IN THE SHADOWS OF HIGHER EDUCATION:
HOUSING INSECURITIES AMONG
COLLEGE STUDENTS

A Thesis By

LAURA BARRETO
ORCID iD: 0009-0005-4312-2213

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Department:
Department of Sociology

Committee:
Maria C. Malagon, Department of Sociology, Chair
LaTosha Traylor, Department of Sociology
Dana Collins, Department of Sociology

Abstract:
While higher education is seen as an opportunity for social mobility for many, students who face housing and basic needs insecurities remain an issue that colleges and universities need to understand further. Students who experience food and housing insecurities struggle to persist in their academic pursuits and lack mental and physical health assistance. Limited research on housing-insecure students mainly focuses on the experiences of community college students. More research is needed to understand how housing-insecure students experience higher education at four-year universities.

Ten semi-structured interviews were conducted with undergraduate and graduate housing-insecure students. The research questions guiding this study ask how students experience college at CSUF and, specifically, what navigational strategies these students employ as they go through higher education. This study situates the experiences of housing-insecure students through a social reproduction lens that can better understand the relationship between schooling structures and students from low-income backgrounds. Social capital is also utilized to understand how housing-insecure students draw on their networks to navigate school despite various obstacles.

Despite the lack of awareness, inadequate resources, and institutional neglect, the students in this study develop a strong sense of resilience and resistance and develop strong social networks—primarily outside of the university—to persist in their schooling endeavors. This thesis concludes by offering recommendations for universities to improve outreach and resource efforts drawing from the findings of this study.

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ACKNOWLEDGMENTS

This thesis goes out for all the underrepresented students. We all have something special we bring to our college journey, and I am thankful for the committee members who saw my potential as a researcher. I would like to thank my committee members for pushing me to be the best researcher I can be.

CHAPTER 1

INTRODUCTION

While higher education is seen as an opportunity for social mobility for many, students who face housing and basic needs insecurities remain an issue that colleges and universities need to further understand. In a study examining California State University (CSU) students' basic needs, Crutchfield and Maguire (2018) found that "10.9% of students reported experiencing homelessness in the last 12 months" (p. 4). Researchers also found that students facing food and housing insecurities struggle academically and need mental and physical health assistance (Crutchfield & Maguire, 2018). Au and Hyatt (2017) examined California's public higher education institutions with existing basic needs programs and services to determine if they offered adequate support for their student population. They determined that one significant barrier preventing students from accessing campus resources is the lack of awareness of what is available. The authors suggested that California public campuses should implement AB 801: The Success for Homeless Youth in Higher Education Act[1] (Au & Hyatt, 2017). This assembly bill would establish a liaison for students facing housing issues on college campuses (Au & Hyatt, 2017). Current law (AB 806) requires granted priority registration and specific financial aid programs at the CSU and community colleges and a student liaison who assists helping homeless and foster youth through the registration process and continued support once enrolled (California Community Colleges, 2021). Regardless of these legislative efforts, this student population suffers from housing insecurity and needs supportive networks to navigate higher education.

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[1] Assembly Bill 801 (AB 801) The Success for Homeless Youth in Higher Education Act, was signed into law on September 21, 2016 (California Community Colleges, 2021). AB 801 was set to expire on January 21, 2020, but on July 31, 2019, AB 806 was signed into law as a follow-up to AB 801. AB 806 extends the operations of AB 801 indefinitely. Additionally, while AB 801 only applied to students who had been homeless prior to the point of college application, AB 806 broadened the definition of "homeless youth" to include students who became homeless while in college (California Community Colleges, 2021).

This study attempts to understand how housing-insecure students experience higher education at California State University, Fullerton (CSUF). California State University, Fullerton is a large comprehensive university where 66% of the student body receives financial aid assistance, and 32% of the student population is reported as first-generation students. An article examining California State University, Fullerton students reported that 24% of students obtained help from Tuffy's Basic Needs[2] (TBN) services (Nobari et al., 2021). While TBN makes a concerted effort to increase student awareness of its services, 45% of students still reported being unaware of TBN services (Nobari et al., 2021). To better understand the experiences of housing-insecure students at CSU and CSUF, this study explores how students become aware of resources and support networks and give voice to the barriers they feel hinder their academic success.

The remainder of this chapter provides selected demographic and socioeconomic data of the communities surrounding CSUF in Orange County, California. The county demographic information includes 1) the average population size, 2) the population living below the poverty line, 3) the median cost of rent, and 4) the county minimum wage. This county demographic information provides the socioeconomic context many low-income marginalized students who attend CSUF experience. I then provide some discussion on California State University and its student population. I conclude this chapter by discussing the significance of a study on housing-insecure college students who want to achieve future financial stability by gaining a higher education.

Orange County Population

Orange County (OC) has a population of 3,167,809 people (Census Reporter, 2021). Orange County has one of the lowest percentages of households living under the poverty rate (10%) in relation to surrounding counties like Los Angeles, Riverside, and San Bernardino[3] (Census Reporter,

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2 Tuffy's Basic Needs Services provides comprehensive support and programs to students who experience unforeseen hardships that often result in, housing, food and financial insecurity.

3 According to the California Department of Public Health, the 2022 Federal Poverty Guideline for a four-person family household is $27,750 (California Department of Public Health, 2022).

2021). The median household income in 2020 was $94,441. According to Orange County Business Council (2022) the median existing single-family home price is $1,265,000, and only 29% of first-time home buyers can afford an entry-level home with a requiring qualifying income of $157,500. An hourly wage of $37 is also needed to rent a one-bedroom apartment. According to the California Department of Industrial Relations (2022), California's minimum wage is $15.50 as of January 1st, 2023. Over 90 percent of OC residents making under $20,000 spend more than 30 percent of their income on housing (compared to just 20% of residents making $75,000 and over). Housing and utility costs in Orange County average $1,813 per month for a two-working-parent family household (Kimberlin & Center, 2017). The number of adults living in sheltered arrangements increased by 23.5 percent from 2021 to 2022.

California State University, Fullerton, and the CS

California State University, Fullerton (CSUF) is one of two public four-year universities in Orange County. CSUF opened in 1957, becoming the 12th state college in California, with 452 full and part-time students in 1959 (California State University, Fullerton, 2011). For the 2021 fall semester, CSUF had 38,726 full-time and part-time graduate and undergraduate enrolled students. In one semester, CSUF has raised its tuition and student fees from $3,489.61 in Spring 2022 to $3,506.25 in Fall 2022 for undergrad students taking seven or more units. Additionally, CSUF reports that 32 percent of their students are first-generation, 52 percent are underrepresented, and 66 percent receive financial aid.

California State University, Fullerton, is considered the sixth most affordable of all 23 CSUs (California State University Office of the Chancellor, 2023a). CSUF is recognized as a Hispanic-Serving Institution (HSI) and an Asian American and Native American Pacific Islander-Serving Institution (AANAPISI) (California State University Office of the Chancellor, 2023b). Under the 1960 California Master Plan for Higher Education, CSUF became part of the CSU system. Under this charge, the CSU was created to provide skills and knowledge for people to thrive in the workforce and help drive the California economy (California State University Office of the Chancellor, 2023a).

Therefore, The CSU system is significant and impactful for students from marginalized communities as it is considered a pathway for social mobility. The Office of the Chancellor's website reports that nearly one-third of all CSU students are the first in their families to attend college. The CSU, and California State University, Fullerton (CSUF), in particular, provide the opportunity for its students to access social mobility through higher education as one of the largest public university systems in the country and world.

Figure 1 compares full-time tuition from CSUF, the University of California, Irvine, and Chapman University. We can see that out of the three largest universities located in OC, CSUF shows to be the most affordable option for students coming from first-generation lower-income backgrounds. While the CSU system is considered affordable and accessible, housing-insecure college students are often not considered in discussions of marginalized student populations. For example, in 2018, CSU published a "Commitment Inclusive Excellence" standard (White, 2018). "Inclusive Excellence" are standards that the CSU system follows to give access to California students to high-quality education and help students succeed during and after their time at a CSU campus (White, 2018). Historically underrepresented students discussed in the document included students of color, first-generation undergraduates, and all CSU undergraduate Pell Grant recipients (California State University Office of the Chancellor, 2023a). There is no mention of housing insecure or homeless students. This population is critical to understand since students who lack basic needs find it difficult to complete their higher education (Broton & Goldrick-Rab, 2016). Students facing housing insecurities are more likely to fail their courses, withdraw, or not register for courses (Silva et al., 2017).

Full-time Tuition + Campus fees: CSU vs UC vs Private
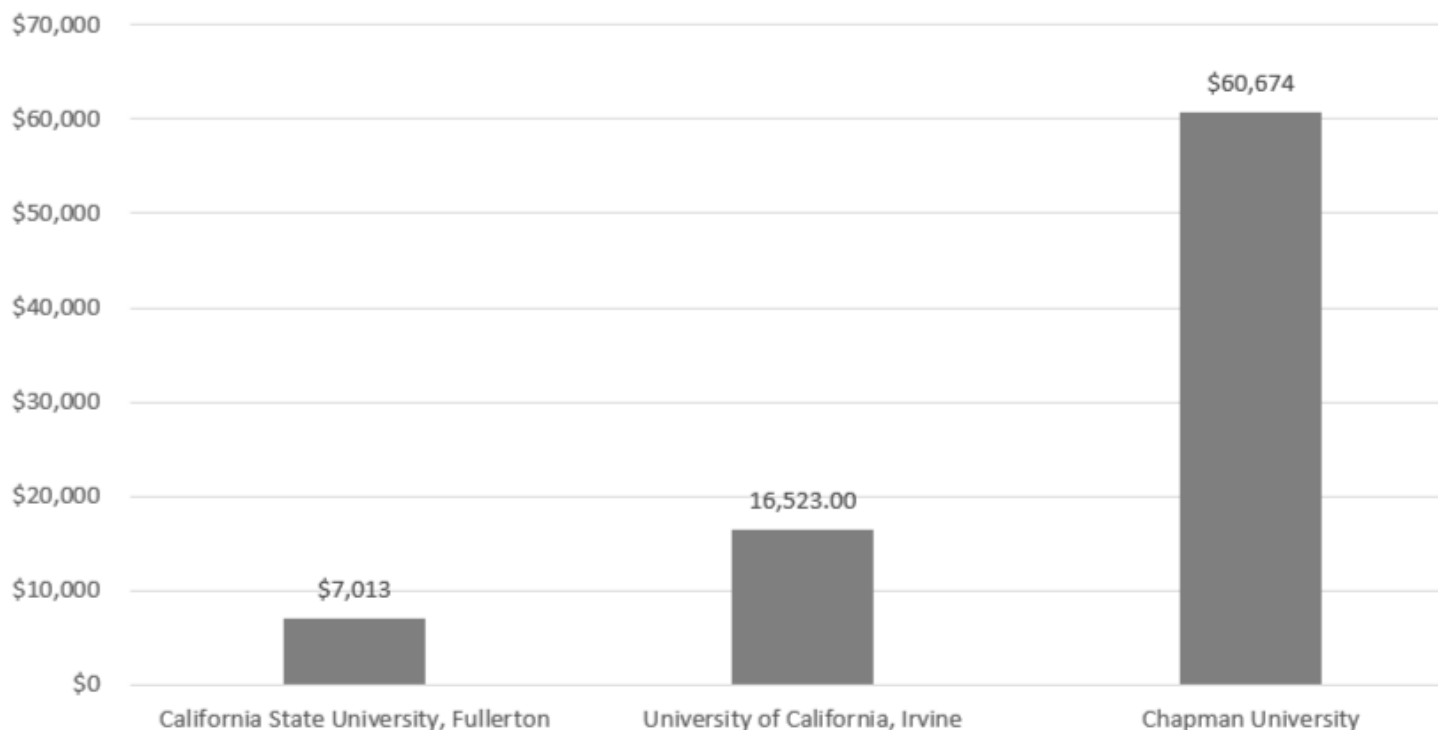
Figure 1. Full-time tuition + campus fees across from California State University, Fullerton, University of California, Irvine, and Chapman University.

