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Monograph:
Gibb, K., Moore, T., Preece, J. et al. (3 more authors) (2022) Research on purpose-built student accommodation (PBSA) and student housing in Scotland. Report. Social Research series . The Scottish Government ISSN 2045-6964 ISBN 9781805253174

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Research on purpose-built student accommodation (PBSA) and student housing in Scotland

CHILDREN, EDUCATION AND SKILLS

social research

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1.   Executive Summary

Key Messages

- Student accommodation in Scotland is a complex, interdependent system interacting with local housing systems and communities.
- Student numbers and accommodation demand are rising. However, there are strains emerging from external shocks, such as the Covid-19 pandemic, from internal processes, such as landlord retreat from student housing in the Homes in Multiple Occupation (HMO) private rented sector (PRS), and political risk from ongoing housing and educational policy developments.
- There is considerable variety to be found among student HMO private renting, university-owned PBSA (student halls) and the growing private PBSA sector.
- Student experiences are also varied, in large part because the existing stock of student accommodation dominates total provision and the average quality of this changes slowly.
- Private sector PBSA is market-driven, which evokes a range of divergent perspectives. The sector should approach PBSA in a joined-up way, so that diverging views can be reconciled and compromises sought.
- New PBSA developments continue to move upmarket and, with the signalled decline of mainstream PRS, there needs to be a wider range of accommodation provision. The sector should work together to deliver more mid-range, lower cost PBSA.
- There is limited data on variations in student housing affordability. The sector needs robust and regular, data on students' economic circumstances and the affordability of different types of accommodation throughout Scotland.

Challenges and Considerations

We have tried to keep recommendations directly relevant to the needs of the plural interests of the sector and, especially, for students. There are six key challenges and considerations.

- Demand for student accommodation is high and growing. There will continue to be large numbers of international students and also a high probability that, in future years, more home students will come from lower income widening access backgrounds, thereby increasing affordability pressures across student accommodation provision.

- There appears to be gaps in the market provision associated with developer and investors moving up-market (and declining numbers of university halls). This supports the argument in favour of more modest, but sufficient quality, mid-range PBSA supply.

- Student voices and their representatives (as well as other stakeholders) argue for better provision of accessible housing for disabled students without higher cost penalties. There is also concern expressed by students and their representatives about the effectiveness of redress measures.

- There is debate around the future of student rights in PBSA and whether they should remain exempt from aspects of private renting tenancy law.

- Rented housing reform is underway and a recent consultation exercise found considerable support for rent control in the PRS and for students to enjoy the same rights as other private tenants, including PRS renting students. This presents a challenge for the PBSA sector.

- For some stakeholders, PBSA has shifted from being a modern solution to 'studentification' and poor quality PRS student accommodation, to becoming a key part of the problem of perceived new forms of neighbourhood dominance. The challenge is how the sector can work more effectively with planners and local authority housing strategy teams to address this.

We recommend the PBSA Review Group considers the following ten points when developing recommendations to Ministers.

The Current Model of PBSA Provision

Private sector PBSA has achieved success in providing accommodation for students where universities could not. The potential extension of tenants' rights, notice periods and the recent introduction of a rent freeze across student accommodation by the Cost of Living (Tenants Protection) (Scotland) Act 2022, presents a challenge to the current business model. Retaining the present PBSA approach is to continue to set it apart from the mainstream PRS accommodation of students. Doing so requires compensating actions on regulation, redress, affordability, rent setting and the supply offer made.

Student Housing, Local Housing Strategies and Needs Analysis

Both the National Planning Framework and local housing needs demand assessments should consider the impact of demand for student housing on local housing systems. Future growth in demand should be a consideration for development plans and housing strategies.

Affordability and Evidence

We cannot make recommendations around rents and affordability without up to date evidence on renting costs and student finance. Representative and robust data should be a priority if the sector is to evidence levels of affordability and financial circumstances (and do so at HEI and local authority levels).

Cost of Living

High costs and financial precarity are a reality for students *now.* In September, the Scottish Government announced plans to introduce a rent freeze until, in the first instance, the end of March 2023. This will apply to PBSA, social housing and the private rented sector (though rents are already largely set for the period). Student accommodation cannot be wholly separated from these debates. In the short run, PBSA providers should move more to consistent cost-based index-linking of rent increases. Students have the full benefit of any energy cost supports offered by government or others passed on to them. There should be a sector wide review of both how rents are initially set and how they are increased each year.

Maximising Partnerships

In order to utilise the information generated by the better data gathering recommended in point 3, there should be a more consistent relationship between the pastoral duties of the HEI in situations where students are living in private PBSA. There is good practice from both sides of the sector that can be emulated (as indicated by ASRA and CUBO) There also should be more consistent engagement over how to seek redress.

Working with the Traditional PRS

In parallel to these proposals for the PBSA sector, there should be concerted action to maintain and improve the quality and experience of the large number of students in the traditional HMO PRS. It is undoubtedly challenging to understand the atomised and highly variable PRS, but this is why HEIs and providers should work more closely with local authority housing planners and strategy teams.

Moving with the Times

PBSA provision is not uniform or monolithic, but constantly evolving. There is, for instance, an opportunity to re-use existing vacant properties in good locations.

However, the refit of the property must be good quality and of high enough standards to compete with the best quality in its class.

Widening the Offer

There was much interest in and claims of underlying substantial demand for a cheaper and 'less frills' budget accommodation offering, akin to a 'Premier Inn' mid-market hospitality model. We suggest that the Review Group and Ministers consider more fully how different interventions (e.g. soft government loans) and re-positioning, for instance, of refurbished student halls or other refitted properties might achieve similar ends. Regulation is also an important dimension in protecting standards and quality. However, the sector needs to better understand why developers and investors are not filling this gap and what needs to be done to encourage that investment.

Quality and Design

The study highlighted a range of student preferences and concerns in relation to the design and layout of accommodation. We strongly encourage new PBSA developments to include user-testing and post-occupancy surveys to help with design work, including their suitability for disabled students.

Future Proofing

The HE sector planning assumption appears to be that future housing demand from domestic students will include increasing numbers of lower income students from widening participation backgrounds over the next decade or more. When the sector is responding to rising student demand it needs to recognise the greater financial insecurity of a larger part of its market and provide a wider range of accommodation.

2. Introduction

This report is the main output from a research project commissioned in January 2022 by the Scottish Government. The research was commissioned to inform the work of the Purpose Built Student Accommodation (PBSA) Review Group, who have been tasked with the development of a Student Accommodation Strategy for Scotland. PBSA is defined in the next chapter. The research was carried out by a research team from the UK Collaborative Centre for Housing Evidence (CaCHE), along with colleagues from the University of Cardiff and Rettie and Co. The introduction begins by briefly setting out the context or background to the study. This leads on to the outlining of the aims, objectives and key questions for this research. The approach taken by the research team is set out alongside the key decisions made in designing the research methods adopted. Finally, the introduction describes the structure of the report and the chapters that follow. The report provides information and key points to consider for the PBSA Review Group when making recommendations to Scottish Ministers on a Student Accommodation Strategy for Scotland.

Background to the Study

Several factors explain the recent increase in concerns about student accommodation in Scotland, focusing on the more recent phenomenon of PBSA. The first of these is the increasing demand for student accommodation arising from growing student numbers, especially among Higher Education (HE) students and, specifically, rising numbers of international students. Universities often offer a guarantee to new students that they will be housed either in student halls or via a nomination agreement with private providers of PBSA. As numbers anticipated and planned continue to rise, there is evident greater pressure on these modes of provision, as well as the more traditional HMO PRS. This helps explain why several universities are struggling to meet their guarantees and are reconsidering their portfolios of student halls and the extent to which they act as direct provider or in partnership with the private providers. These factors put pressure on development

planning land use decisions and how local authorities perceive their housing strategies for higher density neighbourhoods close to campuses, as well as the future of the wider private rented sector.

A second driver is the wider private rented sector in Scotland. When the new private tenancy arrangements for Scotland were legislated for in 2016 (The Private Housing (Tenancies) (Scotland) Act 2016), after a decade of regulatory change in Scotland culminating in open-ended tenancies, finite and reduced means of repossession by landlords, and a 28 days' cooling off period for tenants at the start of tenancies. It was agreed that students living in university halls or private PBSA would be exempt from this legislation, and that they would continue to be housed under a common law contract with the provider rather than a legal tenancy. However, students living away from home in the HMO private rented sector would be covered by the new tenancy arrangements, creating a division in rights and law depending on what form of accommodation students choose (or can access). It is widely accepted across the sector that, because of the new tenancy and the experience of Covid-19, private landlords are now moving away from that market and looking for more long-term tenants with less chance of void periods. Initial qualitative evidence from Glasgow (Gibb, 2021), as well as from sources interviewed in chapter 3, suggests that this shrinking of the student HMO sector is putting upward pressure on rents.

Third, the Covid-19 pandemic and lockdown created an awareness of the significant challenges facing students in private PBSA and student halls in terms of isolation and mental health. Many students stayed away and took courses online remotely. The Scottish Government introduced temporary measures under the Coronavirus (Scotland) (No. 2) Act 2020, for instance, giving all students 28 days' notice to quit (recently suspended). This in turn has put pressure on the business model of PBSA providers, which works on the assumption of undergraduate students taking a 41-44 weeks' lease (and postgraduate taught (PGT) is often 51 weeks).

Figure 1.1 sets out an initial schematic representation of the drivers of student accommodation in Scotland and how they may interrelate with each other. Two-way arrows indicate plausible two-way relations. The diagram is inherently multidimensional and helps us to recognise the complexity and multiplicity of student accommodation issues. This is also why analysis needs to work with the fundamental interconnectedness between traditional private renting and University-led and private PBSA. This interdependency is why we consider student accommodation in the round in order to better understand PBSA.

Figure 1.1: Drivers of PBSA Provision
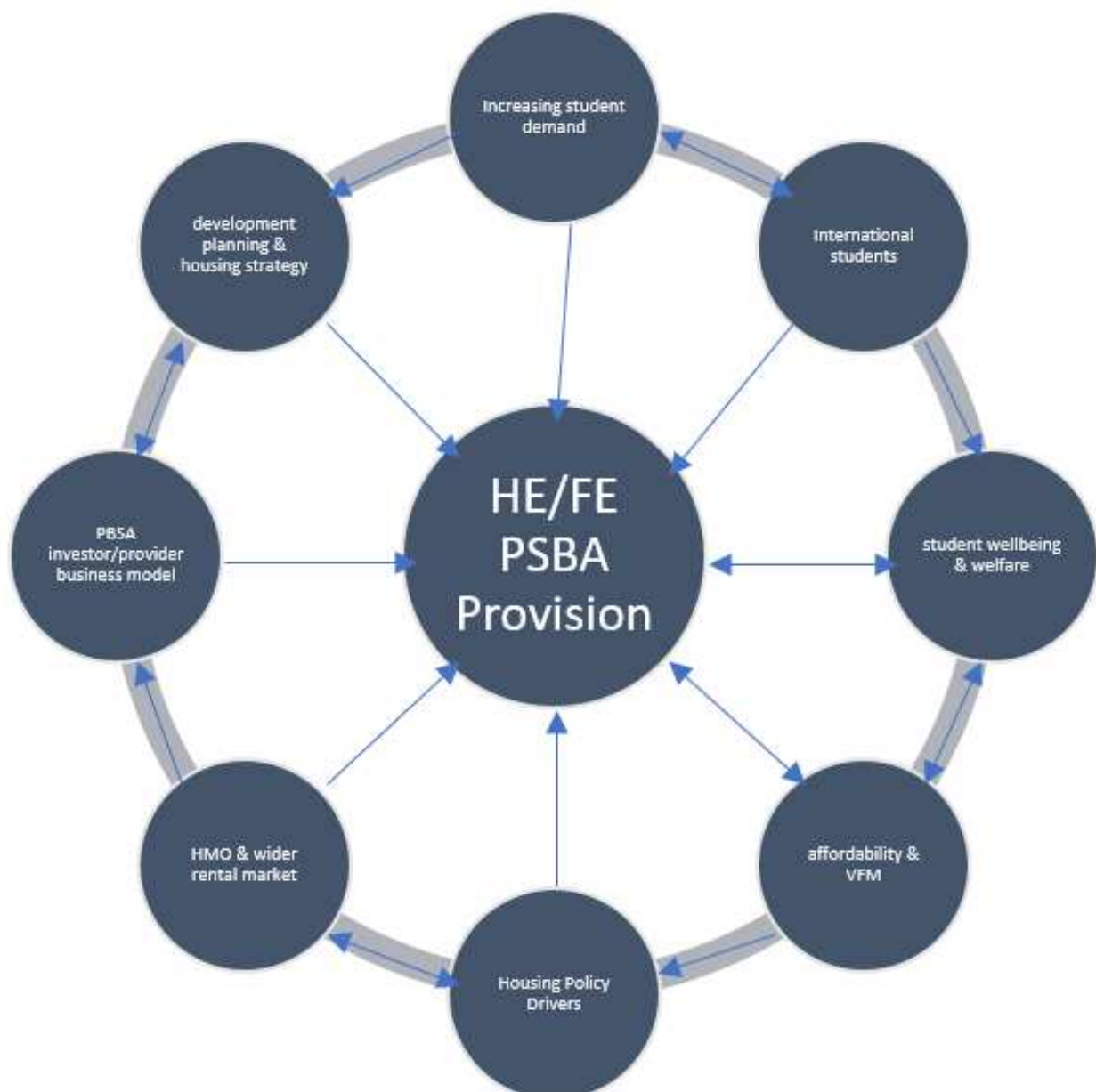
The [2020-21 Programme for Government](#) described PBSA as a 'high-profile policy area' and singled out the need for a Review stating that:

> In the context of the significant growth in purpose-built student accommodation and COVID-19, we will conduct in 2021 a review of purpose-built student accommodation, in partnership with stakeholders. This will be taken forwards in parallel with work to ensure rent affordability and improving standards across the Private Rented Sector.

Student accommodation is also central to the ongoing reforms to the wider rental sector, as part of the sector-wide implementation of [Housing to 2040](#).

The Review is a broad-based government led working group drawn from the wider student accommodation sector. The Review gathered evidence for a short scoping study in the latter part of 2021 (discussed later in this report) but the plan was always to commission independent research to provide the evidence and analysis that would support the Review.

Aims and Objectives

The overarching research aim was to gather evidence to inform the review of PBSA. In concrete terms, the research would seek to:

- Explore students' experiences of choosing, living in, and the affordability of, PBSA.
- Understand the differences in experiences among students and between halls of residence/PBSA and private rented sectors.
- Explore the views of providers, their representatives, potential investors/developers, and wider industry bodies on how PBSA is currently regulated and delivered.
- Understand the barriers for providers in providing good quality and affordable student accommodation.

- Identify domestic and international examples of good practice in delivering student accommodation.
- Identify any other critical issues additional to those raised in the scoping study.
- Gather and provide research evidence to inform the Review Group's recommendations to Ministers.

Study Approach and Methods Adopted

The research was made up of three discrete elements:
- Evidence review based on both academic and grey literature including industry reports and research, plus analysis of contemporary analysis published by Unipol and NUS Scotland.
- Stakeholder perspectives – a series of qualitative interviews with a range of stakeholder perspectives, many of whom were selected from the Review Team. These interviews worked to a common semi-structured topic guide.
- Student perspectives – qualitative student interviews across a range of characteristics totalling 45 interviews working to a common semi-structured topic guide.

In delivering these research instruments, several key methods decisions were taken (further details are set out in the relevant chapters):
- For practical reasons, students and a subset of stakeholder interviews were selected from three case study areas (15 students per area). Recognising the non-quantitative or representative nature of qualitative research, this implies choices having to be made that will exclude some places or specific areas that some may feel should be included.
- While there was consensus that two case studies should be Glasgow and Edinburgh, there was much debate about the third and with the Review team we agreed to explore Dundee/St Andrews as the third. Such a decision precludes other candidates (in particular, Aberdeen and a rural/islands

choice). We have included discussion in each of the areas not chosen in different parts of the report.

- A short online screening survey was developed, incentivised by a prize draw. More than 900 students responded. The survey collected background and equalities information, as well as exploring students' experiences of accommodation. The survey also asked if respondents would be willing participate in a longer qualitative interview, enabling the recruitment of 45 student interviewees.

- Interviewing students in this way raises specific ethical issues. We may expect issues of distress with interviewees, even if they are willing consenting respondents to the initial request. Consequently, the research team designed the interview to minimise issues of distress and implemented sensitive countermeasures should such issues arise. The team also excluded anyone younger than 18. The project was granted ethical approval by the University of Glasgow College of Social Sciences and included further ethical assurances for the commissioner.

- As part of the interviews with stakeholders, the team agreed with the Review Group that it would be useful, reflecting the variety of issues that PBSA and student accommodation impinge on, that further meetings be convened to discuss, for example, the new national planning framework, fire safety concerns and rurality.

Report Structure

The rest of the report consists of five further chapters. The first of these is the evidence review (chapter 2). This is followed (chapter 3) by the qualitative interviews with key stakeholders, both representing national perspectives, and drilling down into the three case studies. Chapter 4 and 5 examine the student perspectives drawing on both the screening survey results and, principally, the qualitative interviews. Finally, chapter 6 concludes with a set of specific key recommendations.

3.   Evidence Review

Introduction

In 2019/20, 307,220 students were enrolled in HE and Further Education (FE) in Scotland. This reflects trends across the rest of the UK (rUK).

Figure 2.1 Students in HE in Scottish HEIs and Colleges by level of study, 2010/11-2019/20
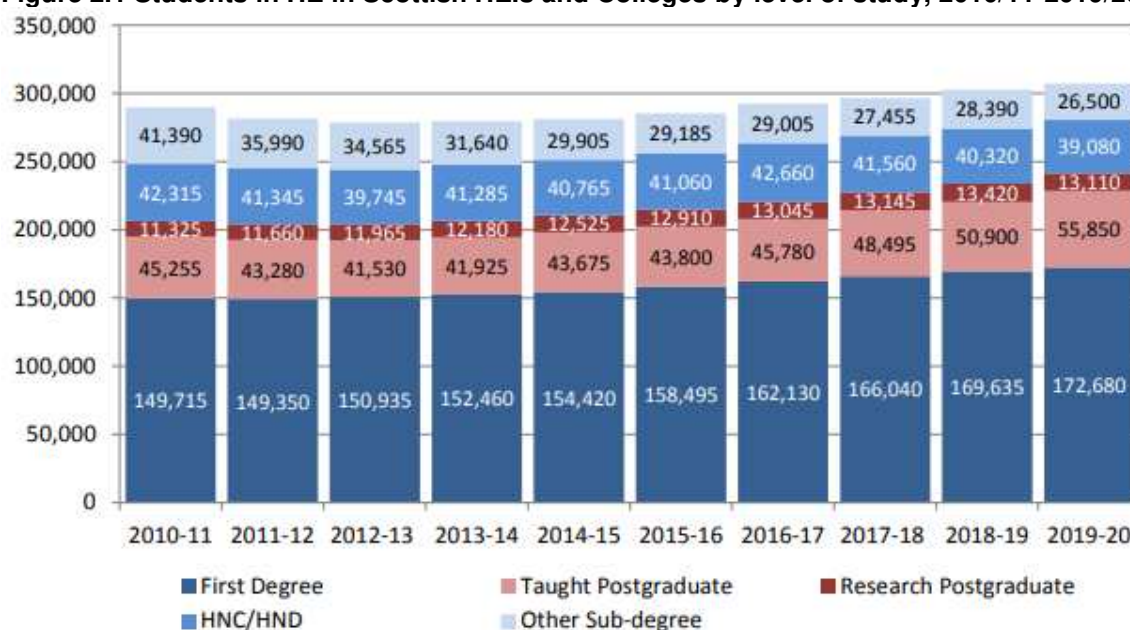
Source: Scottish Funding Council (2021)

Reflecting the continual rise in individuals engaging within HE, purpose-built student accommodation (PBSA) has boomed in popularity in the UK in recent years (Cushman and Wakefield, 2021). Recent data from Unipol (including 2022) indicates that this PBSA growth, however, may be slowing. Drawing from a number of sources (Sanderson and Ozogul, 2021; Unipol and NUS, 2021; Unipol, 2022; Revington and August, 2020; McCann et al., 2019), PBSA is defined here as accommodation specifically designed, built or adapted for the purpose of housing students. It may be located on – or off – campus, and owned or managed by a university, private or third sector provider (or some combination thereof). This includes accommodation which is occupied through nominations agreements (allocation of rooms taken by the university within a private/charitable provider block), where universities agree contracts with facilities management or other forms of private engagements, or through direct let by a private or charitable provider.

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The boom in recent years in PBSA has most notably been seen in privately-owned (rather than university-owned) accommodation, with universities increasingly decoupling themselves from accommodation provision. According to NUS and Unipol's Accomodation Costs survey, university own beds provision has declined from 39% of PBSA stock in 2017/18 to 24% in 2021/22, while, notably, private direct let provision has increased from 43% of PBSA stock to 58%. The remainder (private beds used by universities) has stayed relatively stable at just under 20% (Unipol and NUS, 2021).

