some of the supports onto the campus. For example, many campuses have established foodbanks that are easier to access for students (Dukes, 2013).

Organized Response

We discussed the importance of a comprehensive institutional response with the TISC Model. Institutions will need an organized strategy if they want to encourage retention of students experiencing housing insecurity (Wood et al.,

2017). A few ideas emerge from the current research about how to implement a strategy of support.

One of the most consistent recommendations involves identifying a single point of contact for students experiencing homelessness and housing insecurity (Dukes, 2012; Emerson et al., 2012; Goldrick-Rab et al., 2015; NAECHY, 2011; USGAO, 2016). The SPOC serves several functions. First, the SPOC may facilitate and advocate for support on campus and helps raise the visibility of the issue. Having a point person who leads a committee of representatives from across the campus also means there is assigned leadership to keep the conversation moving forward on the campus. Second, the SPOC can serve as a community liaison with service providers within the local area. Third, having an SPOC makes it easier for students to find the support services and reduces the shame associated with needing to announce their housing status at each administrative office on campus. Students can be given the SPOC contact information and assured that the person in that office understands the issue of housing insecurity and not require the student retell their circumstances to a variety of faculty, staff, and administrators. Instead of requiring students to piece together support, the SPOC can create a plan of action with them and create connections with other offices on campus as needed.

In order to build a comprehensive response, the institution will likely need a student support committee or advisory board that involves representatives from campus administrative offices (Dukes, 2013). The committee can encourage conversations between offices about how to create smoother processes that encourage student retention. An important aspect of building this team is to involve students on the committee that have experienced housing insecurity while attending the institution. The voices of the students will help the advisory board more fully explore the complexity of navigating the institution while housing insecure. The committee will also want to engage in a self-study (if not already complete) to unpack the size and scope of the issue among students at their institution.

Some institutional supports have been created to assist students struggling with housing insecurity. Students at the University of California, Los Angeles opened the Bruin Shelter in 2016 for their college peers without

residential stability. They received 36 applications for the 9 spots available. Institutions, like the University of North Florida, now provide information on their websites about how to access food and shelter if a student experiences homelessness. California State University, Long Beach has the Emergency Intervention and Wellness program that provides case management, emergency grants, emergency housing and food, and coordinated access to support in financial aid and counseling. Even though definitive numbers have not yet emerged, practitioners and scholars have begun to recognize that housing insecurity is not a fringe issue. Large numbers of college students pursue a degree while struggling to maintain access to housing and food. Some universities are developing programs and services to meet the needs of students who are housing or food insecure, including emergency programs and food pantries (Cady, 2016; Crutchfield, 2016). However, there has been little to no research on the efficacy of these programs. Research based in a justice and trauma-informed perspective is needed.

Some institutions may be nervous about creating programing to address housing insecurity because of perceived and real limited financial resources (Broton & Goldrick-Rab, 2016; Crutchfield, 2016). However, the efforts discussed in this section require a bit of reorganization and attention to an issue that is already present but does not necessarily require significant funding. Florida State University, Kennesaw State University, and the University of Massachusetts Boston have created support services for students experiencing housing insecurity. The programs take a wraparound approach in providing case management to access housing assistance, basic needs, academic/career support, mental health services, and financial support (National Center for Homeless Education, 2015). Research will be needed to explore how to develop effective campus-based programs and community collaborations. In particular, the postsecondary institutions with the most advanced support programs should be studied to understand if and how they work.

Access to Mental Health Services

We spent a good amount of time explaining the comorbid nature of housing insecurity with other social issues that cause trauma. In addition, the experience of not having a stable residence can have personal and education impacts.

Postsecondary institutions will need to coordinate with on campus and community services that provide mental health support (Dukes, 2013). Given the large percentage of students experiencing housing insecurity at many institutions, campuses may need to expand current mental health services in order to meet the need (Goldrick-Rab et al., 2015). Further, creative strategies will need to be implemented as many students may be reticent to access traditional counseling strategies.

Financial Aid and Support

Access to financial support is an important aspect of helping students experiencing homelessness pay for tuition, housing, and basic needs. Financial aid offices may need professional development to understand how to verify homeless status (Crutchfield et al., 2016; Emerson et al., 2012; USGAO, 2016). This may involve re-envisioning how financial aid offices approach working with students (Wood et al., 2017). In addition, postsecondary institutions should work with social service agencies and policymakers to align eligibility for federal and state food support programs (Goldrick-Rab et al., 2015). Instead of having two separate processes, college students who qualify for need-based financial support should be considered eligible for food assistance.

College Access

The majority of the recommendations in this chapter address the needs of students attending postsecondary institutions. In addition to continue exploration concerning how to support college students, increasing access to college is equally important for individuals experiencing housing insecurity. Postsecondary institutions should partner with community organizations and public schools to identify and recruit prospective students who are experiencing housing insecurity (Emerson et al., 2012). This would include expanding college recruitment efforts beyond individuals of high school age. Colleges and universities can work with donors and community organizations to create dedicated funds to cover costs associated with standardized tests, college applications, housing deposits, and other expenses associated with the transition to college (Emerson et al., 2012).

Comprehensive Policy Development

We mentioned this in an earlier chapter, but it is worth repeating. A comprehensive federal policy would provide guidance for states and institutions in providing support for college students experiencing homelessness and housing insecurity. Two federal laws primarily frame discussions about educational access for students experiencing homelessness. The McKinney-Vento Homeless Assistance Act has guided K–12 educational services for almost 3 decades. The recent authorization of the Every Student Succeeds Act expanded the protections outlined in McKinney-Vento as well as including provisions related to college access. Policy signals from national research centers suggest that the next step for federal policy conversation will include how to encourage success once students enroll in postsecondary institutions. We encourage researchers to engage in multiple forms of research to provide guidance in the development of policy.

Conclusion

Homelessness and housing insecurity is a significant aspect of the college experience in the United States. The limited visibility of homelessness and housing instability continues to marginalize the issue. Although housing as a social problem that affects the success of students is an emerging awareness, much research, policy, and practice development are required. Education scholars play an important role. Throughout the manuscript, we explain how the emerging body of research points to the significance of homelessness and housing insecurity at colleges and universities throughout the United States. We also highlight areas of research that are needed. Filling these gaps in knowledge will be essential in advocating for and building policies and practices that support educational access and retention for this marginalized (and currently invisible) student group.

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