CSUF Student Fees

There has been an overall $85.78 increase in tuition in the past four years for undergraduate students taking 7or more units. Even with this increase, CSU is the more affordable university option than a University California campus or private university. As shown in Figure 2, Student fees at California State University, Fullerton, have steadily increased for undergraduate students taking seven or more units in the past four academic years.

Given the threshold for poverty in Orange County and the average cost of rent, on average, a single student (with no dependents) needs to earn $23,136` per year after taxes to only pay for their rent/shelter (not including the cost of food, utilities, or educational supplies). Cost of living, student fees, and other living expenses are all issues that become more of a struggle for students with unstable living conditions.
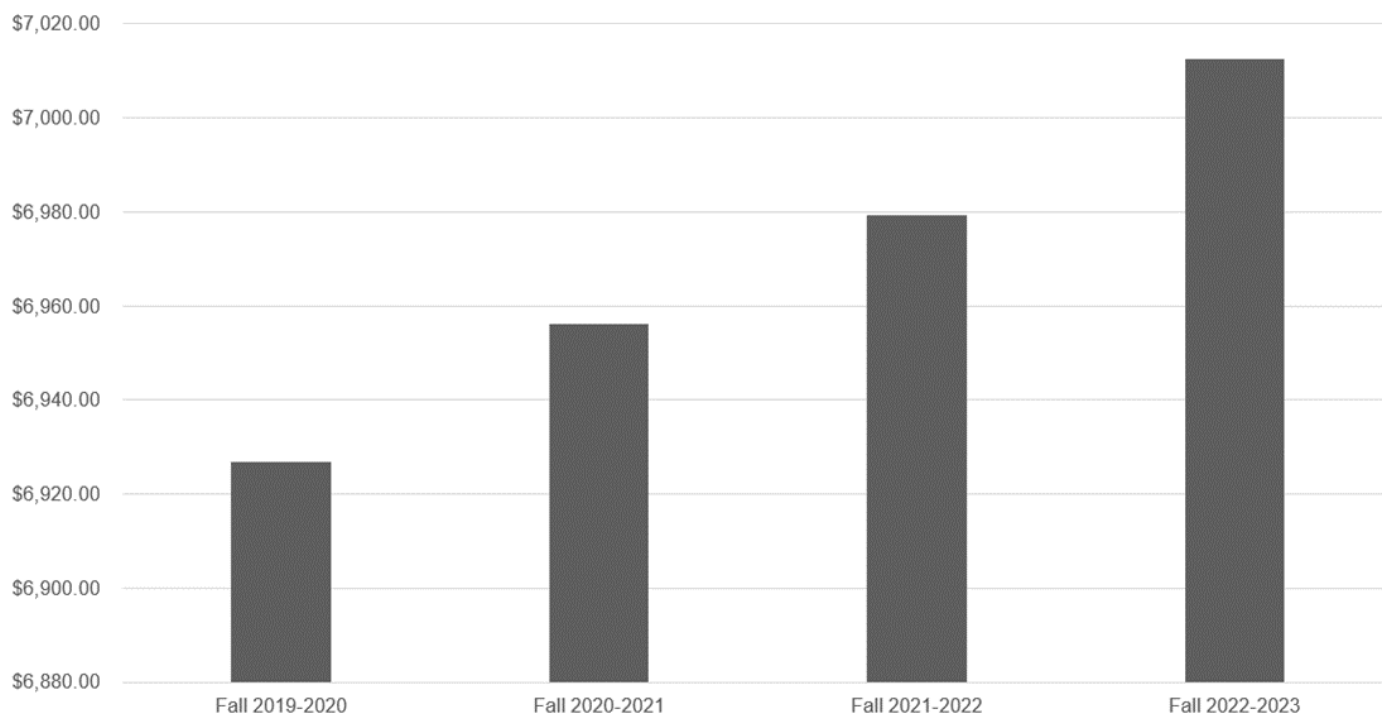
Figure 2. CSUF Undergraduate Student Fees 2019 - 2023

Research Question

This study aims to explore how housing-insecure college students succeed at CSUF by answering the following research questions:

1. What are the experiences of college students who are housing-insecure at California State University, Fullerton?

   a. What navigational strategies do housing insecure CSUF students utilize?

   b. How do housing-insecure students become aware of and utilize institutional resources?

These questions were derived from the gaps in the research, which have not sufficiently focused on how housing-insecure students develop navigational strategies. Additionally, this study situates the experiences of housing-insecure students through a social reproduction lens that can better understand the relationship between schools and students from low-income backgrounds. Social capital is also utilized to further understand how housing-insecure students draw on their networks to navigate school despite the various obstacles they face.

Purpose of the Study

This study employs a qualitative case study where I interviewed 10 CSUF students during the spring and fall of 2022. I conducted semi-structured interviews with these participants to explore housing-insecure CSUF students' experiences. CSUF is "recognized for its efforts in helping low-income and underrepresented students succeed and graduate by offering a top education at an affordable price" (CSUF News, 2018). While CSUF claims to aid low-income and underrepresented students, students who suffer from housing insecurities continue to be an underserved student population.

Defining Housing Insecure

This study focuses on housing-insecure college students, which is somewhat difficult to define given the various ways and the constant shift of what it means to be housing-insecure. For this research, a college student can be considered as housing-insecure if they (Nobari et al., 2021; Tsui et al., 2011):

- Paid less than the total amount for utilities;

- Find it very difficult to pay for housing;

- Make a housing payment late or deferred due to the pandemic;

- They are not confident they can pay next month's housing payment;

- They moved from their home due to the inability to pay for housing;

- Moved in with others for financial reasons;

- Were thrown out by the household member;

- Lived with others beyond household capacity;

- Moved more than twice within an academic year; and,

- Have no regular place to sleep at night

Housing insecurity expands a more general understanding of homelessness. Broton and Goldrick-Rab (2018) define homelessness as "not having a place to sleep at night, being informally thrown out of the home, staying in an abandoned building or car, and being formally evicted from the home" (Broton & Goldrick-Rab, 2018, p. 126) which are also forms of housing-insecurities that college

students face. I use the measures listed above to operationalize who is housing insecure among

college students, which is significant to situate within the local socioeconomic context surrounding the

CSUF community.

CHAPTER 2

LITERATURE REVIEW

The traditional college experience is supposed to be a time for younger adults to get to know and understand themselves. For example, college can be an opportunity to find other people with similar interests, like getting involved in a student organization or club, and have an overall fun, transformational discovery experience. The ideal image of the college experience is a joyful time for younger adults to connect with others while building their networks and future career. When students come from lower socioeconomic backgrounds and suffer from a lack of basic needs, college is a different experience. For nontraditional students, including those who are housing-insecure, college is an opportunity to change their socioeconomic status, improve their employment opportunities and gain social mobility. A housing-insecure student may not have the opportunity to join on-campus student organizations or engage in programs and attend events because they do not have enough money for food and shelter.

This chapter discusses the overarching themes found in previous research on housing insecurity among college students: obstacles while pursuing college, lack of knowledge of university and community resources, and finally, the desire for upward mobility. Together, these themes show the ongoing university neglect housing-insecure students face in community college as they either transition to their 4-year university or leave postsecondary education altogether. I conclude this chapter by discussing the conceptual framework I bring to the research. The first conceptual framework used is social reproduction. Social reproduction provides a lens to see how university systems have a long history of contradictions and failures in serving historically marginalized student populations such as people of color, undocumented people, and in this study, housing-insecure students. The second conceptual framework used in this thesis is social capital. Social capital addresses how marginalized students find creative ways to succeed and obtain a college degree even within an inequitable U.S. University

system. These creative ways include using their nontraditional forms of social capital to navigate their university experience.

Research on housing-secure students primarily focuses on community college students. Community colleges offer more affordable access to higher education for low-income, marginalized students. However, as previous research indicates, students still struggle with mental and physiological issues and many other academic obstacles. As four-year universities begin to acknowledge this student population, more research is needed to see how these issues may become exacerbated and how they are addressed within these respective institutions. Lack of knowledge of resources is common, and researchers have shown that college students from disadvantaged, low-income backgrounds experience this at a higher rate (Broton & Goldrick-Rab, 2016). Even though students experience hardships in their educational journey, completing higher education can give them access to future upward mobility and stabilize their basic needs.

Obstacles to Well-Being

Housing-insecure college students face several obstacles related to their mental and physical health and undergo stress related to their academic performance (Hallett & Crutchfield, 2017; Silva et al., 2017; Smith & Knechtel, 2019). The literature indicates that institutional malpractices from the college/university have emotionally and physically impacted enrolled students on college campuses (Broton & Goldrick-Rab, 2016). Broton and Goldrick-Rab (2016) followed 3,000 students from lower-income families who enrolled in the state of Wisconsin public 2-year and 4-year colleges and universities. Their findings showed that 90% of students indicated a financial hardship that worried them about not having enough money to pay for attending college or university. Students found themselves overwhelmingly cutting back on social activities or reducing their food intake. About 38 percent increased their work hours, and 39 percent borrowed or used credit cards to pay for their needs. Twenty-four percent put off paying bills (including rent) and postponed medical/dental care. Nineteen percent of students went without a computer, and 15 percent reported not buying their required books and supplies. These financial cutbacks can affect students' academic performance

and standing. Another study mentioned that college students who report food insecurity are 22 percent less likely to earn a 3.5–4.0 GPA (Broton & Goldrick-Rab, 2016).

Aside from facing food insecurities, students also suffer a more significant amount of stress that affects their overall mental health (Crutchfield et al., 2016; Crutchfield & Maguire, 2018). Crutchfield, Chambers, and Duffield (2016) mention that college/university financial aid offices have complex and unclear processes, which creates confusion and delays in students obtaining their financial aid awards. This often leaves students, especially housing-insecure students, with added stress. Crutchfield, Chambers, and Duffield (2016) interviewed 20 homeless California community college students ages 18-24. The authors share how participants in their study would discuss the hardships of obtaining official documentation to prove to the financial aid office that they were homeless (Crutchfield et al., 2016). One of their participants described how they had no links to personal or professional relationships to verify their homelessness to the financial aid office (Crutchfield et al., 2016). Financial aid insisted on asking for this student's parent's tax records, which meant they would have to contact their mother, which whom the student had a historically contentious unhealthy relationship (Crutchfield et al., 2016). Hailey, a student in this study shares:

> Running around like eight times going back and forth to the financial aid department because of my mom's stuff…I don't even live with them… I just had my mom go down there…my mom's one of those crazy white ladies that be yelling at the whole world, so…that's when they [the financial aid office] started, like, taking me seriously…even after I turned in all my papers, [the financial aid office] said that it would take 4 to 6 weeks. (Crutchfield et al., 2016, p. 194)

This participant is one example of how students who are housing insecure need to assert and strongly advocate for themselves as they navigate the financial aid system.