Figure 2.2 Number of UK PBSA beds by sector, 2017/18-2021/22

	2017/18	2018/19	2020/21	2021/22
University's own beds	116,922	138,958	103,833	111,967
Private beds used by universities	54,336	74,323	96,760	88,195
Private direct let	127,842	168,576	253,162	273,522
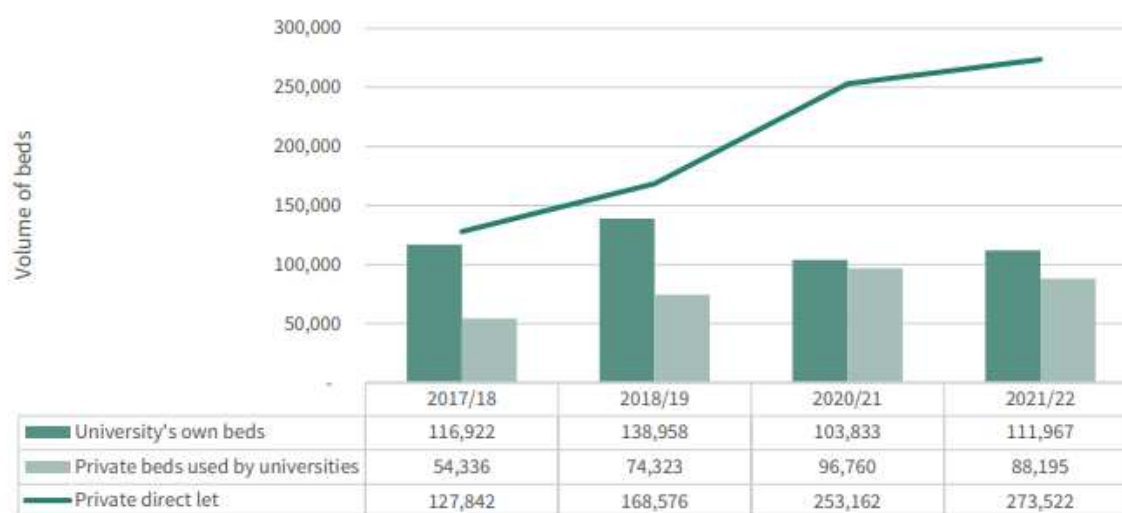
Source: Unipol and NUS (2021)

The Unipol and NUS surveys, however, have a participation rate of around 60-70%. Total PBSA provision is therefore higher than the numbers above. Cushman and Wakefield (2021) estimate bed numbers now to be around 700,000, having climbed from 500,000 in 2013.

According to Reynolds (2020, p.2), PBSA in the UK and Ireland typically takes the form of either: 'Halls of residence consisting of ensuite double bedrooms with shared living and social facilities' or 'Self-contained studios or flats with private kitchens, but shared living and communal spaces'. As Smith and Hubbard (2014) note, pinning down the precise number of total PBSA bed spaces in a particular location is not straightforward because complex relationships and financial

arrangements between different stakeholders can obscure how PBSA is managed and controlled.

In 2022, Unipol published a briefing paper on the Scottish-only data from their 2021 survey. It suggested that their survey captured about 2/3 of the Scottish PBSA sector (i.e. 40,674 rooms relative to Cushman and Wakefield's (2021) estimate of 60,310 in total). They also note that University accommodation has shrunk by nearly a fifth since 2012-13, while private sector rooms have grown by fully 360%. While Scotland is less dependent on the private sector PBSA than England, it still accounts for 30% of provision within their survey. Comparative evidence suggests that Scotland is more traditional in its room mix than England with less self-catering en-suite (47% compared to 60% in England), 13% studios in both countries but more 'standard' accommodation in Scotland (22.6% compared to 13%).

This evidence review documents the current PBSA landscape captured by more than 80 studies across the academic and grey literatures (e.g. reports generated by government, charities and commercial groups). The items were generated by online searches using key words, as well as prior knowledge and snowballing from references. The review starts with a discussion of the drivers of the rise in PBSA including, among other things, the phenomenon of 'studentification' – the concentration of students in particular neighbourhoods (Smith, 2005). It then considers specific groups of students who face disadvantages with regard to housing including issues pertaining to international students, those facing financial hardship, homelessness, estrangement, and students with disabilities. It ends by detailing the current Scottish policy context of PBSA and the challenges it currently presents to students and other stakeholders.

The PBSA Boom

Since the mid-2000s, there has been a rapid growth in the building of private PBSA across towns and cities in the UK as well as globally (see Garmendia et al., 2012; He, 2015; Foote, 2017; Prada, 2019; Revington, 2021). st (2021) estimate that

around one-third of students in the UK are now accommodated in the sector. In the UK, there has been a greater tendency for students to live away from home compared with other European countries and the US and Australia. Only around 1 in 5 UK students stay at home, with those from disadvantaged backgrounds being more likely to do so (Whyte, 2019).

The growth of private PBSA was encouraged by planning policies which sought to move students away from clustering in established neighbourhoods (known as *studentification*) whilst regenerating brownfield sites and maintaining relative proximity to university campuses (Smith, 2009). Despite the 2009 global financial crisis leading to a downturn in PBSA development (Smith & Hubbard, 2014), it is evidently on the rise once again. This recent positive trend has occurred despite the unprecedented disruptions caused by the Covid-19 pandemic (Cushman and Wakefield, 2021; Savills, 2021). Indeed, not only has PBSA 'bounced back' more so than many other sectors of the housing market since the height of the pandemic, there are reasons to think that demand will continue to increase given the rise in student numbers, evident investor appetite for PBSA in their portfolios, and constrained supply in the HMO PRS sector (Savills, 2021; 2022).

The ambiguous term 'student experience' – taken to encapsulate consumerist ideals of independence, freedom, a thriving social life and something 'more' than simply attending university and completing a qualification – has become a significant facet of university marketing in response to student demand which, combined with challenges emerging in the traditional PRS in Scotland (see below), has enhanced effective demand for this form of accommodation (Jones and Blakey, 2020; Potschulat et al., 2021; Kenna and Murphy, 2021; Farnood and Jones, 2021). The sector in the UK is now estimated to be worth £60 billion (see Figure 2.3) and is a significant and growing alternative asset class for investors (Cushman and Wakefield 2021).

Even with the impact of the pandemic on student mobility, the private sector engaged with PBSA appears optimistic that longer-term demand for PBSA will

continue despite any short-term dips. For instance, in referring to the 2021/22 academic year, the Select Property Group (2020) claims that: 'Although it's likely that more lectures will be carried out virtually, students still want to maintain that freedom and sense of independence they get from living away from home and would prefer to be living with friends as opposed to their parents and siblings!' Relatedly, Unite Students (2020), one of the UK's largest PBSA providers, altered its marketing to emphasise that its accommodation was 'Covid ready'. In other words, the growth in PBSA appears to be on an upward trajectory with the pandemic being viewed as creating only short-term disruption.

Figure 2.3 UK investment volumes by sector, 2015 vs 2020
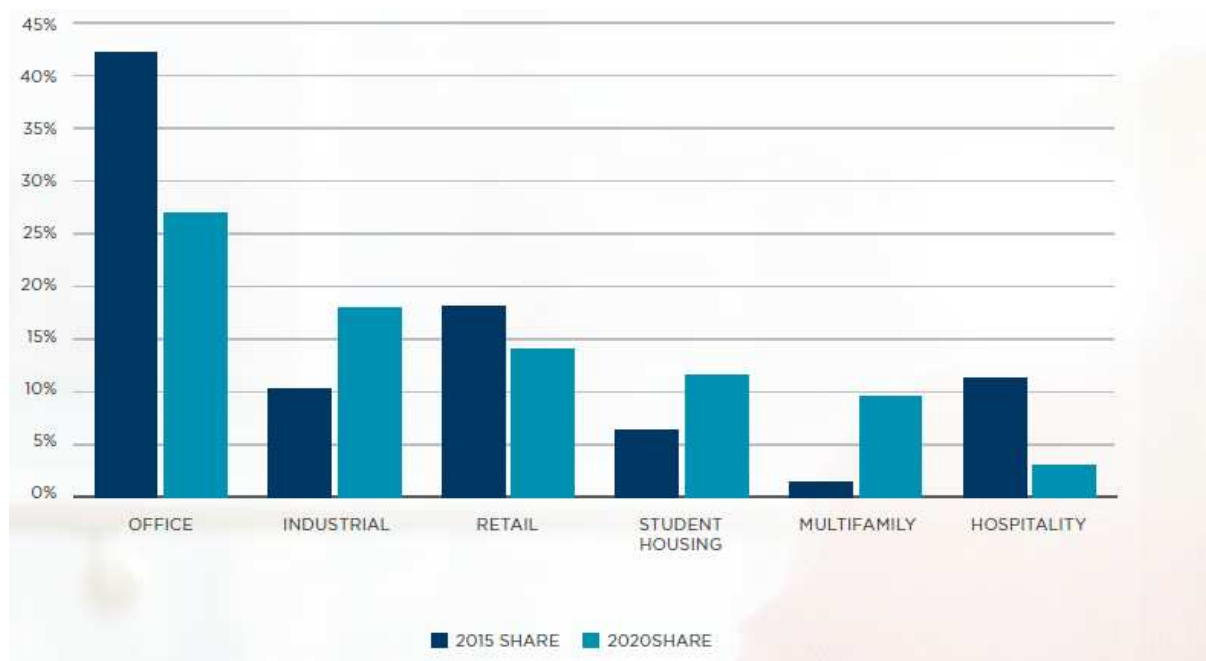
Source: Cushman and Wakefield (2021)

Figure 2.4 UK full-time and sandwich students by term-time accommodation
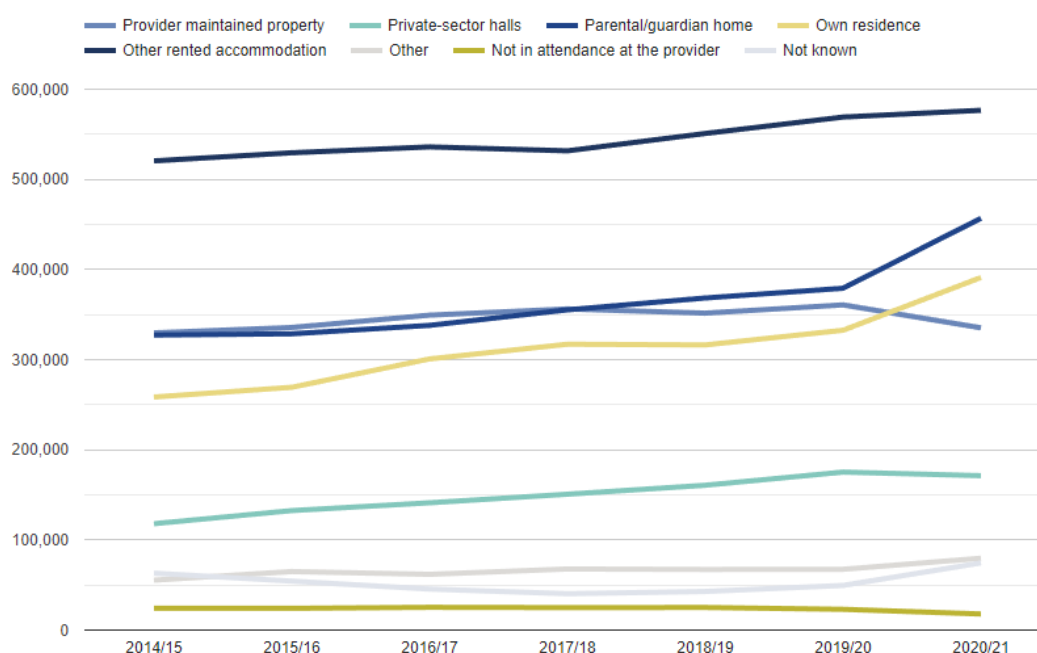
Source: HESA (2021)

Only around one-quarter of UK full-time and sandwich students live in PBSA during term-time; the more traditional private rental sector (PRS) (including HMOs) remains a popular accommodation option for many (27%), while others will stay in the family home (22%) or in their own home (19%) during their studies (HESA, 2021 – see Figure 2.4).

However, the UK PRS (and by extension university accommodation and PBSA) has emerged as the main housing option for students as there is a view that short-term tenancy contracts are preferable for this group (Rugg et al., 2002). This is tied to the image of students as being uniformly young, financially stable, geographically mobile and with no dependents, who desire a form of tenure that favours flexibility to fit around university semester dates (Christie et al., 2002). With the Private Housing (Tenancies) (Scotland) Act 2016, PRS tenancies have become more flexible for tenants compared to previous provisions; this potentially makes the sector even more attractive for students who wish to have a tenancy arrangement that does not necessarily fit with the typical academic year (for example, those who want to extend their tenancy over the summer period). This demand is reflected in

recent NUS Scotland (2021a) warnings about a shortage of PRS housing for students, particularly in Glasgow, Edinburgh and Stirling.

Existing PBSA literature provides caution about economic inequalities among students which can be seen through different accommodation types. For instance, Reynolds (2020) argues that new forms of PBSA have led to the emergence of 'a new set of exclusive geographies' (p.9) whereby a student's wealth determines the quality of their accommodation. She explains that the most affluent students reside in so-called 'luxury' PBSA, whilst the 'student precariat' congregate at the lowest end of the market which typically involves poor-quality PRS accommodation or, in the worst cases, homelessness including sofa-surfing, hostels, B&Bs and tents (see also a news article by Lightfoot (2016)). Other evidence points to the year of study being significant for housing decisions, with first year students being more likely to live in university halls of residence or PBSA before moving into the PRS as their degree progresses (Farnood and Jones, 2021). Whilst several studies have highlighted the financial struggles of students from low-income backgrounds (see 'Disadvantaged Students' section below as well as Bachan, 2014; Lewis and West, 2017; Hordosy and Clark, 2019; Lee et al., 2020), studies about PBSA have generally focused on why it has developed, its investment potential and how it has changed the urban landscape. Inequalities, as they relate to the experiences of PBSA and student accommodation more widely, have yet to be fully explored.

PBSA varies in relation to its offer. Facilities that typically come as standard include communal kitchens and lounges, ensuite bedrooms, welcome packs and help integrating new students, hospitality managers, swipe card access, on-site security staff, CCTV, laundry facilities, cleaning services, vending machines and bike racks. Rents almost always include utilities, insurance for personal possessions and broadband, which students have been found to highly value due to the simplicity of an 'all-inclusive' package (Hubbard, 2009; Sage, et al., 2013; Alamel, 2021; Unipol and NUS, 2021). This is likely to be all the more important in the future given the cost of living inflationary crisis and will distinguish it strongly from the traditional PRS, where utilities will normally be paid in addition to rent. The all-inclusive cost

paid by PBSA students is clearly qualitatively different from PRS rents for this reason, and so care should be exercised when making rent comparisons.

PBSA can offer additional upmarket amenities such as gyms, swimming pools, private parking, coffee and wine bars, and cutting-edge technology (Smith and Hubbard, 2014; Scottish Government, 2022a). At the top-end of the so-called 'luxury' or 'superior' PBSA market, students can also enjoy bowling alleys, on-site shops, cinemas, saunas, games rooms, craft rooms, music and photography rooms (Kenna and Murphy, 2021; Reynolds, 2022). These latter forms of PBSA entail 'all-inclusive residential *communities* [original emphasis]' (Kenna and Murphy, 2021, p.139) which are often gated. As well as drawing parallels with the gated communities that are seen in other sections of the housing market, Reynolds (2022) likens such accommodation to the 'hotelization of housing' whereby the marketing of PBSA as luxurious, multi-functional and convenient reflects a hotel- or resort-like business model. The effect of such 'communities' is that they shift social activities away from university campuses towards the internal spaces of residences, ensuring that PBSA becomes more than simply somewhere to live (Kenna and Murphy, 2021).

Whilst not all PBSA is high-end, there is evidence that the quality of the accommodation for students has improved across the sector and is superior to much of the PRS HMO accommodation (Whyte, 2019). However, PBSA rents have also risen, increasing by over 60% since 2011/12 (Unipol and NUS, 2021). On average, students will pay more for living in PBSA. Knight Frank (2021) estimates that average annual costs for those staying in private PBSA is £7,200 pa compared with £6,650 pa for those living in university-operated accommodation and £5,900 pa for those living in the PRS. However, private and university PBSA provision will tend to include the cost of utilities, unlike in the PRS. Unipol and NUS (2021) estimates that the average PBSA rent now accounts for over 70% of the maximum student loan, leaving such students with less than £70 per week to live on unless they have other sources of income. This is striking but does not tell us where this fits into the distribution of costs and resources across the actual student body.

Despite the generally higher costs in PBSA (albeit not comparing like with like), most students (84%) in Knight Frank's (2021) representative survey of 31,000 new and current students in 2020, said that their accommodation was affordable. However, the 2022 Unipol Scottish evidence from their 2021 UK survey identifies rising rents and worsening affordability. The average weighted annual rent was £6,853 (£7536 in England). While rents were 9% lower in Scotland (and cheaper for every room type), they had still risen well ahead of inflation since 2012-13 (rents rose by an annual average of 4.1% over that period).

Most of the grey literature is focused on industry sector bulletins for investors, providers and other stakeholder interests from the likes of Savills, Cushman and Wakefield, HEPI, Social Housing (a specialist trade journal for financing the social housing sector, including PBSA activity), local housing strategies, Parliamentary briefings and research reports on the PRS more broadly, some of which might touch on the student sector, normally if at all, only in passing. Where private PBSA is the focus, this is normally in relation to demand/supply information for investors (CBRE, 2018; PWC, 2021), advice on how to stay competitive and remain adaptable to market changes (Property Week, 2021) or to flag the advantages and potential threats for investing in PBSA (Knight Frank, 2021; Patel, 2021). It is also worth noting that, in 2020, a dedicated digital publication called PBSA News was established; this platform publishes news articles, research and information for PBSA providers.

Drivers for the Growth of PBSA

Interactions between universities and towns or cities – sometimes referred to as 'town and gown' relationships (Revington, 2021) – are complex, with student housing often central to tensions that can arise. Prior to the mid-2000s, concerns about student accommodation were spotlighted on PRS HMOs (Sage, et al., 2012). These HMOs became clustered in areas close to universities and, in many cases, they sat adjacent to inner-city gentrified neighbourhoods, leading to the concept of studentification (Smith, 2005). Sage et al. (2012; 2013) argue that whilst many

instances of studentification involved middle-class students moving into middle-class gentrified areas, there were examples (parts of Brighton for example) of more marginal communities becoming overwhelmed by influxes of students.

Evidence on studentification has highlighted the tensions this created between existing residents and students, with most of this research focusing on the former group. Existing residents across multiple case study areas, including Glasgow, reported problems perpetrated by students in relation to noise nuisance, unkempt gardens, litter, poorly managed refuse disposal, parking disputes, anti-social behaviour, crime and disruptions created by cycles of moving in and out corresponding with the academic year (Hubbard, 2009; Munro and Livingstone, 2012; Sage, et al., 2012; 2013; Mulhearn and Franco, 2018). In some cases, this led to the out-migration of existing residents, which resulted in certain areas becoming 'ghost towns' during the summer months (Kinton, et al., 2016). It also led to the closure of services such as schools, churches and traditional pubs coupled with the introduction of fast-food restaurants and off-licences that appealed to the student market (Sage, et al.., 2012; 2013). Although most studies focused on negative perceptions and experiences towards students by existing residents, some evidence indicates that the tensions were felt both ways, with students being aware of the hostility that was directed towards them and likewise holding negative views about living close to existing residents, preferring instead to live in 'studenty areas'; this resulted in even greater segregation between the two groups (Chatterton, 2000; Hubbard, 2009).

Evidence suggests that PBSA was viewed by many as the solution to these problems. Local authorities, universities and lobby groups were attracted by the prospect of developing purpose-built housing for students, located in less contentious neighbourhoods. As one study explained: 'PBSA has become the backbone of many local authority policies seeking to disperse students to reinstate social mixing in studentified enclaves' (Sage et al., 2013, p.2624). Compared to PRS HMOs which typically involved older converted housing that was not always in good condition, PBSA was likely to be more attractive for students seeking better

standards of living whilst likewise benefitting existing residents through a process of 'de-studentification' in which students decanted from PRS HMOs in residential areas to PBSA which is often located further away from established neighbourhoods (Kinton, et al., 2016; Mulhearn and Franco, 2018). These narratives move on, however, and we will see later on that new PBSA developments are argued by some to be part of the current studentification problem, because of both new neighbourhood succession issues but also competition for urban land that is seen to displace affordable housing.

Contemporary students appear to have higher expectations for their quality of accommodation, which has been largely driven by the emergence of PBSA (Kenna and Murphy, 2021), although (deteriorating) student 'digs' remain part of the housing landscape, particularly for those from lower-income backgrounds (Reynolds, 2020). Nevertheless, there are concerns expressed that an approach of pushing students into more private PBSA accommodation in gated communities removes them from the wider community and therefore they only play a limited role in sustaining public services, volunteering and regenerating local economies. This may also have consequences for retaining students in these communities once they have graduated and have skills to be productive community members (Whyte, 2019). This appears to be recognised in some local planning authorities, such as Edinburgh, for example, large PBSA developments now have to accommodate affordable housing planning agreements intended to help to meet local housing need as well as build a sense of community.

