

Quo vadis, student housing?

A critical investigation of the student housing situation in Lund

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Abstract

The aim of this master's thesis is to provide an analysis of the student housing market in Lund, which actors can use as a base to work on the problematic situation, in order to provide a more just student housing situation in the future. For that purpose four interviews were conducted with the most important actors on the student housing market in Lund.

This thesis first examines the characteristics that shape the contemporary notion of housing as a commodity, how policies changed housing throughout the last years and points out in what ways this is problematic and what critics oppose. Subsequently an overview of precedent studies' most important findings on student housing, its characteristic problems, causes and effects is provided. After the presentation of the results gained from the interviews conducted in this study, those are discussed with regard to the characteristics suggested in former reserach.

The results show that in Lund a combination of difficulties led to a complicated situation for the actors on the student housing market. In conclusion, the thesis argues that the students are the ones who have to take the responsibility for mistakes and problems occurring on different scales. This thesis hopes to clarify the need for a revision of contemporary student housing policies in order to achieve a fair student housing situation in the future.

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Abbreviations

AFB Akademiska Föreningen Bostäder

EEA European Economic Area

EU European Union

HMO Housing in multiple occupation

LKF Lunds kommunala fastighetsbolag

LU Lund University
SEK Swedish krona
UK United Kingdom
UN United Nations
US United States

1 Introduction

Lund is a well-known university city in Sweden, and Lund University is currently ranking among the top-100 universities worldwide. Almost as known as the city or the university, is the problematic student housing situation in Lund. Media keep reporting about it in local as well as national newspapers repeatedly, even if some years have gone by since the height of the crisis. What everyone is talking about, is how difficult it is to find student housing in Lund. What exactly the problem with the student housing situation consists of and where this problem has its roots, usually remains unanswered. If the causes and the core of the problem are unknown, it is hard to work on it. For both students and institutions, this situation is highly problematic. For that reason, this thesis will investigate these questions, with a research question as follows:

What are the characteristic problems, causes and effects of the student housing situation in Lund?

For being able to provide an answer to this research question, a broader approach to the complex issue of housing has to be included, since housing as such is today a highly problematic and complicated topic in itself, and student housing only represents a small part of it. The question 'What is housing?' is complex enough to provide discussion for a thesis on its own. Here, this question will be approached from two sides: Is housing a commodity? Or is housing a social right? Answering this question will not be part of this thesis, but since also student housing is trapped between those two concepts, a discussion is an indispensable part of it (Chapter 2). In any case, housing has become increasingly entangled with financial markets throughout the last decades and is treated as a commodity in many western countries nowadays. This has had a number of consequences on the housing sector itself, but also in other spheres of everyday-life of all citizens. One research strand that seizes those consequences and addresses them critically is that of the right to the city or the right to housing, in this concrete case. There even are some examples from different countries, where the right to housing was or is already realized to some extent. Most of those achievements base on social movements fighting for their rights. One concept that is often dealt with in the "right to housing" context is that of gentrification, since it represents the withholding of a right to housing in an impressive way and it belongs to the most researched concepts of urban planning today. Students are often said to be among the first "gentrifiers". The massmovement of students to certain districts in university towns even created a new term: "studentification". However, among the last years the situation changed under the pressure of profit orientation and the financial markets, so that students now increasingly are gentrified themselves. Together with the specific problems that student housing distinguishes it from "ordinary" housing this is discussed in chapter 3. Chapter 3 will also present the most important causes for and effects of student housing that have been pointed out by scholars in previous studies. Nevertheless, there is so far no academic discussion which combines the specific problems and characteristics of student housing with "the right to housing" approach. If there was a respective discussion, could this help to solve the situation in Lund? What could a respective discussion contribute to student housing in general?

To provide the reader with an impression on the situation in Lund, chapter 4 introduces the case of the university town in the south of Sweden based on data on Lund University, available student accommodations and recent developments. Chapter 5 will introduce the methodology of this thesis.

Chapter 6 will present the results collected in qualitative interviews. Four interviews were conducted with the most important actors for student housing in Lund. The subsequent chapter (Chapter 7) aims at discussing and revealing the specific problems of the student housing situation in Lund, its causes and its effects. The final chapter will synthesize the research conducted in this study with the theoretic base, give indications for interesting future research aspects and point out limitations of this work.

The aim of this thesis is to provide an overview that actors on the student housing market in Lund can use as a base to work on the problematic situation, in order to provide a more just student housing situation in the future.