An additional email study disseminated to students ($N = 24,324$) at all 23 CSU campuses provided an estimate of food insecurity and homeless students in the CSU system (Crutchfield & Maguire, 2018). The authors found that 10.9% of CSU students ($N = 2,661$) shared their poor health associated with their inability to access cooked food or showers and sleeping in unsafe places such as cars or storage units (Crutchfield & Maguire, 2018). One of the participants in this study, Elizabeth, shared how their homeless experience influenced all aspects of student life (Crutchfield & Maguire,

2018). She mentioned how the stress she experienced looking for a place to sleep at night and access to proper meals seeped into their academic performance, their physical well-being, and personal relationships (Crutchfield & Maguire, 2018). This constant struggle with basic needs affected their consistency in attending school, work, or recreation because of their poor mental and physical experiences (Crutchfield & Maguire, 2018).

Additional stress is put on students due to the ongoing negative stigma attached to homelessness (Au & Hyatt, 2017; Broton & Goldrick-Rab, 2018; Gupton, 2017; Hallett & Freas, 2017). When students disclose their housing status, students often feel ostracized and that there is little to no support (Gupton, 2017). One student who reported living in their car found out about the on-campus food pantry but mentioned that their negative experience there made them hesitant to return (Crutchfield & Maguire, 2018). This student shared that while the on-campus food pantry is supposed to be a space where hungry students in need can go and get food, there is a "you can't come in here" or "this is supposed to be a temporary solution" undertone and message that some pantry staff alluded to (Crutchfield & Maguire, 2018). This negative message discourages students in need from seeking the support they need to minimize their lack of basic needs (Crutchfield & Maguire, 2018). Additionally, this study found that 11.2% of the participants reported not using campus support because of their feelings of embarrassment, and 2.1% believed that they would not qualify for social services (Crutchfield & Maguire, 2018).

Students who lack basic needs find it challenging to complete higher education (Broton & Goldrick-Rab, 2016). Researchers at the University of Massachusetts, Boston, conducted a study on their campus to identify the food and housing needs of students. The research explored how lacking basic needs hinders students' academic success (Silva et al., 2017). The study conducted a self-reported survey collecting 390 responses in the spring and fall semesters 2014 (Silva et al., 2017). They concluded that students who face homelessness are 13 times more likely to have failed a course and 11 times more likely to withdraw or register for more courses (Silva et al., 2017). This research further argues that efforts to decrease housing and food security challenges must be

addressed to better facilitate students' education advancement, socioeconomic growth, and health development in the college population (Silva et al., 2017). The authors also note the benefits of existing programs to better aid and assist students experiencing food and housing insecurity, such as food-stamp enrollment and establishing the Massachusetts Homeless Post-Secondary Student Network. However, students continue to underutilize these services due to not knowing of these programs or their negative experiences when seeking support.

Bernstein and Foster (2008) surveyed 208 young Californians (ages 13 to 25) that have experienced homelessness (Bernstein & Foster, 2008). Over ten percent of participants shared the need for more inclusive youth shelters for LGBTQ+ youth, young parents, and children (Bernstein & Foster, 2008). Interviewees shared that in shelters, youth would experience abuse and neglect from peers and shelter workers (Bernstein & Foster, 2008). Hostile and unsafe environments often discourage youth from seeking ongoing help from the shelter, lessening their resource options (Bernstein & Foster, 2008). Even when university campuses and local counties have existing programs to better aid and assist students who are experiencing food and housing insecure, if a person does not feel safe or welcome free of judgment, they will be discouraged from asking for help when they are in need (Au & Hyatt, 2017; Bernstein & Foster, 2008; Crutchfield et al., 2016; Hallett & Crutchfield, 2017; Martinez et al., 2021).

Lack of Knowledge of Resources

Even though resources are available to help students in need, students remain unaware of what is provided to them both on campus and off-campus (Au & Hyatt, 2017; Bernstein & Foster, 2008; Crutchfield et al., 2016; Hallett & Crutchfield, 2017; Martinez et al., 2021). While there may be many services in place to aid those who undergo housing insecurity, researchers argue that adequate training, outreach, and accessibility to resources should be a focus for campus staff and faculty (Bernstein & Foster, 2008). Students often speak about the lack of knowledge they have of the resources available to them that would aid with their academic success (Smith & Knechtel, 2019). Smith and Knechtel (2019) conducted a two-part survey collecting data during 2014-2015 ($N = 187$)

and then again in 2017-2018 ($N = 123$) to understand the challenges homeless students encounter at Metropolitan State University in the Denver area. In this study respondents called for a need to increase awareness of both on-campus and off-campus resources (Smith & Knechtel, 2019). When asked in the survey what additional resources would the respondent need, responses would include that they did not know where any resources are located (Smith & Knechtel, 2019). The authors suggest one of the reasons students lacked awareness was because of the unsupportive environment for homeless students from staff and faculty (Smith & Knechtel, 2019). One participant shared that while staff and faculty try to be sympathetic, staff and faculty would make it abundantly clear that they did not want to hear or deal with any personal life issues students experienced (Smith & Knechtel, 2019). Broton and Goldrick-Rab (2016) also report that because younger adults often lack the rental history needed to be approved to rent an apartment/room, students often tend to not have enough money saved for a security deposit, or due to their scarce personal relationships, they do not have someone who can act as a guarantor to rent an apartment or room (Broton & Goldrick-Rab, 2016). Some of the resources that students miss out on is because of their lack of personal social networks that can grant access to basic needs resources. Like Culhane and Metraux (2008) note, the basic idea for individuals seeking aid in homeless services is to be properly assessed as they enter and a proper understanding of their needs and circumstances (Culhane & Metraux, 2008). Homeless services remain broken and fragmented (Culhane & Metraux, 2008).

Staff and faculty at colleges and universities are often surprised by the student's little knowledge of support services for unstable undergraduate students (Au & Hyatt, 2017). In their study, Au and Hyatt conducted web searches to find services and programs that could support this student population. Website searches were conducted on 50 of the 113-community colleges in California, all nine University of California campuses and all 23 CSU campus to evaluate the accessibility of resources that can be found through an online search using Google. Each of the resources were researched using a set of search terms, including:

>Counseling, personal crisis, low income, subsidized, reduce fees, foster youth, mentor, liaison, homeless youth, multicultural center, LGBTQ center, gender center, housing, free food, food pantry, buss pass (Au & Hyatt, 2017, p. 10).

This set of search terms were examined for relevant links leading to webpages on each of the campuses assessed (Au & Hyatt, 2017). The research team contacted these services by email and phone to fill out information intake forms (Au & Hyatt, 2017). The researchers found that all three California systems offered on-campus services listed in the search criteria listed above (Au & Hyatt, 2017). Although the researchers were able to find resources at all three California systems website pages, students remained unaware of support services to alleviate their lack of basic needs. Researchers also discovered that 93% of faculty and staff at the California community college level were aware that some of their students on their campuses experienced homelessness. Still, only 15% reported that their campuses were adequately prepared to support the students experiencing housing and food insecurity (Au & Hyatt, 2017). The unpreparedness and lack of awareness of staff and faculty does not serve students seeking resources that can benefit them. Au and Hyatt (2017) suggest that California public campuses should partner with local government agencies to connect students experiencing homelessness with existing public social services. Lastly, Au and Hyatt argued for promoting awareness of campus resources in non-stigmatizing ways.

Goldrick-Rab et al. (2017) conducted a study based on more than 33,000 students at 70 community colleges in 24 states. They showed evidence that basic needs are a severe challenge that American higher education is not addressing properly. The authors stated that the U.S. offers many types of social programs that undergraduates who experience food and housing insecurity may be eligible to apply. These programs include the Supplementary Nutrition Assistance Program (SNAP) or the Federal Pell Grant. Although these resources are the first defense line to help students, almost 40% of undergraduate students did not receive any grant aid; the SNAP program's strict program requirements are difficult to navigate and gain access to. Additionally, less than 13% of housing-insecure students received assistance with housing costs, and only about six percent received assistance with utilities. Twenty-eight percent of students in this study were parents; 63% were food

insecure, and almost 13% were homeless, only about five percent received any childcare assistance. The most common forms of support that these students received were tax refunds such as earned income tax credits, Medicaid, or public health insurance (i.e., Affordable Care Act) (Goldrick-Rab et al., 2017).

With this lack of usage and knowledge of resources, researchers suggest possible ways for progress that can be made to support students who lack basic needs (Au & Hyatt, 2017; Goldrick-Rab et al., 2017). One change includes decreasing the deficit narrative and stigma that persists when sharing that someone is homeless while trying to achieve a higher education (Au & Hyatt, 2017; Broton & Goldrick-Rab 2018; Gupton, 2017; Hallett & Freas, 2017). This can change the students' experience by helping them to feel comfortable when asking for support rather than having an invisible identity due to the negative stigmas surrounding being homeless (Gupton, 2017). There should be a push to develop community-based programs to efficiently address housing services (Culhane & Metraux, 2008). Shifts in policies that address aid for students that come from marginalized backgrounds are also needed. A goal for the future can be that "student affairs professionals can focus on normalizing and facilitating the use of those resources and services" for marginalized students (Haskett et al., 2020).

Finally, in a report examining CSUF's Tuffy's Basic Needs (TBN), only 24% of students obtained help from the program (Nobari et al., 2021). TBN is a service provided at CSUF to support students who lack basic needs. Efforts are made to inform students about this resource, but 45% of students reported that they were not aware of TBN services (Nobari et al., 2021). Universities inform all students about deadlines of fees due, and students are fully aware of the fees, however, the message that support services are available such as basic needs, is not getting to students. While some students lack necessities, students continue to persist as they see higher education as a tool for upward mobility.

Upward Mobility

One of the ways marginalized people from lower socioeconomic classes try to obtain upward mobility is by achieving a higher education. For housing-insecure students, one way they can ensure future stability is by obtaining a college education (Hallett & Freas, 2017). Students who experience housing insecurity or homelessness demonstrate, "determination and a deeply held belief that postsecondary education had the potential to increase their future stability. Their lives outside of school often drove them away from campus, but their desire for a stable future brought them back" (Hallett & Freas, 2017, p. 733). Specifically for homeless youth, increasing their access to education and success has the "potential to improve the long-term economic and housing stability of students as they transition into adulthood and start their own families" (Hallett & Skrla, 2017, p. 6). This persistence demonstrates the resilience of students. A resilience framework, defined as "a positive psychology or strengths-based approach to understanding human development" implies that positive attitude and constructive choices might create positive outcomes (Gupton, 2017, p. 194). Through a resilience framework, stronger links between homeless college students wanting to obtain opportunities through college education and having a future stable way of living can work towards supporting and sustaining these goals. Students who come from marginalized backgrounds push through to get a higher education. Still, universities should also aid students by providing the avenues for support that are available to them as paying students.