Solving the perceived problems of studentification is only one driver for the growth of PBSA. Another factor has been the ageing stock of existing university accommodation which creates significant liabilities for universities. Being able to outsource financial and management responsibility for accommodating students into the private sector, even where some level of accountability is retained, has been highly attractive for universities. This is particularly the case when finances for non-education activities have been depleting, student demands change (Hubbard,

2009; McCann et al., 2019) and provision of good quality accommodation is a key part of university strategies to attract large student numbers.

At the same time, financial investors have a clear interest in PBSA, particularly post the global financial crisis, mirrored by real estate research encouraging institutional investors in the UK, Europe and North America to take the rewards of PBSA seriously (French et al., 2018; Livingstone, 2022). For example, Livingstone (2022) argues that 'A decade ago, PBSA and the PRS were seen as riskier propositions for investors, but these are now more firmly established and mainstream assets, offering attractive rewards, as […] reflections on yields and returns illustrate' (p.3). In another paper, it is simply stated that '[PBSA] is an asset class whose star is rising' (Livingstone and Sanderson, 2021, p.2). They qualify this by illustrating that overall demand for PBSA far exceeds supply although though this varies across different regions.

One attraction here is the belief that successive cohorts of students are willing to accept (or are at least cope with) rent increases and are a group who are unlikely to accrue rent arrears (Hubbard, 2009). Mulhearn and Franco (2018) explain that, in the UK, PBSA has grown in line with the growing maturity of well-established providers such as the Unite Group and Liberty Living, as well as an increasing number of international investors (particularly from the US, Singapore and the Middle East), who have capitalised on the perceived resilience of student accommodation demand even in times of financial crisis.

More recently, there have been warnings about the over-supply of PBSA with certain regions potentially having reached saturation (Mulhearn and Franco, 2018). Relatedly, the PBSA sector has warned investors that demand might also begin to fall due to the fragility of the international student market (Patel, 2022). Consequently, some owners of PBSA have started marketing these properties to non-students, particularly for tourism and conference purposes (see Reynolds, 2022 for examples in Ireland). This has led Revington (2021) to propose that some regions may be entering a period of 'post-studentification' in which non-students are living alongside students in PBSA. In Scotland, although with Build-To-Rent (BTR)

properties beginning to emerge as an extension to the traditional PRS that can accommodate both students and non-students it is possible that we may see pressures for a similar 'post-studentification' process occurring in the future. As a recent study of people living in the BTR sector has shown (BPF, 2021), the sector accommodates a range of occupations, including students (see figure 2.5).

Figure 2.5 BTR residents' employment sector in BTR UK and BTR UK excluding London
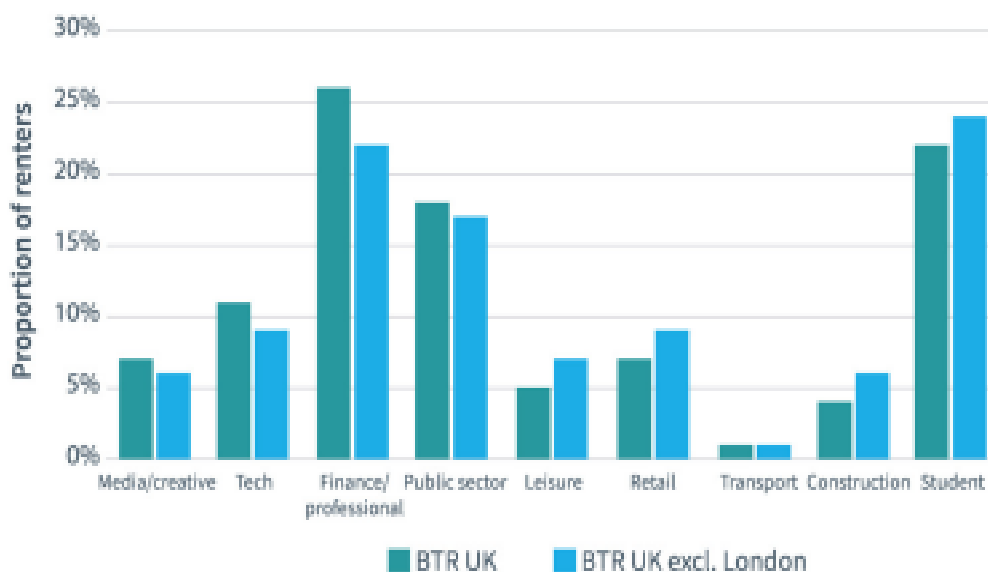
Source: BPF (2021)

Disadvantaged Students

When considering housing experiences according to different groups or types of students, it is possible to identify from the literature those who may be more disadvantaged in the process. Specifically, estranged students and disabled students have been identified, although more work is needed in these areas. Unipol (2022, p.2) continue to argue that there is 'not enough accommodation to meet the needs of disabled students'. This section will focus on these groups, but it is likely that there are others who are even less represented in the current evidence base but who find themselves disadvantaged in relation to housing. Such groups may include students with dependents and caring responsibilities, those with mental health issues, LGBTQ+ students and those from ethnic minority groups. More

research is needed to explore the nuanced experiences of these groups in relation to student housing, something we start to address in the following chapters.

Of the groups mentioned in the literature, international students (often postgraduate) have received the most attention although most of this evidence comes from outside the UK (Obeng-Odoom, 2012; Arkoudis, et al., 2019; Fang and van Liempt, 2021; and Calder, et al., 2016). This literature indicates that finding housing is a particularly complicated for international students as they do not always understand how to find accommodation, local costs, what their options are, the characteristics of different neighbourhoods and local cultural practices (Fincher and Shaw, 2009; Arkoudis, et al., 2019). Whilst domestic students often face similar challenges, international students experience these issues on a larger scale due to structural disadvantages and discrimination (Fang and van Liempt, 2021).

New international students can often experience a lack of social integration and belonging (Arkoudis, et al., 2019) as well as a lack of social support and greater discrepancy between their expectations and experiences (Khawaja and Dempsey, 2008). Tied to these feelings are significant struggles with securing housing which can escalate and produce enormous stress (Fang and van Liempt, 2021). International students are generally reliant on finding their own housing as opposed to having the option to live with a friend or family member (Arkoudis, et al., 2019). They typically want to have their housing set up prior to arriving in the country or they are compelled by letting agents to sign up for a year-long private PBSA contract as agents will advise that they will struggle to find accommodation otherwise (Fincher and Shaw, 2009). Consequently, in some university towns, international students can become segregated from domestic students by being funnelled into specific PBSA blocks, with domestic students expressing preferences not to be housed in a predominantly international apartment block (Fincher and Shaw, 2009), although international students often prefer to be housed in this way (Paltridge, et al., 2010; Obeng-Odoom, 2012).

From an international student perspective, it is claimed that universities do not provide enough support in helping them to navigate these complex processes or, where support is provided, it tends to be generic and not specifically tailored to international students who lack the knowledge that domestic students will already have (Obeng-Odoom, 2012). Arkoudis et al. (2019) found that students often feel cheated when they arrive at their accommodation as the images on websites often do not reflect the reality, and many find themselves having long commutes between their accommodation and university building. The same authors found that international students also want information about student housing neighbourhoods, including safety (Arkoudis, et al., 2019). Indeed, Paltridge, et al. (2010) highlighted the significance of safety and security for international students, due to their heightened vulnerability to crime, with university-provided accommodation being reported by students to meet these needs more so than other forms of accommodation.

An NUS survey (NUS, 2021b) found that the majority of students (presumably mainly UK-based) worked during term time: a full 24% worked full time, and 41% part time (including 10% on zero hour or casual contracts). These figures had increased since the year before, when Covid-19 rules were more restrictive. The impact of Covid on incomes was adverse for over 70% of students surveyed, including 30% who said that their income had suffered a 'major impact'.   85% had cut back on their spending. Over 70% expressed concern at their ability to manage financially during the pandemic and more, 76%, were concerned about managing financially in the post- pandemic period.

Unipol and NUS (2022, p.1) focus on their survey evidence on affordability problems in the sector. They note for the UK, rent increases outstrip inflation by a big margin, that there are many locations where there is insufficient affordable student accommodation, that private PBSA providers are continuing to provide more ensuite accommodation with higher rents and that universities are often constrained to work with a rent escalator linked to long term loan finance deals. Private operators typically use their competitors as a rent-setting benchmark driving

a further wedge between PBSA rents and inflation (and student budgets). Unipol expresses concern that rent increases are on an upward trajectory. This will make housing costs even more unaffordable for the expected growing share of less advantaged students predicted to be coming into the sector over the next 15 years. The NUS survey (NUS, 2021b) does not offer a breakdown by current living circumstances, but found that of those paying rent, around two thirds were concerned that Covid-19 had affected their ability to afford rent payments, and 22% had been unable to pay their rent in full over the last 4 months. Overall, in the NUS survey, 37% said that their rent was not affordable (with 46 % of students saying it was or having no opinion). Turning to Scotland, Unipol argues that the Covid pandemic shut down many of the part time hospitality jobs students depended upon, making them more reliant on their parents (or running up further debt) to continue studying.

While there are very striking images of unaffordability among students, we should be cautious – there is little evidence on either more disaggregated (or quality-adjusted) rent costs or on the size and distribution of actual student incomes (including a measure of parental support). We also know that there is considerable variety in costs and quality in student accommodation across the country. As in many other areas of this work, we need more and better data to monitor and understand what is going on.

Financial hardship is also experienced by domestic students, with socioeconomic backgrounds playing a significant role in how students fare. In the UK, much of the literature on student finances focuses on England and Wales, due to the tuition fee system which now sees students leaving university with significant debts that need to be paid back once reaching a certain salary threshold in paid employment. Although Scottish students studying in Scotland do not pay tuition fees, many still accrue debt throughout the course of university (Carney, et al., 2005) and non-Scottish students studying in Scotland do still need to pay tuition fees. Bachan (2014) explains that the expansion of the UK HE sector and widening participation strategies led to a funding crisis which saw grants and bursaries becoming

increasingly replaced with loans from the mid-1990s onward. Coupled with rising tuition fees, there is evidence that financial hardship among lower-income people is a barrier to accessing HE in the first place (Kaye, 2021). For those who do make it to university, students are less likely to anticipate high levels of debt if they have financial support from their parents, if both parents are university educated and their parents are homeowners (Bachan, 2014). Thus, students from lower socioeconomic backgrounds expect to struggle financially during and after university, with many working part-time jobs to try and mitigate some of these challenges which, in turn, can negatively impact on their studies (Purcell and Elias, 2010).

An additional affordability issue is the experience of fuel poverty for those students living in PRS HMOs in the UK. Given that the PRS can be a cheaper option than PBSA, those on lower incomes are more likely to live there. This, coupled with many PRS HMO properties being older, in poor condition and thus energy inefficient, results in high fuel costs which students struggle to afford over and above their other living costs (Bouzarovski and Cauvain, 2016). Evidence suggests that students take measures to keep fuel costs as low as possible. For instance, Morris and Genovese (2018) reported that students would wear extra layers of clothes, use hot water bottles and cut back on food costs to be able to keep up with energy bills. These issues were reported by students living in both the PRS and in university-provided accommodation. Likewise, Petrova (2018) found that students living in the PRS would limit the use of the oven, take short lukewarm showers, keep the lights switched off so they could prioritise charging their laptops and spend lengthy periods of time in university libraries or friends' houses to stay warm. These points are highly germane as current and anticipated energy price inflation drives the ongoing cost of living crisis, even if such costs are included in PBSA bills (i.e. they will need to be dealt with in subsequent charging the following year).

Finally, in relation to financial hardship, it is likely that some students will experience homelessness during their studies although this area is considerably under-researched (see O'Neill & Bowers, 2020, for such research in the USA). NUS

(2021) found that 12% of students said they had experienced homeless at some time, including 2% currently homeless. The experience was even more common amongst widening access groups with 33% of students estranged from their families and 29% of care experienced students (the worst affected groups) having experienced homelessness.

One sub-group of students who can be at heightened risk for homelessness are those who are estranged from their families. A Scotland-based study, which conducted qualitative interviews with 21 estranged students, found that several had experienced homelessness whilst others constantly worried about the possibility of homelessness due to financial hardship (Costa, et al., 2020a). This was particularly so when the academic year ended, at which point first-year students had to leave their halls of residence with the expectation that they would return home to their families for the summer. Having no such family support, estranged students found themselves in housing precarity. Recent research commissioned by the Scottish Government similarly found that estranged students had been homeless, or felt at risk of homelessness. The research found that estranged students had limited choice of accommodation, due to restricted budgets, and struggled to access rent guarantorship (Scottish Government, 2022b).

Despite universities offering accommodation support for estranged students over the summer, some were put off by the idea of needing to prove their estrangement status (something we return to later in our qualitative research). Indeed, although estranged students can be entitled to government financial assistance, they may be reluctant to go through the process of proving their estrangement due to feelings of shame, humiliation, and concerns about stigma (Bland and Blake, 2019; Costa et al., 2020b; Scottish Government, 2022b). Costa et al., (2020a) concluded that to fully support estranged students, universities need to better support them to find accommodation which is affordable and which students can remain in for the duration of their degrees.

The final group of students we consider are those with physical disabilities who are not only faced with the challenges that have been discussed so far (i.e. a lack of available and affordable housing), but often have the added challenge of finding housing that is accessible. Writing in 2013, Ahmed (2013) , a disabled wheelchair-dependent student at Queen Mary University of London, described that she was unable to find a single wheelchair accessible flat or house near to the university campus and claimed that the nearest suitable accommodation was 60-miles away in Northampton. UK evidence generally points to a significant lack of accessible accommodation available to students across university halls and the PRS. Soorenian (2013) reported the experience of one student who had to initially live in an inaccessible flat in university halls because the only available accessible flat was not ready for her arrival meaning that, for the first two weeks at university, she was unable to cook as the kitchen was located up a flight of stairs. A lack of lifts, steep stairs, narrow corridors, heavy doors, inappropriately positioned furniture, a lack of visual smoke alarms (for hearing impaired students), being located next to a busy road with no pedestrian crossing and not being close to accessible public transport - were all issues raised by students in Soorenian's (2013) study. She also noted that sometimes disabled postgraduate international students are placed in accommodation alongside first year undergraduate domestic students because this is where the only accessible housing is – meaning that these international students are separated from their peers which adds to their lack of integration. Whilst newly-built PBSA can potentially offer more accessible housing compared to older university and PRS buildings, the Scottish Government (2022a) expressed concern that accessible rooms are often more abundant in the more expensive PBSA buildings, compounding financial problems that many disabled students already face.

The Scottish Context

The evidence reviewed thus far has only touched upon the Scottish context, with most UK-based research based in England. This is important as housing and education are devolved matters and Scottish students studying at Scottish

universities do not pay tuition fees, which may have implications for their chosen accommodation. There are clear cultural and social distinctions between Scotland and the rest of the UK, as well as across different Scottish regions. To date, the nuances of PBSA and other forms of student accommodation in Scotland can only be found in the grey literature produced by relevant government, third sector and commercial stakeholders. At the same time, discussions about Scotland make up only a small proportion of UK-focused reports.

However, evidence from Unipol and NUS (2021) does demonstrate that the main trends observable in the rest of the UK are also evident in Scotland: private PBSA has also grown rapidly in Scotland over the last ten years; it now accounts for the majority of bespoke student accommodation; and rents are rising considerably faster than inflation. Average weekly rents in the PBSA sector for students attending university in its main cities (Aberdeen, Edinburgh and Glasgow) are around £125-£167, which is in line with other cities in the UK and considerably below London (£238 per week) (Cushman and Wakefield, 2021).

The policy context for the current research derives specifically from linked government commitments in the 2021 Programme for Government, Housing to 2040 and the current New Deal for Tenants consultation. The Scottish Government is seeking to improve affordability and housing conditions in the rental market, including the large student sector, and also to provide the evidence and steer for a strategy for student accommodation, including PBSA as a critical part of that sector. However, it is worth noting that PBSA is not unregulated; there are UK national codes of practice from ANUK/Unipol (2022) that apply to all parts of the UK. While the codes are voluntary, they are an important signal to the market and they set compliance criteria on building management and student satisfaction in the sector. Moreover, and rather oddly, PBSA is also regulated by the HMO system which has a particular bearing on building quality and safety.

There are important evidence needs, policy and process dimensions that inform the rationale for this evidence review and wider study for the Scottish Government. The data is far from comprehensive, especially for Scotland. Two recent analyses based

on survey evidence draw self-reported findings from provider and educational institutions involved in student accommodation (Unipol and NUS, 2021; Scottish Government, 2022a). The Unipol and NUS (2021) survey presents some Scottish-level data and is based on returns from a subset of Scottish Higher Education Institutions (HEIs): the Universities of Glasgow, Strathclyde, Heriot-Watt, Aberdeen, Edinburgh and Edinburgh Napier, as well as a number of private and charitable providers (although the report does not state where they operate or which part of the HE/FE sector they operate within). The survey suggests that Scottish rents are rising in real terms and, as we saw earlier, that they can readily exceed the annual provision of maintenance support, which is a stark indictor of the lack of affordability for students. There are longer term concerns about universities' relative lack of control over the cost/quality offer to students and, as affordable supply appears to shrink, worries grow that this will coincide with demographic, widening access and other reasons for increasing student numbers.

The Scottish Government (2022a) scoping study was based on 46 survey responses with key stakeholders from universities, colleges, student associations, local authorities, PBSA providers and representatives. It found that rents ranged from £100-225 per week (which aligns with the figures presented above from the Unipol and NUS (2021) survey), with some providers charging extra for additional services such as broadband, parking and gym access. Student representatives reported that rents were unaffordable and that students often had to rely on financial support from family or part-time jobs to keep up with rent payments. Most providers did not offer non-term time or holiday rent reductions. PBSA providers appeared to recognise the mental health needs of students and there were efforts to provide support, although the report raised concerns about consistency, challenges of joined up working between private providers and universities and the impact of poor living conditions on mental health (similar findings were uncovered in Wales by Shelter Cymru and NUS Cymru (2021). Mental health problems were exacerbated during the Covid-19 pandemic, particularly when students were living in sub-optimal accommodation. As mentioned in the previous section, concerns were also raised about the lack of adapted rooms suitable for accommodating

students with disabilities; with accessible rooms being more frequently found in more expensive accommodation which compounded affordability problems. Some PBSA providers also mentioned extra measures in place to support estranged or care-experienced students but this support is not consistently provided or good practice detailed.

The exemption of student accommodation from the Scottish Private Residential Tenancy regime means that students have fewer protections and rights in relation to their living conditions, rent increases and notice periods. This was particularly problematic during the pandemic when many students were forced to keep paying rents for accommodation they were not using, although coronavirus legislation enabled students to overcome these issues by allowing students to leave or cancel their contracts in university halls and PBSA with 28-days' notice for those who signed a contract after 27th May 2020 or with 7-days' notice for those who had signed a contract before that date. The 28-day notice to leave period was extended initially until September 2022 under the Coronavirus (Scotland) Act (Amendment of Expiry Dates) Regulations 2022, although it was actually suspended from July 1 2022.

Although the Scottish Government (2022a) scoping report revealed several issues with the PBSA sector, the limited sample and method mean that such findings need to be treated with caution and explored on a larger scale. What seems to be particularly needed is more detailed experiential data from students from different backgrounds.

Finally, analysis of demand levels in Scotland predicts a levelling off, and possible slowdown, in PBSA demand due to a demographic dip caused by low numbers of 18-year-olds in the population. Given the pipeline of PBSA units, there is a possibility of excess demand over the next 12 years if present trends continue (PWC, 2021).

Key Messages

- The evidence indicates that PBSA has and is continuing to grow at a significant rate, with no indication that current investment is slowing down.

- PBSA is believed to hold several advantages over more traditional forms of student accommodation, such as traditional private renting, and, in theory, is of better quality, is more professionalised, is a solution to tensions created by studentification and aligns with ideas of enhancing the 'student experience'.

- However, not all PBSA is the same and there are indications of varying quality as well as problems with unaffordability, at least for some student groups.

- PRS/HMO accommodation remains the preferred choice for students in some areas. Cushman and Wakefield (2021) estimated that the largest student PRS HMO markets in the UK were in Edinburgh and Glasgow.

- The Scottish Government (2022a) scoping study also highlighted challenges relating to student mental health, adapted accommodation for students with disabilities, inconsistencies in support for estranged or care-experienced students as well as broader issues linked to the fact that student housing is exempt from the Scottish Private Residential Tenancy.

- Much more research is needed to explore the nuanced experiences of different groups of students who are likely to be disadvantaged in relation to housing. What appears to be especially remarkable is that most evidence has not included the voices and experiences of students themselves. Much existing evidence is based on elite stakeholders, secondary data such as census reports, financial projections and analysis of online PBSA advertisements. This study has sought to rectify this by capturing data from both key stakeholders and students to explore how PBSA is working in practice for these groups.

4. Interviews with Key Stakeholders

Introduction

In this chapter we examine the themes emerging from semi-structured qualitative interviews with representatives of the different stakeholders involved in student accommodation and PBSA. Five members of the research team were involved in these interviews working to a common topic guide (see annexe 1) that structured the conversation. In addition, several public sector and government representatives asked to have meetings about their interest in the project and while these were unstructured meetings, they also provided useful contributions that are reported in this chapter where relevant. We also include a focus group of senior UK-level staff from one PBSA provider. The project also had a workshop with the full Review Group in June 2022 to discuss emerging findings and this provided additional material that is developed in this chapter.

Overall, the interviews represented the PBSA as a growing, dynamic and evolving sector within Scotland's university towns and cities. Private PBSA development is a relatively recent phenomenon, but it is now firmly established as part of the fabric of 'student' neighbourhoods and its availability is closely interwoven with the continued success of the Scottish HE sector in expanding and attracting domestic and international students in a competitive international market. Student experiences while Covid-19 restrictions were in place, which were sometimes very unsatisfactory, had shone a spotlight on specific problems within the sector, but interviewees generally welcomed the opportunity to discuss a broader set of concerns that were not specifically related to the extraordinary period of mass-lockdown.

An underlying consideration throughout was that there is anticipated to be continued growth in the demand for accommodation from students, much of which will be met by PBSA.

> Keeping up with demand I think is the biggest challenge. There's money waiting and happy to invest, it's seen as a proven sector with proven high

levels of occupational demand in the sector. So, meeting that demand and that's not straightforward [because of] the planning system, I mean, the investment capital might be there, but the planning system is never straightforward and there are very complicated issues to deal with along that process as well. So probably very positive in the sense of appetite from, well, firstly universities and students and second from key investors but probably keeping up with that demand …. and then making its way through the challenging development process itself are key challenges. (Scottish Property Federation)

Responding to the Brief

A central requirement of the brief was to 'explore the views of providers, their representatives, potential investors/developers, and wider industry bodies on how PBSA is currently regulated and delivered'. Having assembled a wide body of interests on the Review Group, it was agreed that many of these multiple perspectives could be found either from the Review Group members or from key stakeholders that they could help identify for the research team. This was particularly useful for identifying national stakeholders from trade bodies and national organisations (e.g. Universities Scotland, Colleges Scotland, Association for Student Residential Accommodation [representing providers], CUBO [representing university student accommodation services], Scottish Property Federation, Unipol and NUS Scotland).

The research team interviewed or met with:
- Six Scotland-level representatives (representing universities, colleges, students, PBSA providers, investors and regulatory oversight)
- 10 case study representatives of educational institutions, local government (housing or planning leads) and PBSA providers (2 of our interviewees commented on national and case study level questions)
- Four meetings with SG and other public sector representatives to discuss aspects of the overlap between the project and their interests (e.g. fire safety or the national planning framework)
- A focus group of senior UK level staff offered by one PBSA provider

- The workshop findings of a meeting between the Review Group and the research team discussing emerging findings in late June 2022.

This chapter is largely concerned with HE as opposed to FE. Our interview and background analysis (see figure 2.1) of the FE sector suggests that its student body is often older, in part time employment, living at home and/or involved in work placements. This means with a few notable exceptions (like the Maritime College in Glasgow), the requirement for PBSA is less obvious and where it exists it will be often be more catered for by the HMO PRS or indeed newer market niches like student hotels.

All interviews and meetings took place between March and June 2022. The national-level and local case study topic guides used were agreed with the Scottish Government. We are grateful for the willingness and candour of our participants across the sector. The main interviews were carried out online, recorded and transcribed.

Emerging Themes

We analysed each interview, generating themes that arose in response to the topic guide framed discussions. In this section we work through each theme, outlining the issue, providing a sense of the responses and also sparingly including quotes from the interviews.. In this chapter, we have structured the emerging themes around two main categories: broad issues raised about how the PBSA sector works well or less so; and a series of policy problems and suggestions for intervention.

PBSA Definitions and Ambiguities

Student accommodation is segmented between the traditional HMO PRS and PBSA. In turn, PBSA should be divided between university-owned halls of accommodation (which may be managed or run privately) and private provider PBSA (which may or may not have nomination agreements). This distinction

conceptually matters in law since Scottish PRS tenants, including students in HMOs, hold tenancies under the 2016 Act while PBSA and student halls operate under separate common law contracts. This segmentation is important economically for investors, providers and educational institutions, as it is for students. Intervention in one part of the system is likely to impact on the other segments. Arguably, there is often a lack of definitional clarity when PBSA is being debated and political reforms proposed.

Interviewees were keenly aware of the great variety within the sector and were keen that this should be specifically understood when thinking the sector - whether about current conditions within it or considering changes to policy or regulations.

> I think the important thing to think of when it comes to PBSA is [that] there's university run PBSA, purpose built student accommodation, and there is also the private sector as well …. I think often when we think of PBSA it's very easy to immediately jump to thinking about the private sector. The modern [examples] can be quite expensive accommodation that has the facilities as well, the gyms, etc, but actually PBSA can also be university accommodation that was built in the 1970s that's very, very different. (Universities Scotland)

> I think there's a real challenge for us around the use of the acronym PBSA because in the sector, PBSA is often shorthand for private providers. We don't talk about university accommodation as being PBSA even though it is purpose-built student accommodation. (CUBO)

Importantly, this means that the physical characteristics and quality of PBSA is 'incredibly variable' (ASRA). Additionally, there are a great variety of structures of provision, in terms of investors, developers and those charged longer-term maintenance and management of buildings. Long-term leasehold arrangements (whereby universities manage buildings developed by others) are common. However, this inevitably creates a complex regulatory environment: 'you get similar cohorts of students being accommodated, sometimes side by side in the same residence, but their contract is with somebody different.' (CUBO)

Multidimensional Variability

We have noted above the segmented and variable nature of the sector and it is apparent from undertaking this research that PBSA is highly differentiated. The price and quality of accommodation varies significantly by property age, market segment, location, service add-ons and for different student groups. The student body is also very segmented and there is a range of different economic relationships or business arrangements between the educational and accommodation providers. This underlying widespread heterogeneity means that responses from the Review and recommendations to ministers also need to be similarly nuanced. This variety permeates the consideration of the sector – in relation to development planning and control, regulation and rights, affordability, and so on.

Additional complexity is introduced when it is also recognised that the PBSA can be functionally considered to be part of the broader PRS, which also fulfils much student demand for accommodation. The PBSA is, however, only partly subject to the regulation and control which governs the PRS, although they are interwoven: for example, reductions in the student PRS following Covid-19 has directly led to increased demand for PBSA. Recent trends in Aberdeen were illustrative of the strong interdependencies between housing sectors:

> The oil crash happened and then, within twelve to eighteen months, every accommodation provider in the city [was] sitting with massive voids because we lost about ten to twelve percent of the actual population of the city… the transient population that were doing the oil work, they've upped and gone elsewhere. So that …. created in the private rented sector a vast amount of properties that are sitting empty, they just have to get it filled …. in quite nice areas and quite nice flats, they drop the rents down to well under market values, just to get the beds filled because that private owner can't afford not to have that income. So, then it's taking away from university and private providers because that rent's cheaper than this rent and it actually became like a race to the bottom very, very quickly. (ASRA)

However, the different regulatory arrangements encountered within this fluid housing sector can be experienced as inequalities, as strongly argued by the NUS, for example:

'students deserve tenancy rights … kind of basic rights. And that extends into … loads of areas of purpose-built student accommodation. So, students are often dealing with really poor housing conditions actually, … it's a …. complicated process if you ever want to really challenge this stuff. Because you don't have rights, you know there's not tribunals…. You would have to take stuff to an ombudsman which is a lot more difficult. (NUS)

Plurality and Competing Interests

Student accommodation is fundamentally a commercial relationship between providers and their investors and students, mediated in different ways by their educational institutions and whatever regulations constrain that relationship. The general market context is one of increasing demand and growing but lagging supply. Excess demand is seen by providers and investors to be at the heart of rising rents. It is worth remembering that within most university cities in Scotland there are several HE institutions operating in the PBSA sector – including FE colleges - who may each have accommodation earmarked for their own students as well as driving demand into the broader PBSA market.   The wide range of actors involved also means that there are competing or plural interests regarding rent levels, quality and variety of the offer, as well the direction of travel of regulations insofar as they benefit one interest at the expense of another. Of course, different interests may also be complementary or functional. This is important when one comes to think about policy recommendations for the sector: should the system be rebalanced to favour one side of the market or, rather, should different, multiple changes be traded-off to address the most egregious imbalances, while not seeking to make the sector's provision unviable for providers or unaffordable for the student body? Achieving this fine balance is an important consequence of accepting the legitimate plural interests of the different stakeholders. Below we consider three dimensions of these multiple interests: new supply; spatial impacts; and, affordability.

(a) New Supply

Developers are seeking suitable land to provide PBSA to meet the growing demand pressures in Scotland. Inevitably this creates additional pressures within the

planning system, which developers and investors perceive is felt particularly acutely in land markets already under pressure, such as Edinburgh.

> Land costs are exceptionally high and in some areas,….. it's very difficult to secure planning, so we're trying to develop out a sports village at the moment that would house 580 students, but it was turned down at planning, even though it ticked all the boxes from a planning perspective, but it was rejected and we're just about to go back into planning on that. (Edinburgh University)

While from the perspective of the planning authorities, the profitability of PBSA compared to other new build housing created conflicting demands that were difficult to reconcile given an overall shortage of land:

> but there is another aspect to it which creates difficulties for us, and that is that essentially operators are outbidding pretty much any other use for land, so whereas in the past even though it might be expensive to acquire land for residential development, that's become increasingly so because PBSA …. have been outbidding residential developers for sites. (University of Edinburgh)

Although planners see demands from students as one of many requirements for development in the city that they need to accommodate, they also suggested that longer term residents felt that PBSA was 'taking over the city' and preferred available land to be allocated to other uses.

(b) Spatial Impacts of PBSA

Students typically prefer locations that are close to their campus and depending on location can be significant in regenerating areas. Interviewees see potential for new areas to benefit from student demand. City centres were identified as possibilities, with the benefit of increasing residential density in the city centre and offering the obvious benefit of proximity to the night-time economy.

> But could the Scottish Government think: 'what do we want our city centres to look like in ten years' time'? Could purpose built student accommodation be a part of that to help breathe new life into these areas, and actually it would have huge economic benefit for those regions, and really help support local businesses too if you have an influx of students into that area in a sustainable and manageable way. I think that's the really key thing here that we need to think about, how much we're building and where, but there is certainly the demand for it and there are sites in the city centre Edinburgh and Glasgow (Universities Scotland)

> but we need to be quite robust about so what is the plan going to look like and how might we think about repurposing or incentivizing the repurposing of

existing locations, not necessarily empty sites, but perhaps empty buildings, certainly above high streets, for example. (CUBO)

Well-placed student developments that takes advantage of existing transport links have the potential to spread the advantages of such developments beyond the traditional neighbourhoods, boosting other areas of strategic redevelopment. However, in the most pressured areas, large-scale student PBSA developments are largely viewed by councils as being in competition with other potential uses, particularly affordable housing. This leads to policies that seek to use planning powers to leverage such provision alongside permission for PBSA. This may also fuel resentment amongst host communities to students living in their midst.

> … actually we probably need to question the business model of the universities and stuff. …. If they're expanding by 20 percent ever year or whatever, like is that sustainable? Is it sustainable for the city, can they guarantee students can actually get access to decent, affordable housing and what are the ramifications for the wider communities as well? (NUS)

In the focus group with a major UK PBSA provider, it was pointed out that, while location close to campuses was preferred, there was space for locations further afield as long as it was well connected by good transport links and the accommodation site was well provided for in terms of amenities and activity.

(c) Affordability

PBSA is perceived to be relatively expensive. At the top end it offers relatively luxurious accommodation with on-site amenities (gyms, communal space and facilities) and on-site concierge services.   It is strongly associated with the recruitment of international students, especially from China, with the newest developments generally at the top of a hierarchy in terms of price and specification: 'in every city I've been involved in, there is quite a clear pricing ladder' (ASRA). Affordability of student accommodation is relatively difficult to pin down exactly, given the role of parental support for many which supplements available loan financing. However, too strong a reliance on high-end new building also has the potential to exclude students of modest means, in contradiction to other important meritocratic ideals pursued by HE. We return to affordability below.

Student Choices

How do students fare in this mixed provision of accommodation? Are there still clear, standard accommodation pathways through the student career and do they now have more choice or do they feel constrained? Are there evident missing market segments? Investors and providers told us that there is a shortage of entry level lower cost accommodation and that investment has been increasingly at the upper end and to an extent targeted at the international market.

Some interviewees felt that the spaces offered in student accommodation were fairly standard, with little provision for those whose needs might be more specific. Interviews identified developers as important in raising standards and expectations through high standards in new build developments – they are keen to be seen to have innovative and interesting architecture and provide market leading levels of service. In contrast, though, there was a sense that many students did not want such high-end (and expensive) provision and that there was a gap in the market for a more prosaic option, adequate and functional, described as the 'premier inn' model:

> But what we have seen every year up until this year, is that there is a real demand for non-ensuite accommodation, and of course, when people leave us after their first year, generally they're going into a set up where you have to share your loo and sometimes people are living in the living room…. So, the PBSA mantra about only ever banging up standard boxes, or en-suite accommodation, we really struggle with. Pollock, one of our most popular properties has no en-suite at all, it's all shared facilities. So, we struggle a bit that the expectation becomes that students that (a) this is what students want, and (b) that everybody can pay for en-suite accommodation. It's not the case. (University of Edinburgh)

This was echoed by providers who also pointed to other ways of diversifying the choice available in student accommodation

> So, if I think about the cities that I work in [(named provider)says] "There's a hundred beds here, it's not frills, you'll get a bed, it'll be good quality," as in you'll be comfortable, everything'll work and you'll pay whatever it is a week and that's all you're going to get out of this. So, it does exist, but I think there's also a marketplace for almost like a student hotel…. I know they're building one in Glasgow at the moment, but it's not traditional accommodation, it's more allowing the students somewhere to go where if

I'm only at university one or two days a week, I can do my one or two days a week, go off home elsewhere and then the next student can come in and the way that the 2016 Act was written, that would be very difficult to house in a traditional PBSA provider.   (ASRA)

we think that the quality of PBSA sector is probably, in places, too high. The sector could do with what we've termed a Premier Inn style product that would be comfortable enough, with no frills. People would know what they were going to get. It would be safe, from a health and safety point of view. (Unipol)

Local Issues

Our interviews provided a sense of the local dimension – where student housing is both a priority and problem for local people and stakeholders alike; where there are active measures being developed to either introduce planning gain requirements regarding affordable housing as part of new PBSA planning applications, or where councils are actively seeking to grow their relationship with the sector to facilitate housing strategies on the ground.

Especially in the light of the PBSA synergy with, and fluidity within, the PRS for student housing, it is very difficult to compile comprehensive local data that would present a full picture of existing provision or provide a sound basis for future planning. While this affects provision overall, it is of relevance in identifying and providing for students with less mainstream needs, such as those with disabilities or family responsibilities, for example. The absence of comprehensive data particularly of the student experience was a cross-cutting theme that was aired by many and in different contexts.

Students are a large part of the rental market and so we would expect changes in student provision and relative costs of accommodation to have wider market consequences. Is that the case in practice? Traditional HMO neighbourhoods were likely to be studentified to an extent, with pros and cons associated with that sort of process of neighbourhood change. However, the advent of significant numbers of new PBSA projects also changes our local areas through population movements,

the night-time economy and other services. PBSA may also be crowding out other forms of housing, e.g. affordable housing. Moreover, planners and strategy teams need to work with universities and providers to look at different ways of locating and connecting new developments. For all these and other reasons, student accommodation should not be conceived of in a vacuum but is in fact an important player in the wider housing market and spatial economies.

Purposes of the Review

The PBSA Review arose because of formal commitments in both the [Programme for Government 2021](#) and [Housing to 2040](#), in response to among other things, the Covid-19 lockdown and concerns about student welfare. There are cross-departmental interests at play (housing, HE and FE) but also town planning and economic development, among others), as well as the plural set of interests in the PBSA and wider student accommodation sectors. These interests are all brought sharply into focus by the debate surrounding the future of the 28 days' notice period brought in during the pandemic lockdown and only finally suspended in July 2022.

In this part of the interview we asked both what was the purpose of the Review and also what they expected it to deliver. It is striking just how wide or broad the range of concerns that the Review can or could cover. Investors and providers were concerned that political risk of new legislation may deter investment in PBSA at the point when growing demand is requiring more nominations to help meet guaranteed places.

> What I would like to see come out of it is a really fair and balanced appraisal of the situation as it stands. I fear that part of the driving force is to try and create an even better deal for students, that in itself is not a bad thing. We're all here to help support and provide that service, but it can't come at any cost. I'm not sure how well understood the reality is that the provision of accommodation within institutions certainly, and in the private sector, but for different outcomes is a fundamental part of a wider ecosystem. So, the money that we generate in Glasgow, for example, from our accommodation, goes back into helping to balance the university's books. But the misconception that it's all about profit, and then it's all about a bottom-line number in and of itself just isn't true. (CUBO)

Given the national scope of many providers, some wanted the benefits of consistency across UK regimes to be considered:

> I'll be keen to see the review look at if there's a case for any particular bespoke adaptation of some of those national UK wide codes into a Scotland specific scenario. …there's different ways of doing things in regulatory terms of course, it kind of suggests that there's a need anyway but many of the operators are operating right across the UK, and many, I think, have gotten behind the national codes because they've seen the need for some strong industry guidance on how it performs. (SPF)

Further there were arguments made suggesting that students do not need the same rights as others in the PRS:

> We have made representations that we believe students should be treated separately from the rest of the private rented sector and that's because mainly, they don't require the same security of tenure that other people do. (CUBO)

The highest profile single issue that respondents raised were around the merits of increasing tenancy rights in the PBSA and allowing a notice period equivalent to the PRS. While interviewees were supportive of improved rights, they also emphasised the costs that would be incurred.

> The extension of the 28 days' notice period …. do we actually need it now? You know, why are we keeping it in place because, one, the cost of it being abused is high and it's very easy to abuse i.e. if you wish to exercise your right to leave, you have to have a Covid reason for leaving, but you don't have to share your Covid reason and nobody's allowed to ask you for it. So it's actually a nonsense. It's basically just you can give 28 days' notice for any reason at all. (CUBO)

> …it was last year [during Covid-19 lockdown] I had to do a piece of work for them to say how much money that we'd lost and I know there was something like £X million of loss …. and rooms that we could not relet to anyone else and then where …. and it was things like, "Well that refurbishment work thing that we were going to do in that building we now can't do because we can't afford it. (ASRA)

As would be expected, the NUS argued forcefully for the principle that students, as tenants, deserved the same rights and protections as other tenants. Students are profoundly impacted by the power imbalances inherent in the landlord/tenant relationship:

> it's a totally, totally unregulated system and students are basically just at the sharp end of it (NUS)

It was argued that these impacts underpin a clear case for improved rights:

> The basic things of having the right to protection from eviction, the right to compensation, the right to complain and, as we said, the right to give notice on your accommodation as well as in a permanent right. As we've said around the cost as well, to be subject to rent controls as well in whatever form that takes. So … some sort of regulation of those rents, particular I think as well with students involved in that rent setting process, I think that's an important thing, …. we're kind of desperate, actually, for just students to have some sort of basic rights. (NUS)

Affordability and Value For Money

The survey evidence from NUS Scotland and from Unipol confirms, in a limited way, the widely held sense that there are students struggling to meet accommodation costs, who are financially stretched, as well as a distinct but related question about whether the housing costs that students incur offer value for money. This is a critical issue. In this sense, it is striking how little we know about either the proportion of income students pay out in housing costs in different student accommodation circumstances, or how much income is left for non-housing essentials after paying for student housing. In the context of planned rising demand for students and hence accommodation, it is a genuine worry that the sector knows little precisely about how affordable its housing costs are. We return to this priority issue in the final chapter recommendations.

The NUS would like to see increased student consultation and input into rent-setting. While there is policy debate currently about introducing rent control into the Scottish private rented sector on this Parliament, only the NUS expressed a demand to see more formal rent-control mechanisms introduced within PBSA. Universities argue that their rents are set on a cost basis (rather than with explicit reference to market rates) and they don't make profits beyond what is needed to reinvest and maintain existing provision. Nonetheless, many note affordability problems and that these should be addressed (but by different mechanisms).

> I think the sheer demand and the fact that there's been more demand than supply frankly has its inevitable consequences in the market to a certain degree.….So, I think as we would say with wider elements of the real estate

market I think the concern for us is being able to supply enough to make sure that there's enough choice demand for students, which should ease affordability questions, but I think it's getting harder because I think planning is frankly just getting harder in certain hotspots. (SPF)

Well, I think there's clearly evidence of people getting into financial trouble. The reality is, with a lot of PBSA and has been for at least five years, if not more, that this accommodation is being paid for by parents. So, in terms of the affordability side, it's generally because parents understand that the product is expensive, on the whole, those who can afford it will have taken the view that they're actually going to pay the costs of that accommodation. (Unipol)

providers and Unipol say that rents are benchmarked against their competitors rent increases rather than by cost inflation or other indices. Is this sensible or desirable in an accelerating inflationary environment? So, even pre-Covid there has been an awareness of a growing shortage of student accommodation in Scotland. That has been exacerbated somewhat by Covid… (Universities Scotland)

Segmenting Students – Covid-19 and the 28 Days' Notice Rule

The 28 days' notice to quit rule is a key issue for Ministers and the stakeholders interviewed. It sits at the cornerstone of the business model adopted by PBSA providers (they operate 39-44 or even 51 weeks contracts and would find it very difficult to fill vacancies once the academic year had begun). At the same time, the Scottish Government is looking to apply its universalist approach to human rights to housing, in terms of common legal rights across the private rented sector – and that would imply the same 28 days' notice period in PBSA as well as in the HMO PRS (as currently exists). Understanding and addressing this question acceptably is a major element of the Review. Scottish Government evidence stated that the 28 days' notice period was well used by students, at least initially. At the same time, we note that the Unipol 2022 Scotland briefing (p.15) observed that there was little conclusive published evidence about the extent to which students made any use of the right to use the 4 weeks' notice period, and whether this was in any sense excessive.