Likewise, in Crutchfield, Chambers, and Duffield's (2016) study, students demonstrated the importance of earning a college degree. Students expressed a great deal of motivation for going to and staying in college, "all wanted to be sustainable adults, no longer homeless, and in jobs that would lead to an independent adulthood" (2016, p.194). Unaffordability persists for students coming from nontraditional backgrounds and while institutions recognize that students experience hardships when they do not have stable housing, creating supports is an important step to encourage academic success (Hallett & Freas, 2017, p. 733). While college tuition and costs continue to increase, these factors limit the ability to obtain future stability as a housing-insecure student. Research has

illustrated what students with a lack of basic needs undergo, and ultimately universities also share responsibility for meeting students' basic needs:

> While some students acknowledged their responsibility for meeting their basic needs, many students discussed the university as responsible for helping them to meet their basic needs. Some students felt ashamed or blamed themselves when they could not meet their basic needs. Others struggled between feeling gratitude to the "prestigious" university for accepting them and disappointment that the material and financial support provided by the university was insufficient to meet their basic needs. Their feelings of indebtedness prevented them from asking for more assistance from the university. (Martinez et al., 2021, p. 821)

Students from marginalized backgrounds see school as a way of upward mobility. Gaining educational capital can never be taken away from the individual. Completing a bachelor's degree or gaining higher degrees does have the potential to open doors and lift people from one socioeconomic standing to the other. But students from marginalized backgrounds have a harder time completing these degrees due to the not having the means to pay for their college education or the lack of traditional social and cultural capital to aid them in their success (Giroux, 1983).

Gaps in the Literature

Previous research on housing insecurities reveals the institutional neglect by colleges and universities. Throughout the current research, a major gap that exists includes inconsistencies on how the term "housing insecurity" is used as it is simultaneously conflated with "food insecurity." Most of this research does not focus solely on housing insecure students. Worth noting is that when students face housing insecurity, they also tend to face food insecurity. Certain gaps that occur while not focusing solely on one term (housing insecurities or food insecurities) dilute the importance of addressing how housing is structurally addressed. While the past research conducted serves to spread awareness of these marginalized students, it does not focus on the students facing housing insecurities.

A second gap that was found is that most of the research that has been conducted has only focused on community college campuses. There is little to no research that solely focused on housing-insecurities at four-year institutions. In this case, there is a lack of information in a four-year institution where students can also suffer from housing insecurity. This research study attempts to

expand the limited research on how housing insecure students experience higher education at universities.

Theoretical/Conceptual Frameworks

Universities cater to mostly serve the "traditional student" who is considered to be of college age, white, male, and can afford to focus on their university studies, in other words a student who comes in with dominant forms of social and cultural capital. This study focuses on understanding what obstacles housing insecure college students face at CSUF and shares their experiences of through a lens of social reproduction that can better understand the relationship between schools and students from low-income backgrounds. Additionally, social capital is also utilized to further understand how housing-insecure students draw on their networks, despite the various obstacles they face, to successfully navigate their college education.

Theories of Social Reproduction

Low-income marginalized communities experience a wealth of social inequities that persist in all systems including educational institutions. An essential mechanism of bureaucratic systems includes that schools "not only provide spaces for oppositional behavior and teaching but also represent a source of contradictions that sometimes make them dysfunctional to the material and ideological interests of the dominant society" (Giroux, 1983, p. 260). Schools therefore serve as institutions that mirror the social inequities in a given society; this is reflected in the inequitable outcomes which deny a fair education for nondominant students.

In "The Long Shadow of Work: Education, the Family and the Reproduction of the Social Division of Labor", Bowles et al. (1975) argue how the education system serves as a mechanism of inequality, "by providing skills, legitimating inequalities in economic positions, and facilitating certain types of social intercourse among individuals" (p. 303). The outcomes of schooling inequities can be explained through a school system that, "reproduces the capitalist social division of labor in part through correspondence between its own internal social relations and those of the workplace" (Bowles et al., 1975, p. 303). Theories of reproduction provides a lens to understand how

bureaucratic higher education systems reproduce obstacles and challenges for nontraditional students. Pierre Bourdieu (Appelrouth & Edles, 2016) argues that schools reproduce the power relationships that resemble the symbolic relationships between social classes. Social reproduction and more specifically, "the distribution of cultural capital" (Appelrouth & Edles, 2016) that privileges the resources and "know-how" of students from more dominant social backgrounds, help to contextualize the experiences of housing-insecure college students and they specifically encounter institutional obstacles and neglect.

Higher education systems reproduce conditions that create obstacles and challenges for nontraditional students. By ignoring these obstacles, schools that proport meritocracy and equality, actually serve as sites of contradictions where nondominant students struggle (Giroux, 1983, p. 259). Universities paired with other systems in society form inequalities and obstacles for housing insecure college students. Low-income students navigate schooling with socioeconomic disadvantages which include other obstacles in accessing local community services that are offered to residents. Obstacles can include an immigrant status which lessens the access to resources including employment, housing, and community resources. This has caused a decreased awareness and attainability of resources that they can qualify to lessen their lack of basic needs. When students do not originate from higher socioeconomic statuses, they often encounter hardships which include a lack of basic needs and social networks that facilitate a smooth transition to navigate their college education. These hardships and lack of institutional support, helps to reproduce social class inequities. Schooling institutions often mirror the practices that reproduce inequitable outcomes.

Social Capital

How do housing-insecure students overcome negative obstacles while pursuing higher educational systems? For participants in this research, their initial contact to find support was through a distant family member or a close peer or friend. Social capital, understood in conjunction with social reproduction helps to understand how building a network of contacts can be beneficial. Bourdieu (Appelrouth & Edles, 2016) shares that cultural capital and social positions offer varying stages of

social capital. Bourdieu demonstrated that one's own cultural capital can act as a power resource to navigate the inequalities an individual might face. Social capital examples include a person building a network of contacts that can be used to learn about things not known before. By association of how much capital one accumulates it equals to a complex system of gained knowledge to better equip the person who lacks resources and economic capital. Although Bourdieu focused on dominant forms of cultural and social capital, understanding how these forms of capital are recognized and acknowledged in schools, demonstrates how housing-insecure low-income college students often have capital that goes unrecognized. Further, their lack of access to social capital that is rewarded in society exacerbates their circumstances in their efforts to gain the economic and human capital they wish to gain while pursuing their studies.

Coleman (1987) discusses how schools are central institutions for the creation of capital. Coleman writes, "human capital is created by working with persons to produce skills and capabilities that make them more productive" (p. 60). "Trust" often informs how one develops social capital. If a student finds a group or a close network that they trust in asking for help, the student will more likely engage with that individual and be presented with support or resources that the student needs to overcome their obstacle. Institutions and institutional actors often see and treat marginalized students as deficient due to the absence of dominant cultural and social capital (Valencia, 2010). In Prudence Carter's (2007) research on Latinx and Black urban youth and how they develop social and cultural capital, she examines how students experience "obstacles to equal access as emerging from the social system" (20). Even when students saw "deficiencies" in themselves, urban youth, Carter argues, possess forms of capital that are not recognized or seen by institutions such as schools. Regardless of this inability to recognize these nondominant forms of social and cultural capital, youth were "still likely to be highly motivated and have high aspirations" (Carter 2007, p. 20).

Non-dominant forms of social capital are often the way that housing-insecure students at CSUF navigated through their hardships. Students from disadvantaged low-income backgrounds overcome their obstacles through a series of network building. This process also aided students in

understanding that these higher educational systems still reproduce inequalities and impact, mentally

and financially, students from disadvantaged backgrounds.

CHAPTER 3

METHODOLOGY

Universities know little about housing-insecure college students navigating college while lacking basic needs. This study examines the multiple ways housing-insecure students at California State University, Fullerton experience and employ navigational strategies to inform their persistence. Additionally, this research explores students' knowledge about institutional resources. By giving voice to how this population experiences hardships while persisting, this research attempts to bring to light some of the issues that universities can change to have adequate and accessible information and resources.

A qualitative approach allows researchers to collect data in the field or site where participants experience an issue or problem (Creswell & Creswell, 2013). This allows qualitative researchers the ability to understand in-depth the experiences of housing-insecure college students navigating and accessing resources and support networks while they are trying to attain their college education. A qualitative research method approach was designed through identifying participants, employing purposive and snowball sampling methods, and conducting 10 one-on-one semi-structured interviews (Creswell & Creswell, 2013). Participants were all asked the same questions, while a semi-structured approach allowed for further probing, giving flexibility in the interview.

Procedure and Design

The goal of this research seeks to understand how financially unstable college students come to be housing insecure and how students become aware of on-campus supports to support their academic trajectories. To participate in the study, the following participants in the study had to meet the following criteria: (1) be an enrolled student at California State University, Fullerton, (2) be enrolled in 6 or more units, (3) be 18 years or older of age and, (4) have been housing insecure during the last 12 months. Ten housing insecure CSUF students were interviewed, all between the ages of 19 and 34. Interviews centered on students sharing their experiences in previous academic

semesters and what they experienced as they balanced the lack of basic needs and their academic standing. All participants shared that they came from financially unstable households.

Recruitment and Sampling

Participants were selected using purposive and snowball sampling methods. Purposive selection methods were utilized to recruit students who will best help understand the research question and problem (Creswell & Creswell, 2013). Purposive sampling is used when the researcher is trying to reach a certain type of population based on their knowledge of the subject matter (Babbie, 2016). In this case, I built the questionnaire and the recruiting materials to speak to and reach housing-insecure college students. Snowball sampling was used to further recruit participants that were not originally contacted through purposive methods (Babbie, 2016). Snowball sampling helps the researcher locate other potential interviewees through other interviews. This process is sometimes called chain referral, which was very beneficial to use the research to target potential participants.

Once IRB was approved, I began to recruit students at CSUF to participate in this study by sharing a flyer. To recruit students at this large institution, I sent a mass email to professors and professional staff at CSUF and requested that they share my flyer with their students. Through purposive sampling, six out of the 10 participants were recruited. To recruit the additional four students in this study I used snowball sampling by asking each participant if they knew of a peer who might be going through something similar and willing to share their experiences as a housing-insecure student. Each interview lasted for about an hour. Before starting the interview, participants signed a consent form to allow the researcher to collect the interview data through both audio recordings and note-taking. The audio recordings were transcribed through an automated transcription service. Once the interviews were transcribed, I reviewed the audio and transcript to verify accuracy.

Interviews were conducted during the spring and fall semesters of 2022. Due to the limitations and health concerns during the COVID-19 pandemic, participants were given an option for an online

Zoom interview, while offering to conduct the interview in person due to the limitations of being housing-insecure. For participants who opted to meet in-person, interviews were conducted in private on-campus study rooms. Allowing participants to have the option of either a zoom or in-person interview location ensured that the students felt comfortable and open to share their hardships with me.

Data Collection

California State University, Fullerton was selected as a research site because of its demographic characteristics and large student enrollment. The 10 participants in this study ages ranged from 19 to 34 years of age. I also asked about their average after-tax income in the past 12 months. Students interviewed in this research were actively working and balancing their academics while their basic needs were being unmet. The annual income that students reported in this study ranged from $9,000 to $39,000. According to the California Department of Public Health (2022), the 2022 Federal Poverty Guideline for a four-person family household is $27,750. The median gross Orange County rent reported by the Census Reporter (2021) from 2016-2020 was $1,928. This $1,928 does not include food or utilities. This means on average a student needs to earn $23,136 per year after taxes to only pay for their rent.

Table 1 includes the participant demographic information. It was collected to give context to the socioeconomic background of these students. While the background of these students resembles that of many other first-generation and low-income students at CSUF, housing insecurity exacerbates the struggles that many students' experiences given the high cost of living in the area. Courtney a 34-year-old graduate student shared:

> [Being housing insecure] nobody will know unless you tell them. It is not like we are out where people are outwardly seeking support. [Why?] because it's such an internalized issue. Nobody wants to feel weak. Nobody wants to feel like they are 'draining resources' [and] there is still a very taboo understanding of government assistance especially for kids who are young who are first generation.

Table 1. Participant Demographic Data

Participants [a]	Age	Ethnicity	Gender	College Level	Transfer Student	Mother highest level of education	Father highest level of education	Income in the last 12 months after taxes
Sofia	19	Mexican	Nonbinary	Junior	Yes	High school	High school	$9,000
Ivon	20	Filipino Black White	Nonbinary	Junior	No	Some college	Master's degree	$10,800
Amanada	21	Latino Mexican	Nonbinary	Senior	Yes	High school	High school	$20,000
Monica	21	White Caucasian	Nonbinary	Senior	Yes	High school	Bachelor's degree	$11,000
Andrew	22	Latino	Male	Senior	Yes	High school	Not sure	$39,000
Gabriela	23	Hispanic/ Latinx	Nonbinary	Senior	Yes	Some college	G.E.D.	$24,000
Nathan	24	Mix race white Hispanic/ Latinx	Man	Graduate Student	Yes	High school	High school	$23,000
Kayla	24	African American	Women	Graduate Student	Yes	Bachelor's degree	Not sure	$16,000
Stefany	31	Mexican American	No Answer	Junior	Yes	High school	Middle school	$36,000
Courtney	34	Hispanic/ Latino	Female	Graduate Student	Yes	Some college	Bachelor's degree	$26,000

a - pseudonyms

Data Analysis

Grounded theory was utilized to analyze the collected data (Creswell & Creswell, 2013). The process of grounded theory involves the refinement of data collection that aids in the interrelationship of categories of information (Creswell & Creswell, 2013). I coded short phrases and assigned themes to reoccurring events and sentiments shared by the participants. For example, if a student shared that they were a first-generation low-income and struggled to find on-campus resources the descriptive code would be "nontraditional student lack of knowledge of resources." Once each interview was coded, descriptive codes would be added to an excel spreadsheet. This allowed me to find patterns across each interview resulting in over 100 descriptive codes. I analyzed the frequency of these codes allowing me to find patterns which then moved into analytical coding. This grounded approach aided me in finding key themes in the study.

Positionality

My positionality as a first-generation low-income student gives me insight into the difficulties of navigating higher education as a non-dominant student. I became interested in researching housing insecure college students because of the challenges to cover basic needs growing up in a working class, mixed-immigration status home. The experiences of struggling to rent a home without having a social security number (SSN) made me question how others experience homelessness and housing-insecurity. As I started college, I became even more curious on how this issue of housing-insecurity affected students.

I often had conversations with students about their inability to afford food, shelter, or clothing. It became more apparent that first-generation low-income students struggled to meet their basic needs and did not have sufficient socioeconomic needs nor the social networks to connect them to resources. As I interviewed the participants in this study, they often shared what seemed to be an arbitrary approval process to secure housing and their struggles to afford rent.

I further became concerned how vulnerable students, like those who are undocumented, struggle to find resources. For example, undocumented people cannot apply for food stamps. Out of

the ten students in this study, two were undocumented. Five students had legal status but did not know if they qualified for food stamps, while two were waiting for their food stamps to be approved; only one student mentioned that they were actively using the food stamps program. I began to understand that lack of knowledge of resources was apparent in housing insecure college students' experiences.

My positionality and openness as a first-generation undocumented student gave the interviews some ease that I myself have gone through similar issues. I feel this gave participants some comfort to share their stories with me as opposed to an "outsider." My vulnerability and experience allowed me to humanize their experiences and gave me the ability to collect rich, in-depth interview data.

CHAPTER 4

FINDINGS

This research draws from interviews conducted with 10 California State University, Fullerton college students who experienced housing insecurity while pursuing postsecondary education. This is a transformative time in a young adult's life that impacts future stability. Junior and senior undergraduate and graduate students were interviewed. For students with a low-socioeconomic background, gaining a college education is a critical step for future financial stability. For housing-insecure students, social mobility and stability often informs their motivation and pursuit of higher education.

This chapter includes the major themes that were derived from the interviews of housing-insecure college students navigating higher education. The first theme discusses how college students who grew up in lower socioeconomic households' experience and make meaning of being housing-insecure. Participants did not have sufficient financial literacy or personal social networks, nor did they have knowledge of on-and off-campus resources. These experiences also affected their physical and emotional well-being. The second key finding discusses how students developed navigational patterns and social capital which aided students in finding on and off-campus resources. The third finding of this research discusses the navigational patterns that emerged as students took in order to stay in school and discusses how they engaged in transformational acts of resistance to ensure their academic success.

The Experiences of Low-Income Housing-Insecure College Students

In *Radical Possibilities: Public Policy, Urban Education, and a New Social Movement*, Jean Anyon (2014) argues that poverty is maintained by inadequate U.S. social policies such as a poverty-yielding minimum wage, lack of affordable housing, and an ineffective transportation structure. Social mobility and stability for lower social economic populations are increasingly difficult given the neo-liberal economic structure. Transitions into adulthood, become increasingly difficult for those who come from low-income households.

All participants in this study grew up in lower socioeconomic status households. Students had a difficult time finding stable housing when they moved out from their family household. Ivon, a first-generation third-year undergraduate student, grew up in a single divorced parent household. Ivon repeatedly tried to move out of their mother's household but was not successful. Finally, at the age of 18, Ivon came out to his mother as gay and was forced to move out. Due to this abrupt transition, Ivon cemented the idea and goal that for them to be financially stable in the future, they would have to complete a college education. Ivon shared that the only items they took with them as they moved out of their household were their school items including their laptop and notebooks. Ivon then explained that they had no action plan on how to find temporary housing. Ivon initially was part of a CSUF first-generation low-income program called Tuffy's Graduation Scholars (TGS). TGS was supposed to support students like Ivon who experienced housing insecurities; however, TGS stopped providing services for students once the pandemic started. Ivon had to rely on and call their estranged family. This call was crucial for Ivon because they were able to get help from their brother. Ivon explained that his estranged brother told him, "I have money [Ivon] and you don't, so I am going to get you like a hotel to stay at for the night". After Ivon's stay at the hotel his first night, he then decided to stay at their girlfriend's house temporarily while they tried to get back on their feet economically, physically, and emotionally.

In Ivon's case, they were not prepared to be on their own. Anyon (2014) speaks on how "the harsh economic realities of poverty shape the lives of parents of school children, and therefore the lives of their children as well" (Anyon, 2014, p. 30). Understanding how students become housing insecure is crucial for universities to understand the different layers that can affect non-dominant students' coverage of basic needs such as food shelter and clothing.

Amanada, a fourth-year first generation undergraduate student from a mixed immigrant status home, also endured housing insecurity. With little social and economic capital, Amanada shares that due to the unaffordable housing prices in California, her parents decided to move to Las Vegas during the middle of an academic semester. Amanada also described her household as their parents having

"abusive tendencies". Amanada's parents saw obedience as a form of respect and discipline which made her also want to leave home. Amanada described that her mother was constantly "weaponizing the dad" due to Amanada's fear of him. As a result of finally leaving, Amanada shared how emotionally and economically draining it was to experience housing insecurity:

> I called my friend and... I just broke down with them on the call in a middle school parking lot... My mom [had] just told me to cut off all contact with [her and my family]. They want me to take the car [that is under my dad's name]. I can't afford [to pay] the car [bill]. How am I even gonna pay for it? The student job I have does not make enough for me to pay for a car bill, insurance let alone housing... I don't have the funds to properly move out 'cause I only having one job [an on-campus student position], that gives 10 hours a week, you know 40 [hours] a month. [That student position paycheck is not] enough to move out and I don't have enough [money] to pay the bills.

Amanada also found it harder and challenging to find off-campus work. Amanada parted ways with her family in summer of 2020, during the height of the COVID pandemic. Amanada did not have enough money to move out and did not have networks to find a livable wage job. After Amanada shared these concerns and hardships with a close friend, she helped her with temporary housing and provided other basic necessities. For nondominant students like Ivon and Amanada who try to establish independence and leave unhealthy family relationships, they experience layered hardships in securing basic needs which affect their academic success.

The participants in this study come from lower socioeconomic homes. These nontraditional college students face barriers to cover their basic needs and find themselves using their own social capital to find ways to alleviate barriers. Without recognizing the students' circumstances and lived experiences, institutions fail at adequately supporting student's academic success. Despite the inability or unwillingness of institutions to provide adequate supports, some students, such as those in this study persist by overcoming obstacles finding supportive community.

Knowledge of resources

Students in this research shared how they were not always knowledgeable of resources available to them. Courtney, a 34-year-old graduate student, desired to continue her higher education and achieve a doctoral degree. She dreamed of one day holding a UC or CSU academic position

where she could one day work with students and aid them in their success. Courtney shared her thoughts on being housing insecure:

> "[Being housing insecure] nobody will know unless you tell them. It is not like we are out where people are outwardly seeking support. [Why?] because it's such an internalized issue. Nobody wants to feel weak. Nobody wants to feel like they are 'draining resources' [and] there is still a very taboo understanding of government assistance especially for kids who are young who are first generation".

Courtney expresses the stigma and shame that many people feel when they internalize blame seeking resources that they need. In her attempt to find resources in Orange County, she was not aware that she could use the school's health services. Courtney did not know that she had access to on-campus health services as a graduate student until she contacted her personal doctor from back home in San Francisco. Courtney expressed her frustration not knowing of the resources available to her by paying her tuition and fees. The participants in this study found out about resources or helpful information through word of mouth by their own personal networks. Even when resources are available, a disconnect occurs for these non-traditional students when information is not adequately shared by the institution.

Stefany, a 31-year-old undergraduate transfer student, aspires to receive a master's in social work at CSUF. Stefany grew up in a 10-family member, low-income mixed status household. Throughout her early 20s, Stefany mostly focused on her customer service job. After 10 years, she finally transferred to CSUF. Stefany decided then, that for her to become financially stable, she would have to become more serious in her academic trajectory. Stefany struggled with a long commute to school which impacted her schooling and work. Stefany described feeling a "weird limbo" living between her parents' home and trying to rent a room closer to campus for a couple days during the week. She mentioned that in her 10-member household, "it's a very loud chaotic home where there is no proper internet function. I cannot focus on my studies at home." Stefany could not afford to move closer to school and struggled to pay all her expenses, including tuition. Stefany resulted to living with a friend closer to campus to save money and time. Stefany's story includes a broader idea of the added barriers for housing insecure students. For low-income students, housing insecure-ness

comes in many forms that also students find the struggle if securing a housing situation that nurtures an accessible and successful college education. For low-income college students, housing insecurity affects the conditions necessary to be successful students, this includes a quiet study space at home, reliable Wi-Fi, and family support that understands the hard journey of completing a higher education.

Stefany realized that she did not meet the requirements for the scholarships she planned to apply to. Stefany mentioned:

> The reason why I did not meet the requirements [of the scholarships] is because while I am a full-time student paying full time student tuition, I AM NOT considered a full-time student [in scholarships], because I'm not taking 12 or more units. And so, a lot of the scholarships that I saw, even for the sociology department, you had to specifically be taking 12 or more units, which I think is kind of frustrating because I'm paying full time student tuition [while taking 9 units]. But I don't qualify for certain scholarships for full time students.