There were strong demands for a 28 days' notice period from PBSA tenants and the NUS, in line with what is available in the PRS. This issue was highlighted during Covid restrictions (when students were encouraged, or even required, to leave accommodation) but its proponents (especially the NUS) argued that it is a basic right for all tenants to be able to give notice.

A key countervailing argument is made by the universities that rests on the interdependence of the student offer and the availability of accommodation for successive cohorts of new students. This is argued to be practicable only if universities are able to manage vacant possession at the end of the academic year. Others argue that this is indicative of an important distinction between the ability to make a *home* in the PRS compared to occupying student accommodation, where only the former is dependent on strengthened tenancy rights. Further it is noted that the restrictions that require PBSA to be let *only* to students reduce the freedoms to let more flexibly and therefore justify having different tenancy rights within PBSA. It is also argued from multiple supply-side perspectives that rents would have to rise to address the risk or uncertainty of voids.

> …. the big problem for students for the Scottish PRT is that you have lifelong security of tenure so that would make it impossible for institutions to be able to guarantee the supply of new accommodation for new students. I mean, this is a situation where that changes every year …. So, there is a requirement for institutions, particularly for first year students, to provide accommodation and that was always the problem and the reason for the exemption from the wider PRT. (SPF)

> …I know there has been recent discussion about the success of the 28 day notice period that should that be retained by the university sector, that should be so fundamentally damaging for the universities to have people just up sticks and walk out from a financial perspective, but also from a wellbeing perspective and support perspective, to have people, who are [a source of worry] …. to dance off into the sunset not to be seen again would be really difficult. (University of Edinburgh)

> Part of the real difficulty is if the no fault clause disappears, at what point does the tenancy end? Because ultimately, we need to clear our beds every year to make space for the incoming students…………… If we have people who malinger year on year, at what point do you draw the line? And we need to know how many beds we've got available to play with so that we can honour the students that are coming in. (University of Edinburgh)

Regulating PBSA

A key policy area is the regulation of the student accommodation sector. Presently, there are regulations in the form of HMO licensing (largely about the buildings safety and quality) and the accrediting Unipol national codes (covering about 2/3 of PBSA units across the UK) concerned more with management, service delivery and provider and student relationships. This is a voluntary code but one now set in legislation. Providers we interviewed noted that university nomination agreements also carry rights of further inspection/regulation by the academic institutions. A particular area of concern from the provider's perspectives is that if they operate in more than one council area in Scotland and can face hugely varying fees for HMO licenses and there is no obvious justification for large differences in this key fixed cost.

At the same time, there is pressure for further regulation arising from the experience of Covid-19 lockdown but also because of new intervention pressures emerging from the housing reforms associated with the Scottish Government's plans for levelling-up housing rights. At the same time there are a wider array of regulatory pressures: health and safety, consumer rights, town planning approvals and building control, for instance. How well do current arrangements work and what if any reforms are required. Another important issue is the extent to which the core regulations are sufficiently devolved in Scotland.

Many commentators see the existing arrangements as adequate, although the NUS deals with cases where conditions are poor and is concerned that the limited powers available for students to seek redress. Students appear to have limited routes to appeal or seek redress against their accommodation providers.

> 'We're looking more at day-to-day management issues. This is not the type of physical standard issues that HMO licensing would cover. This is about how the providers deal with the students living within them, on a daily basis. So, we've added in, fairly recently, some standards around health and wellbeing, that set some benchmarks for what they need to be doing, in terms of providing information and sharing information with universities, where they've got nominations agreements with them'. (Unipol)

The current regulatory system within Scotland, and it's the same throughout England and Wales, doesn't really fit with PBSA accommodation. Looking at local authority [HMO] licensing, for example, it addresses some of the health and safety issues, which I think are already there within these buildings. These are new buildings. They're ones that will need to meet particular requirements set by planning, for example. We also don't think local authorities really understand day-to-day management of blocks of student accommodation. They're okay about looking at fire alarm systems but these buildings have fire alarm systems. What we're not able to adequately address, we don't think, are some of those challenges of management. (Unipol)

The other bit, thank God we've got HMO. Actually, HMO takes away a lot of the heat on that, because if your HMO inspector turns up and you haven't done all your repairs, you haven't done it to standard, you risk losing your licence. I think that is a huge part of the Scottish market as well, that we've almost got this, almost like this regulations …. that are double checking that they're operating in the way that we should be. So – for example – [we are] absolutely confident there is no dangerous cladding So, as soon as Grenfell happened, there was a huge response from the universities to make sure, as University of Edinburgh)

But HMO helped out a huge amount in that, because we were able to evidence, you can't have a licence unless you've got a robust fire risk assessment, unless you've got a good fire detection system, all these things that are measurables. (University of Edinburgh)

PBSA Futures and Towards a more Joined-up Sector

We asked stakeholders how they imagined likely future scenarios evolving for the sector, as well as future risks. Of particular interest concerns the capacity for the plural competing interests we have identified to work together better in the future in a more joined-up and strategic sense. PBSA occupies a rather nebulous position in development planning. It is housing in a functional sense, and future demand growth can be predicted to some degree in consultation with university partners. However, in strategies for future housing – it is not explicitly classed as 'housing'. The provider focus group made a strong case for student housing as an explicit part of a council's housing requirements (not least because of the wider local economic benefits of PBSA in terms of jobs and night-time economy, etc.). They also linked this joined up nature to their concerns regarding affordable housing provisions

entering PBSA planning permissions in Edinburgh (and possibly elsewhere). The investor and provider interviews also noted that joint working can at times be hampered because of the impacts of constraints like GDPR.

Other more minor anomalies occur reflecting local differences in the way that student accommodation is treated, from the hugely varying cost of acquiring HMO licenses, to whether the rubbish generated is treated as commercial or residential waste.

> It's something that we've written into our recent submissions to the National Planning Framework for saying there needs to be assessments in local development plans of future intentions for PBSA markets and so on and that clearly means that you have a requirement for a several way split really. I mean, if you look at local authorities representing the local communities, as they're intended to do in the round, institutions and the private sector for PBSA, there should be some sort of common working between those three sectors .... So that we have a decent near term idea of what will be required accommodation wise. (SPF)

> We have an interest as a statutory housing authority in understanding planning for the current and future needs and demands that are generated through people arriving to study at higher education institutes within Glasgow. We also have a specific role as the planning authority which is to determine the need for bespoke accommodation to meet identified needs, and to apply the development plan policies in relation to that. Recently the council approved new supplementary guidance for its development plan in relation to student accommodation and purpose built student accommodation where it can be located and what factors need to be considered in relation to that and one of the key components of that is being able to balance the housing needs to meet the demand, the supply to meet the demand from the students but also to consider the impacts on the neighbourhood areas and the wider areas and how that is distributed across Glasgow. (Glasgow City Council)

> As with most cities, Glasgow's universities are concentrated in particular areas and there is a natural gravitation of students to want to seek accommodation within those areas as well. Part of the challenge is to consider how well that's balanced within the wider needs of the housing system, and also to see whether there are opportunities as well, particularly Glasgow is pretty well served with transport connections and hopefully in the future will be even better served with transport connections with ambitions around upgrading the public transport system and the Glasgow Metro concept that is currently going through the national planning framework. (Glasgow City Council)

Other Issues

Finally, there are a limited set of significant wider issues that do not fit well into the other themes. One of these concerns is that there are relevant things going on outside of the case studies for this project and what we can learn from different situations, such as the volatility of the Aberdeen rental market. A second issue concerns thinking more about the role student housing can play as economic investment to help grow and sustain rural communities. A third element is the relationship between housing strategy and planning with the PBSA sector. Inevitably, the research had to make decisions about included areas and those excluded and there was extensive consultation with the Review Group over these choices. Nonetheless, there is much to be learned from other locations within Scotland.

> Aberdeen has a big concentration of PBSA accommodation, as you may know. It's also, I think, and was the case about five years with the private rented sector, where there was a big surplus of houses because of what was happening with the oil industry. So, we were hearing situations of students being able to rent some quite luxury accommodation because of the lack of other bodies coming in. I suspect that's probably changed now and the industry's now back to where it was and there's less availability…. But I get a sense that there may well be some shortages around Aberdeen, as it recruits. (Unipol).

The key point raised in discussions with HEI on the rural and islands side was that student demand accommodation in different parts of the Highlands and Islands; not just to boost the HE/FE sector but to help sustain communities by retaining more graduates (hence the wider interest in housing and delivery). So, the focus was less about PBSA as it was regarding the important role that student housing and access to local PRS could have to support HE, economic spin offs and community benefits.

Practical examples included the Heriot Watt campus in Orkney (and, separately, at the Borders college), the marine centre in Oban, and the fact that there is new build student accommodation underway in Inverness. The Orkney example is a cross institutional economic/spinout investments (with Robert Gordon University, Heriot Watt University and University of the Highlands and Islands). They noted the

problem with converting properties into summer lets which is less possible for the growing PGT market where students may need accommodation for 12 months. More generally there is a case for working with new models in the rural or islands setting e.g. one HEI enthused about an example in Denmark, where there is creative use of buddying where the student spends time with an older person providing care.

Key Messages

- Proposals from stakeholders to address affordability problems included those who argued for Scottish Government increasing funding for students or other approaches e.g. bursaries, but also others who stressed the need for much better evidence on student costs and resources, to help quantify and address affordability properly.

- There was considerable support to encourage the supply-side to develop more midrange, more affordable accommodation (and not rely on older, depreciating student accommodation to provide lower rents).

- Regulation and the 28 days' notice period are the sharper areas for different views held strongly by student bodies in opposition (to different degrees) to the supply-side (providers, investors and institutions).

- A key question from this chapter for the Review to consider is to what extent can and should Scotland move away from the present situation where anomalies of treatment for PBSA student accommodation exist and for which different constituencies and policymakers argue for and against maintenance of the status quo? Is there, instead, a balance that can be found which does not undermine the fundamental business model or the educational objectives of the HE sector, and at the same time does not lead to narrowed choice and unaffordability for growing numbers of students? We return to this in the final chapter.

- There is no requirement for HMO PRS to tell the local landlord register that lets are for students, creating difficulties in fully understanding the size and range of student accommodation as a whole and particularly via the HMO

private rental market. The information and evidence problems we have identified within the PBSA segment apply, in different ways, across all student accommodation.

- On redress – nomination agreements are a good way potentially to ensure student complaints about private PBSA are heard through the educational provider input. We note the discrepancy between a more sceptical NUS and other stakeholder views regarding whether the forms of redress are adequate and sufficient, or in fact whether students either do not really understand how they can seek redress and in what circumstances.

- Dundee/St Andrews, Glasgow and Edinburgh universities have all frequently exceeded their targets for guaranteed places and usually in the hundreds per year. This a worrying situation given the tightness of the student accommodation market and the inevitably delay between identifying an investment opportunity and getting new supply available to students. In between times, universities are obliged to be creative and look to different often sub-optimal solutions to meet their guarantees to students.

- Overall, there is a majority supply-side view of defending the system as it largely is (e.g. returning to the pre-Covid system of not having 28 days' notice periods) or proposing incremental change only for areas like accommodation mix, achieving affordability and regulating PBSA. The NUS Scotland minority view is that private sector is highly deregulated, is often very expensive, that there is some poor quality and poor practice, and a sense that it is not clear that redress works effectively and certainly not consistently.

5. Student Housing Choices and Affordability

Introduction

This chapter is the first of two focused on the student experience. The chapter presents key themes related to student housing choices and affordability. In turn, the chapter will discuss:

- The research methods used to survey and interview students.
- The ways in which students identify and find accommodation.
- Housing choice, including the factors that are important to them when choosing housing.
- Housing costs, including how students pay for their accommodation and the ease of meeting these payments.
- Issues with housing affordability and utility costs.
- Perceptions of value for money.

Overall, students were attracted to PBSA for aspects of shared living, locations, the ease of accessing it relative to other housing tenures, and the all-inclusive nature of PBSA rent payments. However, students often perceived PBSA as representing poor for value money in comparison to other housing tenures and reported concerns over increased housing costs and the rising cost of living. Many students benefit from forms of family support and employment to mitigate this, though not all students have access to these options.

Our research on student experiences was based on two approaches: a larger survey across the three case studies of Glasgow, Edinburgh and the combined case study of Dundee and St Andrews, and one-to-one interviews with students living in PBSA and other forms of student accommodation in these locations.

Research Methods: Survey Design and Distribution

The first stage of data collection involved an online survey with students. The survey asked a range of Likert scale questions asking students to indicate the strength of their agreement or disagreement with a series of statements related to their housing experiences, such as:

- *It was easy to find my housing.*
- *When looking for my housing, there were a good range of options available to me.*
- *I have a good relationship with my landlord/housing providers.*

A full list of the questions that were asked is available in Annexe 2. These questions gauged the perceptions and experiences of students, identifying emerging themes and differences between students in different housing circumstances and locations. In addition, the survey collected demographic data, including information on whether students were a home or international student, whether they were the first in their family to attend university, their housing tenure, age, gender identity, sexual orientation, experience of physical or mental health conditions or illnesses, ethnicity, sexual orientation, religion, and experience of family estrangement.

The survey was hosted online and students were asked to complete it confidentially in line with University of Glasgow ethical approval. The survey was open to students aged 18+ living in one of the case study areas. The survey was distributed open from April 2022 – June 2022 and, with the support of universities, accommodation providers, and student bodies, promoted via social media, university student mailing lists, accommodation mailing lists, and through student associations and societies. The response rate of the survey and follow-on interviews discussed below was inevitably shaped by the extent and nature of distribution and the willingness of students to participate, partly explaining why the response rate was higher in some locations than others.

In total, the survey received 908 responses. The survey was largely completed by students in HE – only 36 of the 908 respondents (3.9%) declared themselves to be studying a college course.

Figure 4.1 shows the proportion of survey responses from each case study area. Students were given the option of selecting from pre-defined options (Glasgow, Dundee, St Andrews, Edinburgh) or to enter a free-text option. Small numbers of students opted to enter free-text options: Musselburgh (3), Abertay (1), Leuchars (1), Kirkcaldy (1), Fife (1), Pencaitland, East Lothian (1) and North Lanarkshire outside Glasgow (1).

Figure 4.1 Residential location of survey respondents
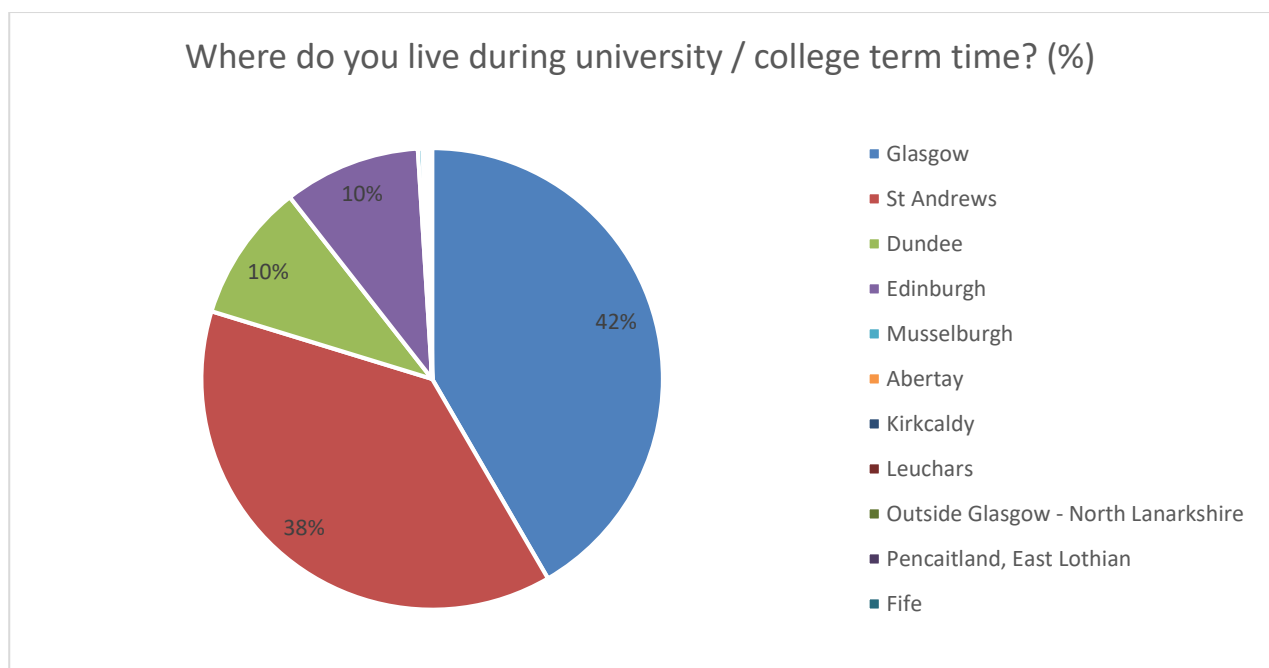
The survey also asked students to record their housing tenure situation. Figure 4.2 shows that 71% of responses lived in PBSA, while just over 24% lived in the general private rented sector. Students were not asked to differentiate between living in university-owned or privately-owned accommodation, in part to avoid linking personal data with specific halls of residence, maintaining anonymity and confidentiality. The small number (8) of 'other' responses were given as free-text options and included students that indicated they live in a student housing

cooperative, living in university-managed house, students living as guests in other people's properties, and those who recorded their status as "searching for private accommodation".

Figure 4.2 Current housing situation of survey respondents

Which of these best describes your current housing situation?

- PBSA
- General private rented sector
- Living at home with parents, guardians or other relatives
- Living at home with own family unit (your spouse/partner, children and/or other dependents)
- Other
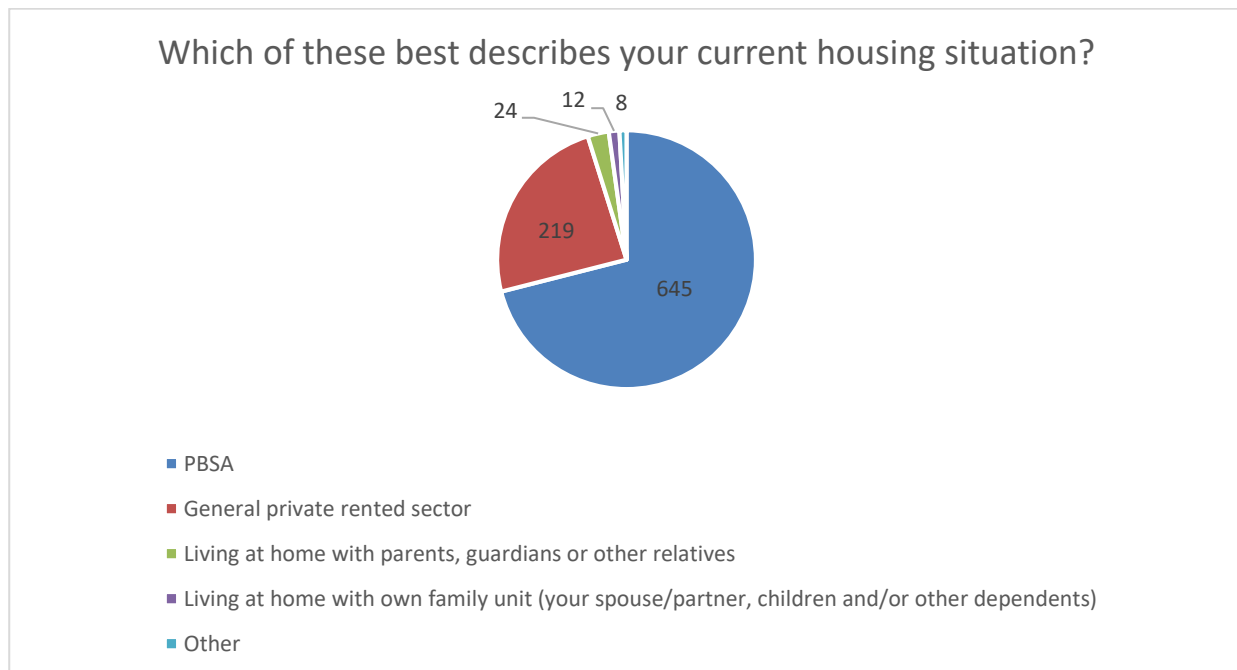
Students were also given the option to opt out of the demographic questions, with a 'prefer not to say' option included for each question.

Interviews

A key purpose of the survey was to support recruitment for semi-structured one-to-one interviews. Students were given an option in the survey to agree to be contacted for a follow-up interview. 45 interviews were undertaken between April and June 2022 in tandem with the survey: 15 with students living in Glasgow, 15 with students living in Edinburgh, and 15 with students living in Dundee (8) and St Andrews (7).