Stefany explained how scholarships could temporarily ameliorate her food and housing insecurity. Stefany shared that the reason why she was taking nine units rather than 12 is that she wanted to maintain a good GPA. During community college, Stefany took 12 units and would repeatedly receive C's. Stefany felt like dropping to 9 units a semester was more manageable in keeping up a good grade point average since she also had a full-time job as a waitress. Like many other CSU campuses, CSUF constantly messages a "finish in 4 years" campaign to undergraduates by strongly recommending students to take 15 units per academic semester.[4] This unit load was unmanageable for Stefany due to working a full-time job and her commute to her CSUF classes. Many students in this research identified the school's role in structuring inequality and unmotivating non-traditional students. Stefany found her rhythm in balancing work and school, earning her place on the dean's honor list every semester. Even though Stefany was disappointed in the eligibility requirements for scholarships that were not inclusive to students who work full time, she still was able to find other helpful resources for her academic success.

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4. For a bachelor's in arts degree, students must complete 120 units.

The Effects on Students' Mental and Physical Well-Being

The transition to adulthood for lower socioeconomic housing insecure college students also has negative ramifications on their mental and physical well-being. As previously shared, several students in this study grew up in disruptive homes that impacted their transition to adulthood and college. Sofia, a third-year undocumented undergraduate student was kicked out of her family's house her first semester of her first year at CSUF. This further affected her academic work and she struggled to cover basic needs such as food and shelter. As one of the older siblings in a mixed status household, Sofia bared a lot of responsibilities which included contributing to the household to cover bills, food, and other basic needs. Sofia shared that financial budgeting was hard to understand because she did not have anyone to guide them. After she moved out of her home, Sofia rented a room from a friend and due to her immigration status, worked a less-than-minimum wage 12 hour a day job. Sofia's situation contributed to her choice in dropping out from college for a year:

> I took a year off. I received emergency help from the school, but most of it had to be put into pay for shelter and food. I took a year off, essentially, because I felt like I needed to build [financially, emotionally, physically, mentally] as much as I could before I could go back to school. Because like, I knew I couldn't work 5am to 5pm all day every day. Like if I had chosen to move out, I feel like that [my housing and personal concerns] would have been a little different. But because it was kind of like forced move out.

As a young undocumented adult, Sofia did not have the rental history nor the resources to rent an apartment or room. Sofia had to rely on finding rooms through her networks. Sofia struggled academically and personally, resulting in her failing her courses. Feeling alone and discouraged, Sofia internalized that she was not smart enough to be at CSUF and felt they could not ask for help. Food and housing insecure college students experience more stress which affects their overall well-being (Crutchfield et al., 2016; Crutchfield & Maguire, 2018). Additional stress is put on students due to the ongoing negative stigma that is attached to being housing insecure (Au & Hyatt, 2017; Broton & Goldrick-Rab, 2018; Gupton, 2017; Hallett & Freas, 2017).

Gabriela a fourth-year undergraduate student, also had to take a semester off. Gabriela lived in between different homes because they could not afford rent with their combined income of babysitting and working as a barista. Younger adults often lack the rental history needed to be

approved to rent an apartment/room and tend to not have enough money saved for a security deposit. Due to their limited networks lower socioeconomic housing insecure students often do not have someone who can act as a guarantor to rent an apartment or room (Broton & Goldrick-Rab, 2016). In their second semester Gabriela decided to take a semester off to figure their finances during the beginning of the COVID pandemic:

> [COVID] did play a factor into deciding to take off a semester. Having to pay for housing. More recently, I have not been eating as much as I would like, you know, because I'm broke. It's been more difficult. It was hard. I don't like depending on people. And that's a pretty big thing to depend on people. Before it was really stressful at the time. But I do have people who are willing to help, it's more so just me not wanting to have to do that.

Gabriela's work hours were cut during the COVID pandemic. This loss of income, amongst other factors took a toll on Gabriela's mental well-being and overall academic success.

Gabriela and Sofia are examples of how students from disadvantaged backgrounds struggle as they seek future stability through education. Each student in this study worked in customer service with incomes that did not cover their basic needs. While education for these students is important, they are put in difficult situations that also affected their mental and physical well-being; where making the decision of taking a semester off is often the best choice to take.

Growth of Navigational Patterns

Throughout these findings, participants shared their struggles navigating adulthood. Additional barriers include institutional problems that these students face due to their limited knowledge of on campus resources and their access to information about their financial aid packages. Andrew, a fifth-year undergraduate DACA-mented student majoring in biology aspires to become a physician. His family immigrated to California when Andrew was two and since then his family has lived in Orange County. Andrew grew up with domestic abuse in his home and struggled balancing his educational responsibilities. Andrew and his mother struggled to pay rent and faced possible eviction as they escaped their father's abuse. This presented a challenge for Andrew to balance his schooling. Andrew additionally struggled to understand how financial aid worked at CSUF. Andrew constantly struggled with the choice to stop out from college or work to help his mother:

> It's come really close [where I had to take a semester off]. I had some money [saved up] for this semester but that all went towards food and to renew my DACA. I did not have any money so how was I gonna pay for this semester? Luckily, I was able to find a job during December and I am able to pay now but now I feel like every semester it's kind of a little bit of stress 'cause I'm always like is my Cal grant, the [California Dream Act (CDA)] is that gonna get renewed? Is the Financial aid office gonna send the money in on time? Am I gonna like have to do payment plan? Am I gonna take loans out? I would have these questions every semester. How am I gonna pay for this upcoming semester? 'Cause like I'm already gonna be done with like my four years of [funding for] the CDA and I'm not sure if I'm still going to get money. So, I'm just wondering how am I gonna pay for next semester.

Andrew's uncertainty with financial aid each semester demonstrates the confusion and stress that undocumented students experience who do not know about their California Dream Act (CDA) status up until a couple weeks before the semester starts. The literature continues to report students struggle with financial aid office that do not provide enough information and transparency to alleviate the stress that especially low-income students experience. Crutchfield, Chambers, and Duffield (2016) interviewed 20 homeless California community college students. The authors share how participants in their study discuss the hardships of obtaining official documentation to prove to the financial aid office that they were homeless. One of the participants in Crutchfield, Chambers and Duffield's (2016) study described that they had no links to personal or professional relationships to verify their homelessness to the financial aid office. Financial aid insisted on asking for this student's parent's tax records, which meant they would have to contact their mother, which whom the student had a historically contentious unhealthy relationship (Crutchfield et al., 2016). Hailey, the student shares:

> Running around like eight times going back and forth to the financial aid department because of my mom's stuff…I don't even live with them… I just had my mom go down there…my mom's one of those crazy white ladies that be yelling at the whole world, so…that's when they [the financial aid office] started, like, taking me seriously…even after I turned in all my papers, [the financial aid office] said that it would take four to six weeks (Crutchfield et al., 2016, p. 194).

This participant is one example of how students who are housing insecure need to assert and advocate for themselves strongly to navigate the financial aid system and push hard for these agencies to help students in need. If it were not for Hailey's persistence with the financial aid office,

she would not have gotten the appropriate aid approved to help her during her time in community college.

Higher education institutions often operate through bureaucratic and impersonal business models that work against ensuring that students have accurate information and resources to support their academic success (Giroux, 1983). Low-income students often lack networks to help them navigate the college system. Students find it difficult to find resources and support for the academic success and well-being. When Andrew transferred to CSUF, he shared that he was not given comprehensive information that undocumented students needed to understand their financial aid package and the processes of how money was distributed. Students like Andrew are left to their own devices to navigate their university institution. A friend of Andrew who knew about their hardships directed him to the undocumented resource center and the Men of Color in STEM Resource Center. Andrew then finally felt empowered to start asking questions for support. This experience influenced Andrew's ability to build their sense of self-efficacy in reaching out for professional support including mental health support services.

Along with peer support to build their social networks, individual institutional agents pay a key role in facilitating the awareness and knowledge of key resources. These supportive institutional agents are far and few between. For participants like Sofia, Stefany Gabriela, and Andrew, they found support in staff and faculty who understood and cared for their students. As these participants shared, not many professors would take notice of how many students would miss class or reach out to students to ask how they could improve their course grades. Sofia, for example, who had stopped out from CSUF was encouraged by a mental health specialist to reach out for support. Sofia found support from a faculty member who showed they cared and encouraged her as she navigated out of academic probation. Even though Sofia was put on academic probation, she was able to connect with faculty members who helped her become academically successful.

Through a professor's announcement during one of Stefany's classes, she was able to find out about the sociology peer-mentorship program and the food pantry on campus. Through this word-of-

mouth announcement from her professor, Stefany was able to ameliorate some of the food insecurity they were experiencing. Additionally, she worked with another undergraduate peer on finding out how to apply for graduate school. Stefany added that she felt this information should have been covered in transfer orientation. Stefany adds that the transfer orientation or the first-year orientation is an opportunity missed at CSUF. Orientations need to improve how information on resources is discussed. A crucial part that plays a role in the student academic success is knowing how to navigate their college education as well as finding support services.

The transition to adulthood can be difficult if one is not prepared or has sufficient networks and support. Several students discussed family dynamics that did not prepare them adequately for their success. This left students to resolve obstacles on their own, while internalizing fault. Participants had to build their social networks and reach out to a distant family member or a friend. Carter discusses how students with little to no social capital often encounter "obstacles to equal access as emerging from the social system (system-blame)" (Carter, 2007, p. 20). Regardless, low-income non-dominant students are "still likely to be highly motivated and have high aspirations" (Carter, 2007, p. 20). Students in this study successfully built their on-campus network and found staff and faculty at CSUF to find the additional support they needed.

Andrew shared that he found support from a peer in class who directed him to two important offices: The men of color in STEM resource center and the undocumented student resource center. Andrew was encouraged by staff to seek out mental health support and obtain information about his California Dream Act funding. The undocumented resource center connected Andrew with their financial aid liaison as well as different scholarship opportunities that did not require resident eligibility. Sharing knowledge through social networks is a critical theme that participants built to navigate college. Building social capital through their close friends or distant family members helped them overcome housing insecurities and grow their knowledge and utilization of campus connections to help support a successful college education.

These forms of social capital provided students with successful tools and strategies to navigate college. As Carter (2007) explains, the building of social capital is especially of critical importance for nondominant students "given their poverty, limited parental education, and family resources, most of these students require other social resources, other mentors to show them how to navigate school, the workplace, and society more effectively" (p. 142). These networks are essential forms of capital that housing-insecure students have built while in college.

Acts of Transformational Resistance and the Growth of Housing-Insecure Network Capital

If schools are sites that reproduce social inequality, nondominant students including housing-insecure students begin to resist the forms of oppression and inequality that they encounter. Dolores-Bernal Delgado (2001) describes transformational resistance as a student who holds a level of critical awareness and critique of their oppressive conditions and structures of domination and is motivated and engaged in social justice. Several of these students engage in transformational resistance acts as they become aware of the social inequities they face when schooling structures are not supportive of facilitating their persistence and success. As they also become aware of the social injustices that they have faced, they make sure that additional students are aware of these resources as "paying it forward".

As students engage in transformational acts of resistance, they also become "cultural straddlers." Prudence Carter (2007) refers to a "cultural straddler" as a student who criticizes how schools uphold dominant culture and ideology for only those students who achieve academically. The students in this study become cultural straddlers when they saw school as a form of upward mobility, simultaneously building their social capital to earn stable housing as they complete their college education. A college education was seen as a pathway to a stable financial future. To meet their basic needs, participants found resources through word-of-mouth and even social media. Despite their circumstances, they found ways to thrive and find resources. In that process these students also developed a strong critique of their educational institution.