Demographic data was used to sample students and to achieve representation of a broad range of protected characteristics and demographics. The research team

regularly reviewed the characteristics of the sample as interviews were completed, subsequently targeting interviewees to fill any under-representation of experience. It is important to note that the research team were only able to contact those who indicated that they were happy to be contacted for a follow-up interview and, in turn, not all of those invited to interview accepted. As such, the interview phase aimed to represent a broad range of experiences but does not claim to be wholly representative of the experiences of any particular demographic group.

In total, 32 interviews were conducted with students living in PBSA, 12 with students living in the private rented sector and one with a student living in a housing cooperative. While this is a study of student experiences of PBSA, interviews were undertaken with students living in other forms of housing provision in order to compare and contrast experiences and to explore their housing choices, including reasons why they may choose to live in other tenures rather than PBSA.

18% of interviewees identified their ethnicity as white Scottish and a further 18% as white British. A number of different ethnicities were represented in the remaining 64%, including white Irish (6.5%), white other ethnic groups (16%), Indian, Scottish Indian or British Indian (4.6%), and Chinese, Scottish Chinese or British Chinese (5.6%).

60% of interviewees declared their sexual orientation as straight, 27% as gay/lesbian/bisexual, and 7% as other.

33% of interviewees declared that they had a physical or mental health condition, while 13% had experienced estrangement from their families either currently or in the past. This contrasts with the overall student population, where just under 1% identify as estranged according to according to the background tables accompanying a Scottish Funding Council (2022) report. However, as Scottish Government (2022b) research notes, numbers of estranged students are likely higher than reported given the emotional and practical difficulties of evidencing estrangement.

22% of interviewees were the first in their families to attend University. Of the 45 interviewees, 27 identified as an international student, 13 as domestic/home students, four as originating from the rest of the UK, and one respondent who preferred not to share that information.

Interviews explored the biographical context and housing pathways of students, the ways in which they find housing, navigate local housing markets, and the factors that inform their choices, perceptions of housing quality and condition, landlord/provider relationships, perceptions of affordability and value for money, awareness of tenancy rights, responsibilities and conditions, the extent to which their accommodation appropriately meets their needs, and their use of space and experience of living in their accommodation. All interviews were conducted online via video meeting platforms, transcribed and anonymised, and analysed thematically in relation to the research questions. Where interview material is presented below, we use abbreviations to indicate the case study area of respondents (GLA = Glasgow; ED = Edinburgh; STA = St Andrews; DN = Dundee) and a number to distinguish between interviewees. Additional demographic information is not linked to identifiers for ethical reasons.

Photo Elicitation

During interviews, we also adopted photo elicitation techniques, where students were asked – if they wished – to take photographs of their property internally and externally and send them to the interview. This helped to form a context-setting initial section of the interview. While the majority of students did not share photographs, some interviewees did share photographs to help contextualise and support the interview.

Student Housing Choices and Costs

This section reflects on the ways in which students identify and find housing to live in, their views on housing costs and affordability, and the extent to which they consider PBSA as representing good value for money.

Identifying and Finding Housing

Prior to arriving at university, a number of students reported that they had limited awareness of the local housing market. Students' university choices were commonly informed by the reputation of their course, university, or the availability of scholarships. Many students reported that their institution had guaranteed accommodation for first-year students and therefore arrived with assumptions over this, with little consideration of their housing options in future years of study.

Some participants reflected that they "should have paid more attention" (GL3) to local housing issues given challenges they had encountered after their first year of study. Other students did report that the availability of accommodation influenced their decision-making, often related to preferences over the location and type of accommodation. For instance, GL8, a home student, wanted to avoid campus-based accommodation and preferred to live in a city, while others confirmed their choices were informed by a comparison of housing costs between different cities.

In interviews, students living in PBSA generally reported that they found it easy to find PBSA to live in. This was in part attributed to the simplicity of the application process, particularly for first year students that typically received information on accommodation choices prior to arrival. Students entering university-owned accommodation in their first year appreciated requests to indicate their preferences for shared or private facilities, catered or self-catered options, room sizes, and whether they preferred to live in mixed or single gender flats. Students valued the information provided by universities on PBSA available to them when beginning their courses. An estranged student positively reported that they were prioritised for

accommodation due to their family situation, ensuring that they were able to obtain their first accommodation choice.

When moving to a new place for university, or moving to new accommodation during their studies, students sought accommodation advice and information from different sources. Students in both university and privately-owned PBSA were satisfied with the information available on websites, though some students unfamiliar with the local area felt that it was difficult to make decisions based on descriptive information online and desired, for instance, more information on transport links and connectivity between their accommodation and universities (GL12). Some international students also felt that universities could offer more support for accommodation searches, particularly where their household needs were not just for one person but for a broader family or for a particular form of accommodation.

In the survey, 77% of students in PBSA reported that they find it easy to find their current housing, compared with only 38% of those students living in the PRS. This was reaffirmed in interviews where students living in the PRS reported that they found it more difficult to find housing than those living in PBSA. One reason for this may be the support given to first year students that move into PBSA by universities. DN8, an international student studying for the second time with experience of both types of accommodation in Dundee, reported that "the university is quite good with accommodating people that aren't from the UK" but that "applying for private rental property, it was more difficult and there wasn't as much support." Some students spoke of their lack of experience in approaching and negotiating with private landlords and letting agencies.

In Edinburgh, Glasgow and St Andrews, students perceived that the supply of private rented housing for students was limited but in high demand, creating a highly competitive student housing market. Difficulties in finding PRS accommodation in these areas led students to live in PBSA beyond their first year, in part because of perceptions that accommodation in the PRS was difficult to find.

One student described house hunting in St Andrews as "a stressful experience because you very much get the feeling that there are too many students of the housing that we have available within the town." The limited supply of PRS housing also led students to compromise on location, living further away from their universities, such as students that studied in St Andrews but lived in Dundee, even if this was not their preferred option. Some students reflected that the stresses of housing searches impacted their studies: "I started falling behind in my schoolwork because I was spending time looking for accommodation and I couldn't work on the assignments because I needed a place to live." Difficulties in accessing the PRS may lead to more demand for PBSA.

Students also reported difficulties in finding accommodation, whether in the PRS or PBSA, if they were applying for courses later in university recruitment cycles or if they were unable to put down early deposits. This included postgraduate students applying for courses later in recruitment cycles, with some not securing or confirming their place until shortly before the beginning of their course. Students in this situation highlighted that accommodation places can be in short supply, and that this was particularly problematic for those who secure bursaries and scholarships to fund their studies and living costs at times that are not perfectly aligned with accommodation cycles.

An additional barrier to accessing accommodation was the requirement to have a guarantor. Many forms of accommodation rented out by private PBSA providers and private landlords require a UK-based individual to provide a rent guarantee. This may affect international students and students estranged from families who may typically act as a guarantor. Some universities provide guarantor services to students that require them; GL7 reflected that they had used the service offered by the University of Glasgow.

Student Perceptions of Housing Choice

In interviews, we explored student perceptions of housing choice, including views on the choices available to them (whether PBSA offers choice) and the factors that guided the choices that they made. Students were often positive about the choices available to them when applying for PBSA. Students are often asked for housing and household preferences. In St Andrews, the varied types of university-owned accommodation, including choices between catered and non-catered and different price points, meant that students in PBSA felt they had choice.

Many students were attracted to PBSA by the opportunity to socialise and make friends. Students described shared flats in PBSA as "a good way to meet people that you wouldn't typically meet" (STA6) beyond their courses. The diversity of flatmates was also an appeal. Students saw living in PBSA as a way to meet "students from other courses or from other cultural backgrounds" (ED14). This suggests that PBSA helps to socialise students that move to new locations for study. Students also spoke of their desire to live with people from similar stages of study or from the same institution, and university-owned accommodation, rather than privately-owned, was seen as attractive for this reason. This applied to both undergraduate and postgraduate students, with the latter group choosing to live in PBSA where it was assured that they would be able to live with fellow postgraduates. Where this was not possible, some interviewees were discouraged from living in PBSA. Students living in PBSA in later years of undergraduate study spoke of their frustration at missing out on the 'typical' first year experience of living in PBSA and had chosen PBSA in later years of study to enjoy the social opportunities that they associate it with. Conversely, other students chose to leave PBSA after their first year, perceiving it as a form of accommodation that helps to transition students before they move into housing that allows them greater independence.

Housing costs also guided decision-making to an extent. This was not necessarily to do with perceptions of affordability or value for money – these themes are discussed in a following section – but rather to do with certainties over costs and

convenience of paying housing costs, including rent and utilities. One interviewee, referring to the benefits of PBSA, argued that the inclusion of utilities "just simplifies it, I like that. That way you don't have to worry about not using too much or you don't have to monitor anything" (ED10).

International students argued that they would be "adjusting to a new country, so I wanted something that I don't have to control rent and water and stuff" (DN2). Others chose PBSA for similar reasons, even if they would ideally have preferred to live in the PRS such as GL9, a postgraduate student who described PBSA as the "easier option" and "the most pragmatic one to have" due to their lack of awareness and knowledge of the local housing market. Housing costs also informed the accommodation choices of other students based on perceptions of value for money and affordability, discussed in more detail below.

Location was cited as an important consideration for students, though locational preferences varied. Many students prioritised being as close their campus as possible in order to reduce transport costs. Students spoke of calculating the potential impact of travel costs when making accommodation choices and were keen to be close to amenities and areas popular with students. Locational safety was also an important factor, with some students stating that they actively researched crime rates to inform their decision-making.

There were therefore several factors that appealed to students and that informed their housing choices. However, survey responses also showed that 35% of students living in PBSA disagreed that there were a good range of options available to them, a view also shared by 55% of those living in the PRS. These responses may be attributed to perceptions expressed in interviews that PBSA did not adequately account for a range of household types and needs, such as students with families or those with pets. This was particularly expressed at postgraduate level.

Disabled students or those with long-term health conditions spoke of difficulty in finding suitable PBSA, often related to the expectation that PBSA would involve either sharing facilities with multiple people or paying higher prices for private studio accommodation within buildings. One student spoke of a specific condition that meant that they would prefer not to share bathroom facilities with others, meaning that conventional shared flats within PBSA were not a realistic option, while one autistic student reflected that they had found it difficult to live in PBSA.

Housing costs were an additional factor that affected student perceptions of their housing options. In some areas, where there was a choice between university-owned and privately-owned PBSA, students reported a preference – but also high demand – for university-owned accommodation, perceiving it as more affordable. GL13 explored various options in close proximity to their university, including privately-owned PBSA: "it was a little bit hard to find ones that were on the price I was expecting or on my budget … so I just decided to keep with the university one." Some mature students stated that they preferred en-suite and/or studio accommodation but found that they were "very limited and going beyond my price" (GL5). Issues of cost led to compromises and trade-offs in housing decision-making; for instance GL5 opted for a PBSA flat that shared kitchen space but ensured they had their own en-suite.

Some students were dissatisfied with the range of PBSA options in different locations. In Glasgow, one student reflected that they felt "there wasn't so much option for being close to the uni really" and felt that "the biggest compromise is just the distance" (GL8), reaffirmed by GL9, who desired to only live with postgraduates, who felt that "the location is not that good, I don't have anything close. I have to use public transport every time, so that adds up". This dissatisfaction mirrors some of the positives that other students reported of PBSA. Others living on campus-based accommodation echoed this, arguing that "you don't really get the full city life experience" (ED12) due to reliance on public transport, though a number of students seemed willing to trade this off for proximity to key university buildings. These findings highlight the importance of location in planning and developing

PBSA, and the importance of ensuring connectivity with buildings and locations that students are expected to most frequently use.

Housing Costs

In interviews, students revealed that they draw upon multiple source of finance and income to meet their housing costs, including a significant reliance on support from family members, employment during their studies, and scholarships and loans.

Financial support from family members was frequently cited as a way in which students at all levels of study fund their housing costs. DN1, a PhD student, reflected that they were able to do their PhD "because my parents pay for the rent of my accommodation", while other interviewees felt that they were "lucky enough to have really supportive parents that help me" (ED12). As a result of this, students actually had varying levels of awareness of both the absolute and relative cost of their housing. Some students agreed set budgets with family members that paid their rent, while others were not fully aware of the cost. Some students in locations where housing costs were perceived as high, such as St Andrews and Edinburgh, felt that family support was essential to their ability to afford to study there. International students regularly cited the importance of family support for their accommodation and living costs. GL9 living in PBSA highlighted that their housing costs accounted for over two thirds of their monthly scholarship income and, as such, were reliant on their parents to ensure they had enough money to meet other living costs.

In interviews, students spoke of shortfalls between forms of student finance and their housing and living costs. For some students, this was due to receiving a lower amount of funding from SAAS due to the income of their parents, necessitating financial support from families to meet the shortfall or putting pressure on students obtain employment while studying. One student in their final year of undergraduate study reflected that "the rent itself is more expensive than your entire student loan" (GL14). Shortfalls between student finance and housing costs were also

problematic for students at postgraduate stages of study and for international students, who perceived the cost of living in Scotland to be generally very high and felt that "doing all the math, for international students, it's like you have to have a lot of privilege" in order to afford to meet housing and living costs.

Students attempted to tackle this shortfall in different ways. While the importance of family support has already been established, other students highlighted that they were not able to draw upon family networks to financially support them due to experiences of estrangement. Others were reluctant to accept support as they wished to be independent, such as ED11: "I have been working a lot just to try and fund myself to be more independent". However, others struggled to find employment to support their living costs for varied reasons. Some students studied courses that demanded large amounts of contact hours or to undertake work placements, leaving little time for casual employment outside their studies. Others had taken on work but had had to reduce their hours as they had noticed they were "working more than I was actually studying" (DN6), echoed by GL8 who argued that "it's quite difficult to juggle having a job" with studying. Furthermore, the disruption to traditional areas of student employment during the Covid-19 pandemic, such as retail and hospitality sectors, had reduced employment opportunities.

Affordability and Value for Money

Students had ongoing concerns over housing affordability, in part expressed by students that found it difficult to find housing and/or to make rent payments, but also by others concerned at the prospect of rising housing and living costs in the future. Students were concerned as to whether student finance provision would be sufficient to meet these costs.

Some students living in PBSA already felt that their rents were high and were concerned at increasing costs. GL10, living in PBSA, reflected that "in Glasgow everything is getting more and more expensive by the year" with reference to accommodation costs. Student concern at expense was often related to their ability

to pay for accommodation rather than views over value for money (which are discussed further below). Students were sceptical about their ability to find affordable accommodation in the PRS if PBSA became too expensive, something reaffirmed by students living in the PRS in all four locations where affordability in the PRS was perceived to be a significant problem, particularly in light of increased student admissions and competition for a limited supply of properties. ED8 living in PBSA described housing affordability as their "main worry this whole year" and felt that "if the accommodation prices were reduced … then that would make me at least feel a bit easier".

Affordability concerns were also strongly linked to expensive and rising utility costs. Students in PBSA felt less immediate concern about this, largely due to the all-inclusive nature of their accommodation, but they were conscious that the cost of living crisis developing through 2022 may impact their rent in the future. GL4 felt that they were "lucky because I live in an all-inclusive type of housing" but that they knew "a lot people who struggle because of bills rising". This was affirmed by students in the PRS who reported significant and pressing concerns around utility costs, including difficulties in heating accommodation. It should also be noted that there will inevitably be a time lag in terms of when the impact of rising utility costs impact upon rents in PBSA, given rents are set and accommodation is advertised in advance of the beginning of an academic year.

Perceptions of value for money among students varied. Objectively, within the constraints of the market in which they were choosing PBSA, some students felt that they had obtained the best accommodation possible but that it was still expensive and poor value relative to space, quality and privacy. GL1 reflected that "it's cheap and it shows but it could be a lot worse". Other students felt that rent levels for PBSA were extremely high given the number of people sharing space and amenities.

While some students felt that their accommodation was expensive and poor value for money, they were also willing to trade this off for other aspects of PBSA, such

as location or social aspects. DN8, living in university-owned PBSA, felt that "it is quite a high price" but that they were willing to pay it "just because of the fact that I prioritised more wanting to meet people". Others, such as DN4, an international student, highly valued the reliability and certinaity of applying for PBSA through their university considering it as "the only reliable option" in terms of standards, quality and security. All-inclusive packages were also attractive to students and heightened positive views over value for money.

Student perceptions of value for money were not just based on an objective assessment of their housing but also on comparisons with other housing options and tenures, reflecting the geography and dynamics of local housing markets, and subjective preferences of students. For instance, in Dundee many students felt that they could obtain better value for money in the PRS with respect to space and privacy, even where they expressed satisfaction with PBSA. DN3 felt that their PBSA was "a very good set up, except for the fact it costs double what a market rent flat in Dundee costs." In this context, DN6 felt that PBSA "definitely wasn't good value for money." Other students with experience of living in both PBSA and the PRS also felt that the latter represented "much more better value" as their home in the PRS had substantially more space: "you could probably fit almost all five of our [PBSA] rooms into my bedroom now" (ED7). However, other students in housing markets where the PRS was seen as expensive or difficult to access felt that PBSA was a valuable option, as described by a student in St Andrews: "I feel there's really no other choice because private accommodation [referring to PRS} would be even more expensive … the value is that you have a place to stay that isn't going to be so much more expensive, but I feel that it could definitely be lower [in price] and have the same quality." Others, such as students on campus at Queen Margaret University, compared the price of their PBSA with more expensive PBSA in central Edinburgh and as such felt that their accommodation represented good value for money.

Key Messages

- There is substantial variation among students in terms of their ability to find, choose and afford accommodation.
- Prior to arriving at university, many students reported that they did not have a strong awareness of the local housing market, and that housing options did not form part of their decision-making over where to study.
- Findings suggest that students tend to find it easy to find PBSA and are well supported with this by universities, compared to students in the PRS who were more likely to report difficulties in accessing suitable and affordable accommodation. Difficulties in accessing the PRS guided some students to live in PBSA instead.
- Students are attracted to PBSA for different reasons, including the opportunity to socialise and make friends when starting new courses or moving to new locations, though preferences vary in terms of its suitability for students in later years of study.
- Location is an important consideration or students, with student prioritising proximity to university buildings and keen to avoid living in locations that lead to higher travel costs.
- There were mixed views as to whether PBSA adequately accounts for a range of household types and needs. Students with different household types, such as families or those with pets, reported difficulties in finding suitable accommodation. Disabled students and those with long-term health conditions also highlighted challenges in finding suitable PBSA, often due to issues of access or expectations over the level of shared amenities and space.
- Students generally perceived PBSA to be expensive within local housing markets, with no discernible difference between university and private PBSA.
- However, views on value for money varied and were contingent on the relative price of other forms of accommodation. In areas where the PRS was in high demand and characterised by high rents, PBSA was perceived as

good value for money. In areas where PRS rents were lower, students were willing to trade this off for the positive attributes of PBSA living.

6.   Student Housing Experiences

Introduction

This chapter reflects on student experiences of living in PBSA, focusing on their views on the quality and condition of PBSA, their views on whether PBSA offers a sense of home, perceptions of safety and security, and relationships with flatmates and providers. The chapter also explores how experiences may vary for those with a range of housing needs.

Housing Quality, Condition and Space

Students were generally satisfied with the overall quality of their PBSA, though there were points of dissatisfaction or poor quality. Student satisfaction was often judged in relation to expectations of quality relative to the price that they could afford. For example, GL3 noted that their accommodation was "really basic … but I know that this is what I get for what I pay." Students often referred to the basic functionality of their room and the experience of living in a relatively uniform product with standardised design and placement of furnishings.

Students appreciated things like modern and good quality furniture, cooking facilities, larger beds and en-suite rooms. Where students expressed dissatisfaction with the quality of their housing, this often related to the standard or condition of amenities or the living space. Many students across case study areas and types of PBSA highlighted problems of insufficiently sized amenities shared between flatmates, such as fridge or freezers or limited laundry facilities which also demanded additional charges. Some students also highlighted issues to do with noise, which affected housing experiences, including noise from boilers, poor sound insulation between bedrooms, and dissatisfaction with the general noise of day-to-day living. In Glasgow, students living within university-provided PBSA noted differences between the quality of newly renovated buildings and those which were older that had not been renovated, which created disparity in relation to perceptions

of quality. Some students living in older buildings felt that the overall design was not appropriate for contemporary living preferences, noting for instance a lack of ventilation in "long winding corridors" (GL7).

In interviews, students discussed their use of personal and communal spaces within PBSA. Students typically had a bedroom as their private space, with kitchens shared with flatmates or others on their floor, though some students in St Andrews had experience of sharing a bedroom in their first year. Some PBSA buildings also had a common room shared with other flats in their building.

Use of communal space was affected by relationships with flatmates and the extent to which students felt comfortable in each other's company. Some students saw communal areas within their flats and their building as an opportunity to socialise and form friendships in an informal environment. However, others were less comfortable using these spaces. For example, DN7 explained that they were "put off going to cook a meal or leaving my room if I don't feel like socialising", while others felt that communal areas themselves were poorly designed with limited space for socialising. For instance, GL9 highlighted that they would have liked space to mix with flatmates outside their kitchen, appeared to act not only as a food preparation area but as the main communal space for students to use outside their bedrooms. ED9 reflected that their interactions were limited by the nature of the accommodation, as their bedrooms were small and other spaces were multi-functional and not always appropriate for socialising: "You can feel quite claustrophobic in these rooms because they're very, very small. If you invite someone over, you have to go into the kitchen."