If the students in this study had not questioned the failures of the institution, they most likely would have not found ways to persist in college. The higher education system, "misses the opportunity to determine whether there is a substantial difference between the existence of various structural and ideological modes of domination and their actual unfolding and effects" (Giroux, 1983, p. 259). For low-income marginalized communities, their persistence in educational institutions are acts of resistance that participants in this study engaged in. Monica, a fourth-year undergraduate student and daughter of a veteran, shared how her father sold their family home and moved into a RV in Hemet. Monica temporarily stayed at a friend's house but had to move to Colorado with her sister during the COVID pandemic. Moving to Colorado was not a long-term solution, as Monica had to come back to CSUF to take in-person classes and needed to do an in-person internship. However, she was not able to afford housing close to CSUF. She decided to move back to California and took out a loan to cover housing costs. Monica's grades suffered during this constant transition of living in-between homes describing the loan as, "too expensive, it put such a hole in my pocket." Monica also described living on-campus as "uncomfortable."

Monica was not aware that she qualified for veteran benefits until her father brought it up to her after she had gone through these experiences. After speaking with staff at the veteran's resource center, Monica was able to get information to better navigate the financial aid process and receive VA benefits to help with her housing and basic needs. Monica began to build her social capital and network through on-campus resources. In her conversations with peers, Monica noticed that her peers also experienced housing insecurity barrier and were not aware of on-campus resources to ameliorate their barriers. Monica discussed her frustration of seeing students in similar situations and the campus' inability to address the needs of the students. This awareness made Monica frustrated with the school's professional staff who seemed unaware of student housing and of food insecurity:

> Basically, I feel like a lot of students on our campus deal with these types of things, and nobody knows that there's resources where we can get help. From what I understood from talking to a person at the veteran center, she was kind of telling me that they don't really like vocalize a lot of the resources because then they don't want certain people to like try to take advantage of it. I understand that. But then you have a bunch of students who have no idea what can help them, and they actually need it.... I feel like not a lot of

students don't stick around for a lot of the resources that they may be able to get, because they're just work [and then] go to school, [repeating the cycle of going just to] work and [just] school.

Monica understood that students who do not have their basic needs covered are constantly "on the go" and may not have time to seek out resources. Monica states, "if you can take like 30 min after school and go over here, you can do this and this, and I've kind of been like helping some of my friends around me, understand that there's more to the campus than what we thought." Monica's experience and awareness of the lack of coordination of university systems helped her facilitate networks for her peers.

The students in this study question why the educational system does not work for them and their peers and actively work to change their circumstances. School systems reinforce the idea that achieving a higher education give access for social mobility, but respondents in this study noticed the contradictions of the school's practice. For example, Stefany and Courtney discuss their experiences with the campus food pantry and found that the "food was expired." Nathan also mentioned how the Tuffy's Basic Needs center just provided "toiletries" rather than function as a resource center that supported students with housing and food insecurities. Nathan, a non-traditional 24-year-old originally from the east coast, experienced housing insecurity once they moved to Orange County to pursue their graduate degree at CSUF. From his experience, Nathan suggested the creation of a centralized location where students can find out about basic needs that has built-in partnerships with off-campus community resources for students' well-being. Nathan shared their thoughts on how to improve educational institutions for students who are housing insecure:

I think having a bigger department and more resources available to directly link students with places to be housed is like more of what I would want to see from the school because finding them temporary housing or finding them like clean clothes or showering stuff is good but it doesn't address them not having housing.

Some of the ways that Nathan helped their peers is by informing them on school workshops on how to apply for food stamps which every college student has access to. Nathan also shared other ways they learned from previous friends on how to connect with local government offices to find out about resources for students in need. Through "word of mouth" with peers, Nathan understood the

difficulties of housing insecurity and found it important to "pay it forward." Whenever they met someone in need, Nathan was intentional in sharing information to help a fellow student cover their basic needs.

The participants in this study, grew up in households that did not provide the same opportunities that many upper and middle-class students have at their disposal. To endure and persist through education, housing insecure students had to build their networks to persist in school. These forms of social capital were built against unforeseen obstacles in a space meant to develop the knowledge and skills that does not adequately work for those with a nontraditional educational journey. As such, these students knew the importance of "paying it forward," and often engaged in transformational acts of resistance to help other students build their social capital. The CSU system was built on the notion of an affordable college education, but affordability is still difficult for students who come from the most marginalized backgrounds.

Discussion

Despite the barriers students faced, they made meaning of their housing insecurities and began to understand the contradictions of education in the attempt to gain social mobility. Academic structures inadequately aided the participants in this study in alleviating their lack of basic needs. Students did not always have the information needed to ameliorate their lack of basic needs, nor did institutions facilitate a process that could help them. Students in this study shared their experiences and meaning making of being housing-insecure college students navigating higher education. The first theme discussed how participants understood their lower socioeconomic backgrounds and how these circumstances influence college student experiences. Participants did not have sufficient financial literacy or personal social networks, nor did they have knowledge of on-and off-campus resources. The second theme discusses how students developed their navigational patterns and social capital which aided students in finding on and off-campus resources. The third theme of this research includes the actions of transformational agency that students gained on their campus by sharing their hardships seeking support that was helpful. Many of the participants in this study

became transformational agents to support and facilitate a growth of their own social capital as well as their peers.

The previous literature has introduced obstacles to well-being while pursuing a college education as a housing-insecure college student. Housing insecure college students face several obstacles related to their mental and physical health and undergo stress related to their academic performance (Hallett & Crutchfield, 2017; Silva et al., 2017; Smith & Knechtel, 2019). Gabriela and Sofia shared their obstacles to well-being while struggling in their academic success and experiencing housing insecurity, which pushed them to decide to take a semester off. Gabriela and Sofia are examples of how students from disadvantaged backgrounds who are seeking future stability through education, experience systems that do not support them. While education for participants in this study was important, they are put in difficult situations that also affected their mental and physical well-being. They often stopped out in order to ameliorate the stress and protect their well-being.

If institutional services are available to help students in need, why do students remain unaware of both on campus and off campus resources (Au & Hyatt, 2017; Bernstein & Foster, 2008; Crutchfield et al., 2016; Hallett & Crutchfield, 2017; Martinez et al., 2021). Previous literature on community college housing-insecure students has shown the lack of knowledge students experience. While there may be services in place to aid those who undergo housing insecurity, researchers argue adequate training, outreach, and accessibility to resources should be a focus for campus staff and faculty (Bernstein & Foster 2008). Ivon, Amanada, Monica, Courtney, and Stefany similarly spoke about the lack of knowledge at the four-year university. They also were unaware of the resources available to them that would aid with their academic success. Amanada discussed how administrators such as directors or vice presidents adopt superficial language rather than provide tangible actions for positive change. These performative administration rhetoric fails to adequately address student concerns:

> In terms of resources, I wish the school had a resource list on their website that says, 'hey need help with this' cuz I know the school always talks about 'many students experience housing instability or food insecurity'. Ok so where is the list of all the food pantries and lists of homeless shelters in the surrounding area of the school? I'm like

> where are these lists of resources the school can provide us so that we [the students] don't have to go through you. Why don't you [the school] just have those lists readily available for students to do it themselves.

Researchers such as Crutchfield et al. (2016) shared that students, "understood the importance of earning a college degree, expressing a great deal of motivation for going to and staying in college. All wanted to be sustainable adults, no longer homeless, and in jobs that would lead to an independent adulthood" (194). The desire for upward mobility is an overarching theme presented in the literature. The participants in this study also shared these goals. Andrew shared that despite growing up with domestic abuse in his home, supporting his mother, and balancing educational responsibilities, he wanted to become a physician.

As my research aligned with previous literature, my findings expand on the ongoing university neglect housing insecure students face specifically at a four-year comprehensive university institution. My work furthers the meaning making of housing insecure college students experiences and the transformational resistance that students engage in, by critiquing the schools that they felt were not built for them as non-traditional students.

Additionally, this thesis discusses the experiences of the participants through a social reproduction framework. Low-income marginalized students experience and persist in schooling systems that reproduce inequality (Appelrouth & Edles, 2016; Giroux, 1983). Universities paired with other systems in society reproduce inequalities and obstacles for housing insecure college students. Each participant shared that they originated from low-income backgrounds, and struggled to figure out where their next meal would come, or if they could afford shelter. The students in this study such as Stefany were put in disadvantaged positions because they could not model or fit the mold of the repetitive messaging many CSU's pushes to 'finish in four years.' For many students who work and have other responsibilities, taking 15 units a semester is unmanageable, especially for housing insecure college students. Stefany shared how difficult it is to get out of poverty as a low-income student. Stefany shared that taking 9 units rather than 12 (full-time status) helped her maintain a good grade point average, while balancing a full-time job as a waitress.

How do housing-insecure students overcome obstacles in higher education? For participants in this research, their initial contact to find support was through a distant family member, a peer, or a friend. These non-traditional students built their social capital through a network of contacts that helped them navigate disadvantages. Housing insecure students at CSUF such as Andrew, Courtney and Nathan were able to navigate their hardships by building their networks. Growing their social capital aided students in overcoming the barriers they experience in higher education systems that continue to reproduce inequalities. These networks helped them find resources to address their mental health and financial issues. Participants also engaged in transformational resistance acts as they became aware of the social inequities hey experiences by understanding how schooling structures were not supportive of facilitating their persistence and success. Participants built their own social capital and helped their peers also build their networks.

CHAPTER 5

CONCLUSION

Administrators, faculty, and staff continue to not fully comprehend and address the barriers that non-traditional students experience. It is then understandable why the needs of housing-insecure college students remain unaddressed. Housing-insecure students continue to not know about campus resources and often do not have the social capital needed to navigate institutions. The research questions guiding this study asked how housing-insecure students experience California State University, Fullerton. Specifically, I was also interested in understanding how housing-insecure students navigate schooling, develop social capital, and become aware of resources. The following summarizes how this study answered these research questions:

What Are the Experiences of College Students Who Are Housing
Insecure at California State University, Fullerton?

Stefany, Monica, Amanada, and other participants continuously struggled to have a stable space to live and study and also experienced unreliable transportation to be fully committed successful students. Stefany shared the difficulties of living in a 10-person household, "It's a very loud chaotic home where there is no proper internet function. I cannot focus on my studies at home." Stefany, Monica, and Amanada, lived in between homes as they struggled to pay rent, bills, and pay for their tuition. Participants in this study expand a broader understanding of the added barriers for housing insecure students. For low-income students, housing insecurity comes in many forms where students struggle to secure a housing situation that nurtures an accessible and successful college education. For college students who are housing insecure, they do not have what they feel they need be successful students, this includes a quite study space at home, reliable Wi-Fi, family support that understands the hard journey of completing a higher education. These experiences are exasperated by their low-income status.

What Navigational Strategies do Housing-Insecure CSUF Students Utilize?

Sofia, Amanada, Gabriela, and others shared the various ways they started to draw from personal networks to find emotional stability and temporary housing. Participants drew from their

personal social networks which often encouraged them to ask for professional help on-campus. Several of the participants shared how a peer would introduce them to an on-campus resource center to support their academic and personal success.

How Do Housing-Insecure Students Become Aware of and Utilize Institutional Resources?