Students perceived a difference in the provision of common areas and spaces between private and university providers. GL3 explained that private accommodation had "more communal spaces, they've got places where people can meet up", while other students in Dundee and St Andrews perceived that living in private forms of accommodation, including the PRS, seemed to offer more communal space and amenities for students.

Student perceptions of the adequacy of their private space was mixed. Students in shared bedrooms in St Andrews reflected that their experience was heavily contingent on establishing a positive relationship with their roommate, though some participants were from international backgrounds where bedroom sharing is more common. While students did not have expectations that their rooms would be large, they placed value on "decently sized" desks and beds (DN7) and on space to move within their room. Others were less satisfied where their rooms were small, and some students, such as GL8 in university accommodation, noted that "there is a big variety in the room sizes" within the same flat. Satisfaction with private space also depended upon how students desired to use it. Some students appreciated large desks and lots of plugs that supported their ability to use their bedrooms as study spaces, though others highlighted that they needed different environments for study and that noise within buildings affected their ability to study.

In addition to bedrooms, some students also had en-suite bathrooms, with this type of privacy often a key factor in choosing accommodation, subject to affordability. Most students preferred to have their own bathroom but not all could afford this. Students with en-suites also reported that they could often be too small, with these facilities commonly described as "like an aeroplane toilet, with a shower in it" (ED9). However, it was also recognised that compromises on space were often necessary to access accommodation that was affordable.

There was also varied levels of satisfaction with the design of PBSA buildings. Many students positively described accommodation that had larger windows, higher ceilings, and access to natural light, while others dissatisfied with lighting commented that it "changes the whole atmosphere of it" (DN3). Students also appreciated accommodation that looked out onto green space or trees, and others that lived at higher density or that had views looking into neighbouring buildings felt uncomfortable.

Feelings of Home and Household Relationships

Students' views on the extent to which they felt at home in their student accommodation differed. While some described feelings of home, others not only did not feel at home, but also felt that PBSA could not really provide these feelings. The extent to which this was problematic also varied. Some students now living in the PRS valued the greater sense of home that the felt able to achieve compared to PBSA, while others living in PBSA perceived other forms of tenure to offer greater opportunities for personalisation of housing. One reason for this may be that PBSA is viewed as a transitional form of housing, where the layout does not always generate a feeling of living in a 'home' and relationships with flatmates are often emerging and developing, whereas students in the PRS often chose to live with existing friendship groups or had opportunities to understand whether they may be compatible with potential housemates.

Students living in PBSA spoke of their accommodation as being functional and uniform and of their efforts to create a sense of home through personalisation of the space by "decorating it, putting my stuff out" (DN2). GL1 noted that they had been able to "personalise it a fair bit" and that it was "getting to a point now where it does feel a bit more like a sort of home." Some students desired more opportunities to personalise space, such as more shelves or pinboards, and also highlighted restrictions imposed by accommodation providers that prevented them from fixing things to the walls. This contrasted with students living in the PRS who felt that they were able to personalise their accommodation to a greater degree, for instance by renting unfurnished accommodation to furnish it with their own belongings or by negotiating with landlords around decorations. However, it should also be noted that tenants in the PRS are often frustrated by restrictions on personalisation of properties and that furnishing properties comes at a cost, so the extent to which students and other tenants are successful in personalising PRS accommodation is likely to vary.

For some students, not feeling at home in PBSA was not perceived as problematic. When asked whether their accommodation felt like home, DN5 explained that "it's a university accommodation, I don't think it should", although they were comfortable living there, while GL14 noted that PBSA "doesn't feel like a home … it's definitely just somewhere that I stay".

Feelings of home were also shaped by household relationships. Some students with a family home maintained a view that that was their 'real' home – ED1 explained that "I have a very strong definition of home being where my parents live" – though this was not consistent, as others reported that the independence of living away from families provided a sense of homeliness, and others had formed positive relationships with flatmates: "the place you live affects your mental wellbeing a lot and I'm actually grateful to my flatmates, because they're really kind and they are really helpful" (DN4). This relational element of homemaking was echoed by others; ED14 valued that they "always have someone to talk to" while GL7 highlighted that it was the relations within their household that shaped a sense of home rather than the physicality of the building: "Even if the actual building doesn't feel like a home, I've built up a really nice friend group in halls … they really do feel like an almost, sort of family, and that's quite nice."

Accommodation experiences were therefore an important aspect on the formation of student relationships and the way in which students experience their housing. However, some students felt that the design of their accommodation was not necessarily conducive to fostering close relationships, often due to limited amounts of communal space. GL9 explained that their accommodation "feels like I'm in a hotel room", while others reported minimal interactions with those that they lived with. Some students spoke of the difficulties they encountered with untidy flatmates, leaving students feeling like their flatmates "don't have respect for you" (STA6). This created tensions within accommodation and resulted in students modifying their behaviours, such as avoiding using communal space at the same time as flatmates. Where problems had arisen, students in university owned PBSA felt that

this had been handled well by the management by giving options for room and flat changes.

Safety and Security

One of the attractions of living in PBSA for students was the heightened sense of safety and security that it was perceived to offer. Survey results showed that 87% of PBSA respondents agreed that they felt safe living in their property compared to 80% in the PRS. This was reaffirmed in interviews. Both university and private accommodation providers were perceived as reputable, especially for international students moving to new locations, and the presence of on-site staff and support services provided reassurance. Students valued the visible presence of on-site security staff and the ability to call on them to resolve any concerns at any time of the day or night.

Students also valued security provisions built into the accommodation, including swipe card access restricted to those living in the particular block or building and locks for flats and individual bedrooms. Where students had concerns over safety, one of the more frequently cited issues related to non-residents gaining access to accommodation, particularly given the potential anonymity that the larger populations in residence within PBSA buildings afforded. Perceptions of security were also affected by the wider neighbourhood in which accommodation was located. Many students were in locations where this had been a key part of their accommodation choices: "If I have to walk back home at night there are still a lot of people outside, so I feel very secure here to get home late at night and also in my accommodation" (GL4). However, other students in PBSA lived in areas where they felt more unsafe: "it's not a bad neighbourhood, but it's not one of those where I'd particularly want to be out alone after dark" (GL1). Some students spoke of researching crime statistics of their neighbourhood to help inform accommodation choices.

Student and Provider Relationships

Student relationships with their provider varied, often in relation to whether they used or benefited from particular services such as wellbeing support or repairs and maintenance.

Students living in university-provided accommodation often referred to live-in support staff (also referred to as wardens, typically postgraduate students) as key sources of support: "we have a group of residence assistants, all students living in this building, and they would organise regular activities" (ED1). Students valued these staff for their organisation of communal events within PBSA, which were seen as important to student wellbeing and fostering positive relationships. This was particularly key for international students, where events or initiatives were organised for specific groups, such as celebrating different cultural holiday seasons. Live-in support staff were also valued as a source for support with individual wellbeing if students had problems they wished to raise. Some students that had lived in PBSA during the Covid-19 pandemic reported varied relationships with providers during this time, ranging from regular welfare emails and calls during periods of isolation and restrictions on social interactions, to others who felt providers had been more distant.

Other students had minimal relationships with their providers, with communication restricted to times where they required specific forms of support with maintenance issues. Students were generally aware that they could approach their providers if they had problems, though some students were also either unaware or confused as to who their provider actually was due to ownership and management arrangements. This was the case in university-provided PBSA, in Glasgow, Edinburgh and St Andrews where it was highlighted or perceived that management of facilities had been outsourced to third parties and that this created confusion. ED13 explained that "I'm not too sure who my landlord would be. Maybe I just see the university and then kind of the staff helping out" while ED8 commented that "I couldn't tell you the specifics about, if it's owned by a private loan or landlord or if

it's owned by the university themselves." While most students had not had a specific dispute with their providers, confusion over ownership and management arrangements contributed to a lack of awareness as to how students would seek support if they did have a problem with their PBSA provider (as opposed to a more minor problem with maintenance). GL7 reflected that "it's not very transparent … who, like, independently oversees the quality of student accommodation, where you can actually go, they haven't given us any information." This contrasted with interviewees in the PRS, where there was a greater knowledge of sources of support from Citizens Advice Bureaus, local authorities, and renters' unions.

Students primarily interacted with their providers around repairs and maintenance issues. In general, students living in PBSA were able to report repairs easily. DN3, living in university owned but outsourced managed PBSA, felt that "the staff here are fairly responsive when it's something important that goes wrong", a view reflected by many other students across the case study locations. However, some students felt that providers were quick to resolve legally obliged or safety issues, but slower in replacing broken or degraded amenities such as ironing boards, hoovers and chairs. One student, living in a lower-cost private PBSA, felt that the speed of maintenance in university-provided PBSA had been "a lot better" (GI1) and other students in university-provided PBSA explained that their provider undertook routine maintenance checks, which meant "if there's an issue you don't really need to report it since they would catch it anyway" (ED12).

In interviews, the experiences of students living in PBSA with respect to repairs and maintenance compared favourably to those in the PRS. In PBSA, students generally found it easy to report issues but students in the PRS described more challenges in getting work done. ED3 in the PRS described living with a leak for a year with little response from their landlord or letting agent, while others reported issues of mould that affected their health and wellbeing. Other students in the PRS also reported being blamed for repair problems that were not their fault and became embroiled in disputes over unfair retention of deposits.

Student Tenancies and Tenancy Rights

Interview and survey data highlighted varied awareness of tenancy rights. Students in the PRS were frequently aware of their tenancy rights, though this did not always mean they found them easy to enforce. Students reported being aware of protections from eviction in the PRS and appreciated these, though others had also entered more informal and precarious letting arrangements.

In PBSA, some students were aware of "what's included in the contract, what's not, you're allowed to do this and not this" (DN2), though others had found it more difficult to understand rights and responsibilities due to the length and "legal jargon" (GL2) used in tenancy agreements.

Students in PBSA demonstrated most knowledge around the length of their contract and their reduced levels of flexibility to leave accommodation early. GL1 explained that "if you choose to leave early then you're liable for the rent for your room", while ED11 reflected that "the contract is ending about two months after my uni has finished". This issue was reported by other students, primarily at undergraduate level, who desired more flexibility to leave accommodation before the end of the standard tenancy length. This was noted by GL3 who argued that "you should be able to provider a notice because so many things can come up in your life." Some students moving for less than a full academic year, such as through Erasmus schemes, also reflected that it was difficult to secure housing in PBSA and the PRS due to their need for shorter tenancy lengths, though others reported some success in finding PBSA for shorter periods. It is likely that this experience varies according to the supply of PBSA in different places.

There were students who wished to extend their contracts beyond standard tenancy lengths and into the summer months. This was possible for some students but other encountered difficulties or barriers, including the need to move from their home to different buildings from the same accommodation due to management efficiencies and due to the use of accommodation for popular events such as the

Edinburgh Fringe Festival (ED9). Some students also highlighted that they found out about university-provided PBSA room allocations "really late … it was August so that was obviously a bit stressful waiting so late to find out" (GL10). In this particular case, GL10 was a second year student and so their accommodation was not dependent on the success of an application to university as it may be for first years who are typically allocated accommodation close to the start of term.

The Needs and Experiences of Student Groups

This section explores the way in which experiences vary for different groups of students, for example related to disability, sexual orientation, cultural background, or access to family support. While these issues are considered separately below, it is important to acknowledge that some students' experiences fall across multiple categories, and that this can compound the challenges they face in navigating and experiencing student accommodation.

Because of the information already provided about participants' accommodation above, student material here is presented with use of pseudonyms and with no locational information alongside quotes to avoid the potential of linking data to student identities and to avoid compromising anonymity.

Disabled Students

Students were asked during interviews about the extent to which accommodation met their needs, including issues of disability and accessibility. Typically, students in the study with specific access needs were living in PBSA, and were able to request rooms that would be accessible to them. Other students reflected on the relative (in)accessibility of their accommodation, with students noting that PBSA access was often via steps and many buildings lacked ramps, rendering them inaccessible for wheelchair users.

Disabilities guided accommodation choice, including locational preferences. 'Jade' had sought a building with a life because of "damage in my arm from an accident" while others desired to live in close proximity to university buildings for purposes of access.

However, not all students had been able to easily access accommodation which met their needs. For example, one student lived with a neurological disorders which could also affect their muscle tone, which meant that they were reliant on buses. 'Rowan' had had to live further away from their university than they would have liked in order to be able to access affordable PBSA. Affordability issues were also exacerbated where students required en-suite bedrooms due to long-term health conditions, something described by Rowan as a "medical necessity" but one which had cost implications because providers "jack up the prices a lot."

Another student, living in private PBSA, occupied a room adapted for a wheelchair user, although this was not necessary for their own access needs. The room included an alarm in the bathroom, which one night "randomly went off", only for the student to discover that security staff were unresponsive and unaware as to what the alarm was. While in this instance the response and support of staff was lacking, other students in PBSA highlighted that support for disabled people at their university had improved and believed that it marked the university out as an inclusive environment.

LGBTQ+ Students

Student participants perceived universities as having an important role to play in signalling and promoting inclusive environments, including within accommodation. Several students in one case study location highlighted the importance of their institution being "really proactive about gay rights which is … one of the things that really appealed to me" ('Summer'). Another student commented that "the accommodation in general is really LGBT accepting" and LGBTQ+ students

reflected on the importance of moving into an inclusive building and of feeling comfortable in being themselves around flatmates.

However, these positive experiences were not universal. 'Kelly' explained their difficult relationship with their flatmates and the experience of hearing homophobic comments, while 'Chris' felt that concern over how flatmates would react to their sexual orientation "diminishes self-expression a bit because you just don't really want to be hassled." Students reflected that they may feel more open and safe in flats "around people I could identify with" (Chris) but that created another risk in that increasing separation with others may inadvertently create or exacerbate prejudice. This shows the difficult negotiations that students had to engage with, echoed by 'Matias' who described "trying to figure out if your flatmates are homophobic or something."

Living with strangers therefore presents difficulties for some students in relation to their ability to express their own self-identity. While relationships within flats may be positive, individuals still have to negotiate communal spaces which may be shared by large numbers of residents, and to find a way to do this in a way that feels safe and comfortable.

Students with Experience of Estrangement

A small number of students who are currently estranged from their families participated in the research. It is worth noting that some other students did not expressly identify as estranged but did indicate that they had no access to family support and had some commonalities with estranged students as a result, such as their ability to handle affordability problems.

Students living in PBSA had a strong belief that their accommodation should provide a sense of home. Chris explained that "I think emotionally I just needed a place that felt like home", while Rowan described the way in which they had tried to create a "general feel of homeliness" because whilst "it's not the best

accommodation, it's still my home at the end of the day." This contrasted with students who had not experienced estrangement referenced earlier in this chapter, who had varied views as to whether PBSA should be felt as a home or not.

Both Chris and Rowan described the way in which they could be confronted by their experience of estrangement through mundane processes associated with student life, processes which had been set up with non-estranged students in mind. Rowan highlighted that "people always just assume that we've got somewhere else to go" and felt that estranged students are "kind of an afterthought really." The implication of this is that processes were not always inclusive for students who did not fit the model of an individual who would return to a family home in holiday periods or have access to the financial and emotional support of wider family networks. For example, in accessing accommodation students are often required to provide a guarantor who would be liable for rent payments, something which estranged students were unable to provide and sought university support with. Despite that some universities offer a guarantor service, Rowan's private PBSA provider required the use of one of two specific guarantor companies, for which Rowan had to pay a fee to use "because I'm estranged".

Similar anxieties arose in relation to securing summer accommodation. Here, there was a key distinction between Chris, living in university-provided accommodation who was offered summer accommodation, and Rowan, living in private PBSA, who reported delays and difficulties in extending a contract through the summer months due to a lack of prioritisation from their provider. This led Rowan to reflect that "housing security is something that's always on the back of my mind." While Chris had been pleased to be offered summer accommodation, the university had offered a room in a different building elsewhere in the city, creating anxiety around displacement from areas that they had connections with and felt settled in. Living with housing precarity and displacement also affected one student who did not explicitly identify as estranged, but who reported experiences of homelessness and lacked family support. They explained that housing insecurity had a strong negative

impact on their studies and led them to consider withdrawing from their studies due to difficulties in securing and affording a stable home.

Cultural Needs and Inclusive Environments

Students in the study also identified other issues related to creating inclusive living environments. A number of students at one university highlighted the inclusivity of their campus, noting the importance of the community that they lived in, with no personal experiences of "discrimination of any sort, even for different ethnicities and such." However, other students highlighted that their cultural needs were not always met in their accommodation, for example 'Nia' noted that their biggest trade-off was to have a shared bathroom with people of another gender and that they found it "really uncomfortable to have a sharing bathroom" but that they had "no choice".

Other students reported cultural clashes within flats, for instance where flatmates held lots of parties and other students were "from a culture where parties are not in my culture" (Nia). Similarly, 'Bethany' explained that cultural differences with their flatmates of a different nationality was a reason for moving out of accommodation. An international student also described a negative experience of living in PBSA with home students who engaged in offensive and discriminatory behaviour that "didn't really respect other cultures" ('Lily') and that undermined their feelings of safety, security and home in PBSA. In addition, behaviours regarded as offensive were also attributed to a lack of understanding, for example: "they think I come from China but I don't really agree with that because I'm actually from Hong Kong, but they are not bothered to distinguish the two so I feel really offended" (Lily). For Lily, "the thing that affects my wellbeing is the cultural barrier", and they felt that the university could more proactively "prepare the local students to live with international students".

Key Messages

- This chapter has highlighted some of the different experiences of student accommodation.

- In general, students who participated in interviews were relatively satisfied with PBSA. Many reported that their accommodation was uniform and functional in design, but that this matched their expectations and needs.

- Students valued key design details such as access to natural light, views of green space, and ventilation in buildings.

- Communal spaces in PBSA were valued by students, though some felt that some older PBSA does not provide enough of this space. Use of communal space varies according to household relationships, with some students dissuaded from using space where they do not have positive or comfortable relationships with those they share with.

- The extent to which students felt at home in PBSA varied. Some described feeling at home and attempted to personalise their rooms but were restricted from doing so by providers. Others did not feel at home, sometimes because of poor household relationships or by an expectation that they may not live in PBSA for long.

- Students felt that staff in university-owned PBSA played an important role with respect to wellbeing and on-site security, though many students had a minimal relationship with their provider restricted to requests for repairs and maintenance.

- Students in PBSA were less aware of their tenancy rights than those in the PRS and some were dissatisfied with the perceived inflexibility of tenancy agreements in the PBSA sector.

- Students noted that universities attempted to be inclusive and diverse environments and appreciated attempts to promote these within institutions and accommodation.

- However, students highlighted areas where this could be improved, including in considering how the needs of disabled students are understood, the diversity of accommodation provision in meeting the diverse needs of students, and how

positive relationships between students from different cultural and demographic backgrounds can be promoted once they are living together.

7.   PBSA Review – Points to Consider

Introduction

In this short chapter, we set out a series of points for the Review Group to consider. The PBSA Review is wide-ranging and as it progressed it simply grew with a broader set of interests wishing to provide evidence and reflect on the future of student housing. We have tried to keep our points to consider more focused and directly relevant to the needs of the plural interests of the sector and in particular the students that are to be catered for. Throughout we have also tried to think about student accommodation as a system and one that overlaps with HE and the housing sectors. We think, across the ten themes below that there are common elements of partnership and joint-working, a greater reliance on data and evidence, and the need to continually seek to manage and trade off plural interests in order to support HE, maintain a viable business model and, most important, to provide safe, decent and affordable homes for students.

Challenges Facing the Sector

First, we should be clear about key challenges facing the Scottish PBSA sector (private and university-provided):

- Demand is high and growing and will continue to have large numbers of international students and a high probability that in future years more home students will come from lower income widening access backgrounds. There is an appetite from investors and a supply chain response but it lags behind demand. There are widely heard concerns that the traditional HMO part of the PRS is declining in terms of its willingness to house students, and this makes meeting guarantees to new students harder to achieve.
- There appear to be gaps in the market provision associated with developer and investors moving up-market (and declining numbers of university halls). This will be, at the margin, increasing the quality-unadjusted rent and

reducing the relative supply of unaffordable units. This leads to the argument in favour of more modest but sufficient quality mid-range PBSA supply.

- Student voices and their representatives (as well as other stakeholders) argue for better provision, indeed guarantees, to provide accessible housing for disabled students without higher cost penalties. There is also debate about the effectiveness of redress measures, with students arguing that these need to be more visible and transparent, more simple to follow and less 'unfit for purpose'. Despite the fact that other stakeholders argued that redress measures do work, there clearly needs to be review and a focus on redress processes to make them more accessible to students.

- There is also wider debate around the future of student rights and whether they should remain exempt from aspects of private renting tenancy law. From the provider/investor/institution point of view this is problematic because the 28 days' notice or cooling off period that private tenants enjoy in Scotland, as well as the limited rights to repossess and indeterminate tenancy length, both cut right through the business model which offers students a session long contract and enables providers to move on to house new students in the next session. However, at the same time, students look at the rights enjoyed by students in the HMO PRS, the much more extensive levels of regulation (rights are likely to be extended in the near future), and consequently see PBSA, for all its higher quality provision in many cases, as being less regulated, higher cost (utilities payments excepting) and harder to achieve redress than in the PRS.

- Rented housing reform is underway and a recent consultation exercise by the Scottish Government (Craigforth, 2022) has found considerable support for rent control in the PRS (which is government policy) and for students enjoying the same rights as other private tenants (and PRS renting students). The opposite position for both points is also argued for but write-in campaigns mean that the great majority of responses favour these equalising changes. This is a major challenge for the future of student accommodation in Scotland.

- PBSA has in many minds shifted from being a modern solution to studentification and poor quality PRS student digs, to part of the problem of perceived over-supply and new neighbourhood dominance by student accommodation across cities and towns. This has a development planning dimension regarding the opportunity costs of further such developments when this is viewed as being at the expense of needed affordable housing supply. At the same time, new PBSA supply and further product differentiation could be an important part of post-Covid city centre regeneration through new build and refurbishment of specific parts of cities e.g. the under-performing Sauchiehall Street segment of Glasgow city centre. The challenge is how the sector can work more effectively with planners and local authority housing strategy teams.

Considerations

The Current Model of PBSA Provision

A positive case can be made for private and university PBSA provision. PBSA has been a remarkable success in terms of the private sector providing accommodation for students that universities could not – or did not want – to provide. At the same time, universities have upgraded their existing provision and become partners with the private sector. PBSA has effectively created an additional source of supply, relieving pressure that would have been hard to manage within existing stock/ willingness to offer PRS.

The challenge from quarters in government and student bodies regarding possible extension of rights, notice periods and rent caps across all student accommodation would threaten the university, investor and provider business. Retaining the present broad approach to PBSA is to continue to set it apart from the rest of the private rented sector. How can this be more acceptable to those arguing for universality of rights? It requires compensating actions on regulation, redress, affordability, rent-

setting and the supply offer made by the supply interests. We introduce some of these ideas directly below and also under later consideration headings.

The quid pro quo might include a series of elements. Strengthening the combination of HMO licensing and Unipol National Codes as the chief way of regulating PBSA. A more visible set of combined regulations, with regular renewal and inspections more readily understood by students through more transparent and regular communications, in particular in the area of redress – and a capacity and willingness to amend approaches locally and nationally, are essential. There should be a commitment to expand new/refurbished affordable PBSA as a larger market segment (also part of the response to the changing demographic of future student demand including more on precarious incomes).

This package should include a cautious expansion of repurposing of vacant city centre office and retail space (particularly so being mindful of quality issues, following some of the difficulties found with the expansion of Permitted Development Rights for office-to-residential conversions in England). There could also be a presumption of flexibility and fair dealing towards the end of annual contracts (e.g. building on the break clauses already in contracts and the informal practice that appears to already exist that allows students to leave a week or two early at the end of a 44 week contract). There should also be the expectation of monitoring students comprehensively in terms of accommodation experience across all protected characteristics, but also international students, care-experienced and estranged students. A particular effort in this regard must be made to strengthen the accessibility and appropriateness of PBSA properties for disabled students, without penalising their ability to pay and be fully involved in the student experience. Wider monitoring should include more comprehensive and robust analysis of affordability (discussed further below).

Student Housing, Local Housing Strategies and Needs Analysis

Both the National Planning Framework and local housing needs demand assessments should take explicit account of student housing demand and its impact on local housing systems. Future demand growth should be a material concern regarding development plans and housing strategies. Student housing should also be a planning focus for housing strategies including the traditional HMO sector. Landlord registration data should routinely capture whether or not the property is aimed at students.

Affordability and Evidence

We cannot properly debate or make definitive recommendations around rents and affordability, as well as wider student experiences, without credible and regularly updated empirical information. Representative and statistically significant data should be a priority if the sector is to evidence robustly the levels of affordability, student financial circumstances, and do so at the local level. This is true of both the PBSA and HMO PRS segments. Qualitative data collected in this study suggests that many students believe that housing costs relative to their financial resources are a problem. Housing cost data should distinguish whether or not utilities are included and, if so, which elements, as well as providing accurate data on the property, amenities provided and other key property attributes. The resources data should seek to understand all sources of student income and distinguish between temporary, part-time, and full-time jobs and, critically, the significance of parental or other financial contributions and borrowing, commercial or less so. Enhancing the data available will give greater insight into these issues across Scotland. Data should be collected annually (especially during dynamic economic and financial times such as the present). Each HEI and local authority with HEIs and FE (with student accommodation) should have a robust minimum survey sample target size, including targets for students with different protected characteristics. Providers should contribute to this sector-wide initiative since all parties stand to benefit directly from better publicly available data.

The current debates in Scottish housing about the meaning, nature and a shared sense of rental affordability should also inform the development of student affordability and cost of living analysis. Affordability is inherently a subjective, normative judgement about what a third party thinks is a tolerable financial burden that can be borne by certain groups of the population in question. There is no objectively correct answer. Instead, we need a sector-wide consensual agreement about what is not acceptable and then develop policies to protect the most exposed to unaffordable housing costs and unprecedented energy costs and general inflation. However, we also need sufficiently fine-grain robust data to operationalise this idea. We simply do not have this at the moment and that has to change.

Cost of Living

We recognise that high rental costs and financial precarity are a reality for some students *now* and that without intervention this may only get worse in the foreseeable future. The Scottish Government does intend to introduce some form of rent controls to the private rented sector and there are constituencies seeking rent freezes as a response to the current cost of living crisis. Student accommodation cannot be immune or wholly separate from these debates. As the NUS says, seeking rent fairness is a valid option.

In the short run, we recommend that PBSA providers move more to some form of consistent cost-based index-linking of rent increases and that students as residents get the full benefit of any energy cost supports offered by government or others. HEIs involved in partnerships like nomination agreements should seek such a move away from benchmarking rent increases against competitors, and instead focus on cost inflation.

In the medium term, there should be a sector wide review of both how rents are set in the first place and how they are increased each year. One of our interviewees within the HEI community argued that rationalising rent increases does not address inflated base rents. A review of rent structures might therefore also involve a sense of what good quality mid-point rents ought to be for different classes and vintages

of PBSA housing. This has close parallels to current Scottish debates about rent control for the PRS, which has included examination of models in operation in France and Germany which set base rents when a tenancy commences by ensuring that the rent is no more than e.g. 10% +/- for a similar property type and size. Subsequent rent increases are targeted to an agreed formula. Initial rents here and with PBSA are clearly important determinants of what happens next. This is why the key informant is right to argue that these need to be examined alongside principles for rent increases is a context where energy and wider cost inflation is so out of control.

At the same time, and as evidence of unaffordability and rent pressures grows, this may also necessitate a linked review of the funding of student support for living while studying, ranging from parental support, loans, bursaries and maintenance grants to reviewing the part time student labour market (e.g. in terms of supporting student living wage minima as part of the Fair Work agenda).

Maximising Partnerships

In order to apply the information generated by the more active monitoring of students and their accommodation, there should be a more consistent relationship between the pastoral duties of the HEI in situations where students are living in private PBSA. All students living in PBSA should have a direct link to their university or college and those educational institutions should have formal relationships with the provider, focusing exclusively on the wellbeing of the individual students. There is good practice from both sides of the sector (as indicated by ASRA and CUBO in our stakeholder interviews) that should be emulated more widely.

At the same time there needs to be more proactive engagement from the beginning of the student's lease that includes clear advice on where to go to get help externally if the relationship with the provider is not working and redress can be made and easily understood regarding how to go about it. The stakeholders provided quite different perspectives about the extent and the adequacy of current

arrangements. Student interviews appear to back up the NUS view that certainly there are students who either do not understand their powers of redress or feel unable to take them up. More must be done to make it consistently easier for those affected to be able to get timely redress.

Working with the Traditional PRS

In parallel to these proposals for the PBSA sector, there needs to be more concerted supportive action to maintain and improve the quality and experience of the large number of students in the traditional HMO PRS. This remains a popular choice for many students. Proposals for greater enforcement capacity in the sector more broadly would also help students, for instance, one stop portals that explain rights and obligations for both parties and where to go to get help if in dispute. We feel strongly that, although this is a report about PBSA, the close and symbiotic relationship between the traditional and PBSA market segments of the system of student accommodation is such that they have to be considered in the round. The problems that are evident in certain Scottish cities, where there appears to be an overall shortage of rental market housing for students, makes this point clear.

It is undoubtedly challenging to understand better what is going on in the largely atomised and highly variable private rented sector but this is precisely why HEIs and providers need to work more closely with local authority housing planners and strategy teams. There is much information and intelligence to share. A starting point would be to convince Government to include whether a property is let to students in the landlord register (with current proposals on the table to reform it in any case). Second, student accommodation needs should be a legitimate part of housing strategies and development plans and PBSA providers and HEIs ought to be involved in strategic discussions about their cities and towns, not least because of their knowledge about these rental markets.

Moving with the Times

We need to recognise that PBSA activity is not uniform or monolithic but is constantly evolving. The Scottish Government and the parties to the Review need to recognise and reflect on these changes: bespoke student hotels for part-time and modular students, partnerships with Build to Rent and also new forms of delivery working more or less closely with specific educational providers. Our stakeholders have suggested several of these innovations and examples of good practice (e.g. student hotels) and possible future innovations (sometimes borrowing ideas already found elsewhere in the UK such as novel partnerships between investors, providers and HEIs, or indeed positive innovation through specific Build to Rent models). At the same time, we recognise the scepticism and rather negative experience of the growth of permitted development rights for re-use of existing buildings in England and caution against their use in ways that may make student housing quality and experience worse rather than better. There is clearly an opportunity to re-use existing vacant properties in good locations, but the refit of the property must be of good quality and of such high standards that it competes with the best quality in its class and such that it will easily pass reasonable regulatory standards.

Widening the Offer

Linked to the previous point, there is much interest in closing the gap in the market that arises because of the shrinking volume of traditional HMO renting available and the apparent appetite for more affordable private PBSA. New development is relatively upmarket, studios rather than ensuite rooms, and rents are correspondingly high. There was much interest and claims of underlying substantial demand, for a cheaper and less frills budget offering akin to a 'Premier Inn' mid-market hospitality model. This may not be the optimal solution but we recommend that the Review Group and Ministers consider more fully how different interventions (e.g. soft government loans) and re-positioning for instance of refurbished student halls or other refitted properties might achieve similar ends. We note that the NUS expressed concern about how this would further stratify the quality of the available PBSA units by ability to pay and the concern that many students would be condemned to poorer quality accommodation. We do not accept that developing a

new affordable midrange sector need contribute to such a problem but agree that that there have to be minimum standards required of all such property, including attention to issues of quality and design (see below). Regulation is also an important dimension in protecting standards and quality. However, the sector needs to better understand why developer and investors are not filling this gap and what would be needed to be done to encourage that additional segment.

Quality and Design

The study has highlighted a range of student preferences and concerns in relation to the design and layout of accommodation, including proximity to neighbouring buildings, internal design and suitability for students with disabilities, access to natural light and outdoor space, and provision of common spaces. These aspects of accommodation have a significant impact on student experiences and should be borne in mind during the planning and (re)development of new PBSA, considering the density and design of new-builds and suitability of accommodation that might be refurbished to increase supply. We strongly encourage new PBSA developments to include user-testing and post-occupancy surveys to help with design work, including their suitability for disabled students.

Future-Proofing

The HE sector planning assumption appears to be that future housing demand from domestic students will include increasing numbers of lower income students coming from widening participation backgrounds over the next decade or more. When the sector is responding to rising student demand it needs to recognise the greater financial or economic insecurity of a larger part of its market and provide a wider range of accommodation. This study has highlighted that the reasons for living in PBSA (or not) and experiences of it are not universal and vary significantly within the student population. Again, evidence and data is essential but there will, rightly, be calls on the student accommodation sector to moderate housing costs and also for the wider sector, including government, to consider how this can be affordable for students while also viable for the providers, investors and HEIs. The parties should be planning now how they balance these competing objectives in society's

interest and not just their own. The Scottish Governments' arbitrating role is therefore critical.

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Annexe 1: Topic Guides for Key Stakeholder Semi-structured Interviews

National

1. What role does the organisation you represent play in student accommodation?
2. How would you characterise the PBSA sector in Scotland and what for you are the major priorities and issues facing it?
3. How does the PBSA sector integrate with the wider student accommodation market and the wider PRS?
4. What do you think is the national picture regarding rental affordability, student choice, demand and supply?
5. What do you think are the key national issues around accommodation quality, services and the cost of provision to students?
6. The Review scoping study identified national issues to do with international students, disabled students, mental health & wellbeing, affordability, widening access, the role of local authorities, and the contractual relations between HE/FE and the providers? Which of these are the most important and why?
7. Regarding the issues we have discussed at national level, are there corresponding local *hot spots* across the country we should know about and can you identify specific issues locally?
8. Turning to the Scottish Government review, what would you recommend should be its priorities and what do you think are the most likely outcomes for PBSA and student accommodation?
9. How should the sector be regulated and by whom (e.g. Health & Safety; contract exits, nomination agreements, student voice, etc.)?
10. Any other topics (e.g. investment financing, studentification, etc.) you would like to raise? Any points you would raise about the national evidence base for student accommodation and PBSA in particular?

Local case study perspective

1. What role does your organisation play in the wider student market locally and what are the key concerns you would identify for local provision, quality, affordability and other key dimensions of student accommodation?
2. How do you feel student accommodation impacts on the local economy, housing market and the local geography?
3. Who are the key partners in the local area? How well do key local actors work together to understand the student market and to progress solutions and innovations?
4. What is the evidence base for understanding local provision, market imbalances, affordability pressures, etc?
5. How would you rate the quality, range and choices open to students locally? Are their weaker areas of provision and you think the local student accommodation system is responding? How will things change over the next three or so years?
6. Are there specific pinch points and key local issues that need to be addressed? What do you hope will happen?
7. How do you think the SG review might impact on the local student market and what would you like to see change as a result of the review?

Annexe 2: Student Interviews Topic Guide

Introduction

- Introduce and explain the research (including explaining who CaCHE are, contracted by SG etc.) and format of the interview.
- Interviewer to go through process of gaining informed consent and ensuring participant is fully aware of the study and implications of participation.
- Explain voluntary nature of participation.
- Provide information about confidentiality and disclosure – ensure the participant understands that information they share will not be passed onto anyone - unless they disclose that they/someone else is at risk of harm.
- Explain how the information provided will be recorded, stored, analysed and used
- Any questions?

Background

1. Can you introduce yourself – in which city do you live and what is the neighbourhood like?
2. What type of course do you study and at what stage are you at?
3. Can you tell me a bit about your housing situation while you have been studying? How did you come to live in your current accommodation?
   a. How easy was it to find suitable accommodation?
   b. Were you able to access any help / advice (if not – would they have liked this)
   c. Probe on whether the type of accommodation has changed between years of study.
   d. Probe on whether the people that they have lived with has changed during years of study.

4. What kind of factors were important to you when looking for accommodation? Could you tell us a bit about what factors were essential and what was of less importance to you?

5. How much choice did you feel you had when finding somewhere to live?

6. Did you feel you had to make any compromises or trade-offs when you were looking for somewhere to live?

7. Why did you choose to live in PBSA / PRS / at home? [rather than a different tenure / housing type]

8. Was the availability of accommodation important when choosing where to study?

9. What are the best and worst things about your current accommodation?

    a. [IF PHOTOS] → can you tell me a little bit about the photos you sent and what these represent about your housing experience?

10. Are you happy living here – does it feel like home to you?

Housing costs

11. How easy do find it to pay for your accommodation? How do you pay for your accommodation? [Probe – housing costs as a proportion of income]

12. Do your accommodation costs cover other things like utilities or laundry facilities?

13. Have you had any concerns about housing affordability, either in the past or at the moment? Do you worry about this for the future?

14. Do you think the cost of your accommodation is good value for money? Why / why not? How does it compare to other experiences?

Housing quality

15. How does your accommodation compare to that of your friends or course mates?

16. How does your accommodation compare to that which you have lived in previously? Is it better or worse and why?

17. Are there any things you feel are particularly good or poor quality where you live?

18. Can you tell me a bit about the spaces you have access to where you live and how you use them day-to-day (e.g. the balance between personal/private, communal, etc.) – do these meet your needs?

19. Does your accommodation have all the amenities you would like? (e.g. study space, living area, social space, kitchen, number of bathrooms/kitchens etc)

20. Overall, how easy was it to find accommodation that fully meets your needs?

    a. Probe on, if applicable, accessibility.

Housing, wellbeing and safety

21. Who do you live with and what's the relationship like with them?

22. Do you feel safe and secure in your accommodation, and that you can be yourself around those you live with?

23. If you felt unsafe in your accommodation, or with any of the people you live with, would you know where to seek help?

24. How does your living environment impact on your wellbeing?

25. Does your current housing provider offer any support around wellbeing? For example, signposting you to university or college support services?

26. Are there staff available in your housing (such as night porter/security officer) who can help students in the event of an emergency?

27. What was your experience of living in student accommodation during the Covid-19 pandemic?

Landlord/provider relations

28. How would you describe your relationship with your housing provider/landlord?

29. Have you ever had to ask them to resolve any repair or maintenance issues? What was your experience of this?

30. Have you ever had any disputes with your provider or landlord? Can you tell us about this and whether it was resolved?

31.   If you have any problems with your provider or landlord, would you be aware of places to seek support?

32.   What length of contract do you have here and are you happy with that? Do you have much flexibility in your tenancy/contract? Why? [Probe whether they stay year-round, how they manage holiday periods, etc. links back to a family home, etc]

If you could reform or change anything about student accommodation, what would it be and why? [Probe: experience of living there; access; affordability; flexibility of tenure etc.]

- Do you know what you'll be doing next in relation to your housing? Why?
- Is there anything else you think it's important for us to know that we haven't already covered?

Annexe 3: Photo Elicitation Material

During interviews, we adopted photo elicitation techniques, where students were asked – if they wished – to take photographs of their property internally and externally and send them to the interview. This helped to form a context-setting initial section of the interview. While the majority of students did not share photographs, some interviewees did share photographs to help contextualise and support the interview. Some of these photographs that are relevant to Chapters 4 and 5 are shared in this annexe.

Image 1: A broken radiator in PBSA, illustrating experiences of disrepair

Image 2: An 'aeroplane' style ensuite bathroom in PBSA

Image 3: A 'small' bathroom in PBSA

Image 4: Decorations in a communal area of PBSA, illustrating how students personalise their homes
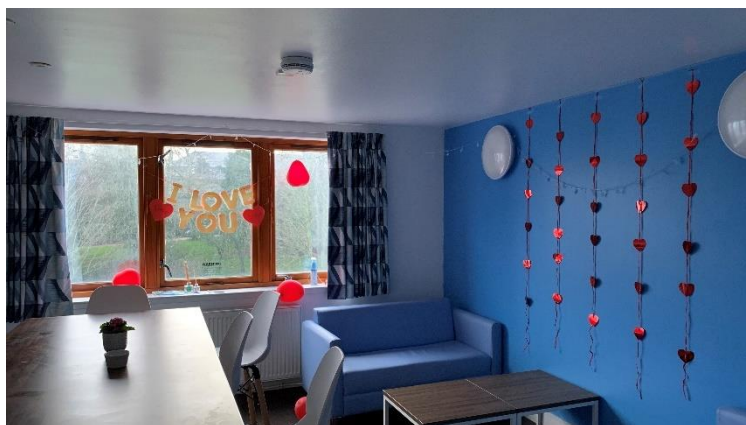
Image 5: Personalisation of desk space in a bedroom in PBSA
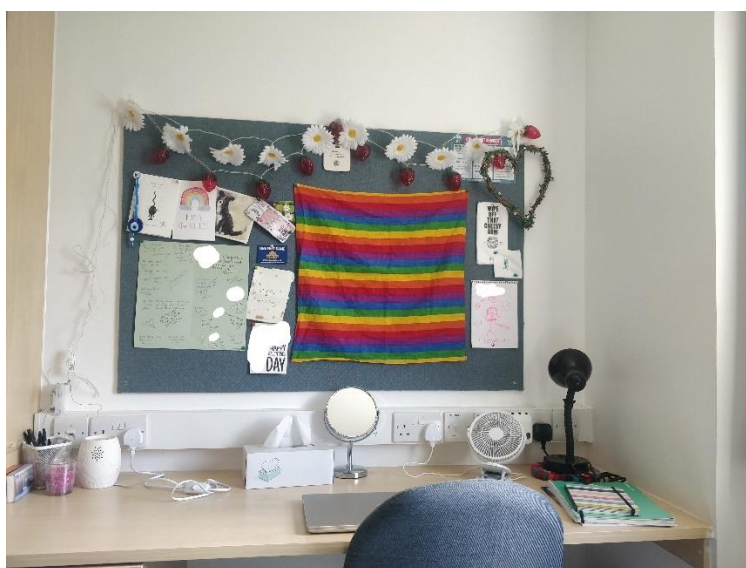
Image 6: An untidy shared kitchen in PBSA, illustrating a reason why tensions arise in shared flats

How to access background or source data

The data collected for this social research publication may be made available on request, subject to consideration of legal and ethical factors. Please contact ruth.mckenna@gov.scot for further information.

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