This study utilized a social reproduction lens to situate the experiences of housing-insecure students. This framework helps to understand the relationship between schools and the experiences of students from low-income backgrounds. Nathan would help their peers by sharing information about workshops on how to apply for food stamps. Nathan as well as other participants engaged in acts of transformational resistance where they became aware of the social inequities within unsupportive schooling structures. In spite of barriers and social inequalities participants experienced, housing insecure students became aware of on-campus obstacles and made sure they obtained the resource they needed to succeed. As they also become aware of these social injustices (such as lack information and difficult to navigate campus offices), they made sure that other housing insecure students became aware of these resources as a form of "paying it forward." Participants understood the difficulties of housing insecurity and wanted to ameliorate these obstacles for other students. Whenever they met someone who also experienced housing-insecurity, they shared information and resources.

CSUF reports that 32 percent of their students are first-generation, 52 percent of students are considered underrepresented, and 66 percent of students receive financial aid. Under the 1960 California Master Plan for Higher Education, CSUF became part of the CSU system. Under this charge, the CSU was created with the objective of providing skills and knowledge for people to thrive in the workforce and help drive the California economy (California State University Office of the Chancellor, 2023a). The CSU system, therefore, is a significant institution for students who come from marginalized communities as it is considered as a pathway for social mobility. The Office of the Chancellor's website reports that nearly one-third of all CSU students are the first in their families to attend college. Populations of students that are mentioned as historically underrepresented include

students of color, first-generation undergraduate students, and all CSU undergraduate Pell Grant

recipients (California State University Office of the Chancellor, 2023b).

However, non-traditional students such as the participants in this study provide critiques on

how the school should better share and inform students of the resources available to them. The CSU

system in general, should look for ways to provide more housing opportunities for their students, such

as allocating on-campus housing that are scaled to a student's income and their financial aid. Along

with these major structural changes, I developed the following simple immediate action

recommendations for CSUF in particular to better support housing-insecure students:

1. Develop, educate, and provide an accessible resource handbook for CSUF staff and faculty. The handbook should list and describe the resources by sections to include academic support, mental and health services, cultural and identity belonging centers, and food and housing resource support.

2. The Diversity, Inclusion and Equity Program office needs to take action to inform all staff and faculty members about the resource handbook. Faculty are the institutional agents who interact most with the student population. Educate faculty members about on-campus resources and encourage them to share information with students frequently. The resource guide can be added to the Faculty Development Center and add it to their automated syllabus.

3. The President and Vice President of Student Affairs Office should mandate continuous university messaging through their offices. As CSUF's slogan says, "Titans Reach Higher", a way that Titans CAN reach higher is by the university constantly informing students year around about the different resources available for students in need. This information should not just be shared at first year or transfer student orientation, but through-out students' time at CSUF. CSUF should have repetitive messaging about essential services offered on campus for students in need.

4. CSUF Division of Information and Technology can create an online centralized location where students can find out about basic needs information that has built-in partnerships with off-campus community resources for students' well-being. The Division of Information and Technology at CSUF can create "resource modules" directing students to centers on campus that aid students who lack basic needs, the accessible resource handbook and or any extended list of off campus resources such as food pantries, homeless shelters, and other housing assistance in the surrounding area around CSUF.

Future Research

Previous research on college student housing insecurity focuses on the community college

experience. This thesis focuses on the experiences of students at a comprehensive university. Future

work should include how students at all CSUs experience housing insecurity. A second limitation in

this study was that interviews were collected during the beginning of the COVID-19 pandemic. Recruitment was limited due to these circumstances. Future work could focus on more housing-insecure students, looking at the various subjective experiences that diverse students experience. Since social capital was a key theme in this study, future work could also employ a social network analysis to examine effective strategies that housing-insecure students employ which can better inform researchers and practitioners on how to connect students with resources. Giving voice to student's is critical to better inform, reach out to, and serve the housing-insure student population.

APPENDIX A

CONSENT FORM

California State University, Fullerton

Research Study Consent Form

Study Title: *In the Shadows of Higher Education: Housing Insecurities Among College Students*

Protocol Number: HSR-21-22-95

Researcher: Laura Barreto - M.A. Candidate, Department of Sociology, California State University, Fullerton (████████@███.████████., ███-███-████)

Faculty Advisor: Dr. Maria Malagon – Associate Professor of Sociology, California State University, Fullerton (████████@████████.███, ███-███-████)

You are being asked to take part in a research study carried out by Laura Barreto. This consent form explains the research study and your part in it if you decide to join the study. Please read the form carefully, taking as much time as you need. Ask the researcher to explain anything you don't understand. You can decide not to join the study. If you join the study, you can change your mind later and leave the study at any time. There will be no penalty or loss of services or benefits if you decide not to take part in the study.

What is this study about?

This research study is being conducted to examine housing insecurities among college students at California State University, Fullerton. You are being asked to take part in the study because you: (1) are an enrolled student at California State University, Fullerton; (2) are enrolled in 6 or more units; (3) must be 18 years or older of age; (4) have been housing insecure during the last 12 months. First, for the purpose of the study, the term housing insecurities among college students will be generally defined as students in a lower socioeconomic class with a lack of a supportive networks to navigate a college system. The unit requirement is set in place to prove that the student is an active enrolled student during the 2021 fall academic semester. Second, all potential participants must meet the age requirement. Meeting the age requirement ensures that participants are able to respond to retrospective questions. Lastly, in order to qualify under the fourth requirement, potential participants must have attended California State University, Fullerton who experienced housing insecurities during their academic years at California State University, Fullerton.

Taking part in the study will take about 1 - 1.5 hours. You cannot take part in this study if you are under the age of 18, do not attend California State University, Fullerton, and/or have not been enrolled in 6 or more units.

What will I be asked to do if I am in this study?

If you take part in the study, you will be asked to spend approximately one to one and a half hours in an interview with Laura Barreto. First, you will be asked to fill out the sociodemographic survey, which consists of eight questions, and will take approximately five minutes to complete. Questions on the socio-demographic survey will range from age, gender identity, student's year, and average income before taxes in the past 12 months. The remainder of the time will be used for the interview. Interview questions are designed to explore student's housing insecurity barriers throughout their academic journey. Interview sample questions include: *Have you [the student] been concerned where you are going to live during the time you have attended CSUF? Have you [the student] been concerned about*

how you are going to eat? Have you [the student] ever had to live on friends or family couches because you didn't have stable housing? Did you ever had to choose between paying for your education or shelter? What resources on campus have you used yourself? What was your experience applying to this resource? Do you [the student] use the services offered on campus, why or why not? What can CSUF do to aid you [the student]?

Your participation in the study is completely voluntary and you can skip questions or not answer any questions. The interview will be audio recorded unless you specify otherwise on this form. Recording will be utilized only so that the researcher does not miss any important details, and so that no part of your interview is lost in translation. Ultimately, the goal of audio recording is to ensure accuracy of your words and the experiences you share during the interview. If you choose to opt out of audio recording, the researcher will rely on the use of handwritten notetaking for your interview.

Are there any benefits to me if I am in this study?

Participation in the study may help advance the understanding of to what extent do college students who have a lack of stable housing are being underserved by higher educational institutions in the US. The potential impact of my research is to shift the past notion that it is the student's fault that they are housing insecure. This will be able to unpack a plethora of inequalities students who have the lack of supportive networks to navigate a college system endure. The findings of this study may also contribute to the lacking body of literature surrounding housing insecurities among higher educational institutions.

Are there any risks to me if I am in this study?

The potential risks from taking part in this study include discomfort talking about the subject and loss of confidentiality. The researcher will make every attempt to reduce these risks by reminding you that being part of this study is completely voluntary and you can skip questions or not answer any questions. The researcher will also make every effort to not record any identifiable information during the interview. The interview will be audio recorded and transcribed. Any identifiable information will not be noted in the transcription and pseudonyms will be used as needed. Any information collected from you in this study will be stored in a secure, password protected location and will not be shared with anyone who does not have appropriate permission to access the information.

Will my information be kept anonymous or confidential?

The data for this study will be kept confidential to the extent allowed by law. No published results will identify you, and your name will not be associated with the findings. Under certain circumstances, information that identifies you may be released for internal and external reviews of this project. Any information collected from you in this study will be stored in a secure, password protected location and will not be shared with anyone who does not have appropriate permission to access the information. More specifically, data will only be accessible Laura Barreto and her faculty advisor, Dr. Malagon. The results of this study may be published or presented at professional meetings, but the identities of all research participants will remain anonymous. The data for this study will be kept for a minimum of 3 years after completion of the study but may be kept indefinitely. If data is kept, it will only be utilized for future educational use, presentations, or publications.

Are there any costs or payments for being in this study?

There will be no costs to you for taking part in this study. You will though, receive a 5$ gift card by taking part in this study.

Who can I talk to if I have questions?

If you have questions about this study or the information in this form, please contact the researcher Laura Barreto [███████████@███.███████.███]. If you have questions about your rights as a research participant or would like to report a concern or complaint about this study, please contact Dr. Malagon at ███-███-████, or email at ████████@████████.███. Additionally, the Institutional Review Board can be reached at (657) 278-7719, or e-mail irb@fullerton.edu

What are my rights as a research study volunteer?

Your participation in this research study is completely voluntary. You may choose not to be a part of this study. There will be no penalty to you if you choose not to take part. You may choose not to answer specific questions or to stop participating at any time.

What does my signature on this consent form mean?

Your signature on this form means that:

- You understand the information given to you in this form ·
- You have been able to ask the researcher questions and state any concerns ·
- The researcher has responded to your questions and concerns ·
- You believe you understand the research study and the potential benefits and risks that are involved.

Statement of Consent

I have carefully read and/or I have had the terms used in this consent form and their significance explained to me. By signing below, I agree that I am at least 18 years of age and agree to participate in this project. You will be given a copy of this signed and dated consent form to keep.

Name of Participant (please print) _____

Signature of Participant_____ **Date** _____

Signature of Investigator_____ **Date**_____

If you are requesting permission to audio or videotape; create a second signature line for that. An individual could conceivably be willing to participate, but not to be included in an audio or videotape. Your signature below indicates that you are giving permission to audio/video tape your responses.

Signature of Participant_____ **Date**_____

APPENDIX B

INTERVIEW GUIDE

Qualitative Data Collection

Socio-demographic survey:

1. Age:

2. Ethnicity:

3. Gender identity:

4. College level:

      a. Freshman

      b. Sophomore

      c. Junior

      d. Senior

      e. Post-Bach.

5. Are you a first-generation student? yes no

6. What was the highest level of education your mother achieved? (Using ordinal level)

      • Less than middle school

      • Middle school

      • Highschool

      • GED

      • Some college

      • No college

      • Bachelors

      • Masters

      • Doctorate

      • Not sure

      • Other: ___

7. What was the highest level of education your father achieved? (Using ordinal level)

      • Less than middle school

      • Middle school

      • Highschool

      • GED

- Some college

- No college

- Bachelors

- Masters

- Doctorate

- Not sure

- Other: ____

8. In the past 12 months what was your average income after taxes? (using ratio level)

- Collecting data on the exact annual incomes of participants_____

Qualitative Data Collection Interview Questions:

1. Have you [the student] been concerned about where you are going to live during your time in college?

2. Have you [the student] ever been concerned about if you can afford to eat?

3. Have you [the student] ever had to live on friends or family couches because you didn't have stable housing?

4. Have you ever had to choose between paying for your education or shelter?

5. Which on-campus resources have you used yourself?

- Are you aware of any? (sub-probe)

6. What was your experience applying to this/these resource?

- How was the application process like? (sub-probe)
- Were these resources readily accessible to you?

7. Usage of services?

- Do you [the student] use the services offered on campus, why or why not?

8. What can CSUF do to aid you [the student]?

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