2 Housing: commodity or right?

When looking for a definition of housing on the internet, what you would find is "Buildings or shelters in which people live", "A place to live, a dwelling" or "Something that covers, protects, or supports" (Housing n.d., para. 1). The term itself thus seems to be quite simple. By contrast, the processes that influence and shape the production, distribution and consumption of housing are highly complex ones. Moreover, since housing is an issue everyone is affected by, housing debates on different levels are often quite emotional and influenced by personal values and attitudes. One of the most basic questions in this regard is if housing should be treated as a commodity or as a right. In the following chapter housing is discussed from both perspectives. However, in most of the western countries housing is today treated and established as commodity. Neglecting a discussion of the attributes that make this commodification possible and distinguish housing from other goods would thus lack of reality. Precisely because of that it is important to show why this has led to a highly problematic situation. Is the approach of housing as a right a precondition for a just society? The discussion in this chapter is based on housing in general. The complexity of the processes that increasingly influence housing – and they also do affect student housing – require some space. Providing this information is essential in order to comprehend the ways in which any kind of housing is influenced today.

2.1 Specifics as a commodity

Housing has a number of characteristics that distinguishes it from other commodities. Those characteristics will be presented in the following.

2.1.1 Immobility

The biggest and most evident difference consists in its immobility – as the Latin term "immobilis" suggests. Immobility is one of the attributes that all housing units share per se – at least to a certain degree. This immobility is not only carrying great weight because it prevents residents to take their housing with them whenever they move, but particularly because it determines the location where the consumers decide to live – or where they can afford to live. The location of housing is an essential distinguishing characteristic of different living qualities. Since consumers are usually not able to influence the characteristics of the environment that they choose (more or less freely) to live at, their decision is heavily affected by those attributes. The location also is one of the main influencing factors on housing prices (Galster 1996: 1798).

2.1.2 Acquisition costs

Another special characteristic is that the acquisition costs are extraordinarily high (Galster 1996: 1798). There is no other commodity, which is necessary for the satisfaction of a basic need, for which the occurring costs are comparably high so that for the purchase of a property the raising of credit is inevitable for the majority of the population. Because of that the provision of housing for consumers occupies a special place, which must be ensured before any other requirements (Georgi 2002: 22).

2.1.3 Duration of residence

The immobility of housing is also expressed in its long duration of residence, at least when it comes to ownership. The situation for rental housing is different. Different data attest that: During the 1990ies only 7% of the housing stock of private housing in the UK were sold or bought per year. This means that, assumed the stock comprises 100 housing units, every property was only sold once in 14 years (100/7= 14). Thus per year only seven entities are sold. After 14 years almost all of the 100 housing units were sold and/or bought once (7x14= 98). What can be concluded from that is, that the latest price that is available for a housing unit is on average approximately seven years old (100 units/ 14 years). For a meaningful and current analysis of the situation of housing prices this is an insufficient base (Thwaites/Wood 2004: 39). Comparable statistics for Sweden based on own calculations show that every owner-occupier home is sold once in about 33 years and every Bostadsrätt¹ is sold once in about 10 years.

2.1.4 Durability

Furthermore, housing in general has to be considered as a highly durable good. In the US the share of new built housings in the total stock was only about 2% during the 1990ies (Galster 1996: 1798). This value is relatively low, what can be interpreted in different ways. On the one hand it is an argument for the high consistency of housing. On the other hand a very low number could also indicate a low construction activity, which might lead to a housing shortage situation in the following years. However, the situation in Sweden is similar. During the 1990ies the share of newly built housing in the total stock was 2,29%, during the 2000s the share was 2,37% and in the two first years of the 2010s it was 2,27% (SCB 2014) and thus seems to be quite constant.

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¹ "Bostadsrätt" is a special type of tenure in Sweden in addition to renting and property ownership where the consumer buys the right to use the housing as if he would own it.

As Lund will be dealt with in more detail further on in this thesis, respective values are represented here in Figure 1. In Lund the shares of newly built housings in the total stock during the 1990s was on average 1,90% and 1,45% during the 2000s, which is slightly lower than the national average (Lund Kommunkontoret 2014c).

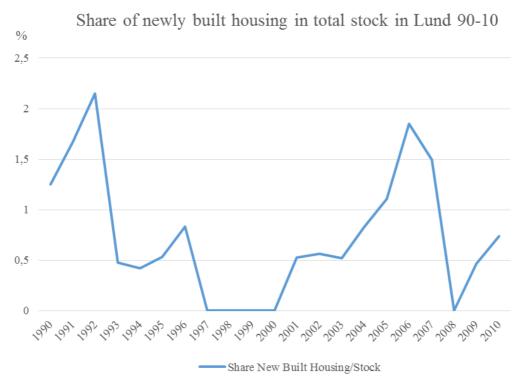


Figure 1: Share of new buildings in stock in Lund 1990-2010. (Data: Lund Kommunkontoret 2014c)

The values for each year differ strongly between zero and more than 2%. One explanation for this might be that if a housing area is developed there usually is a high amount of dwellings that are completed at the same time whereas during the construction time there can be years without any housings being finished. However, no general trend seems to be recognizable during that time. Additionally, the production time for housing is longer than for most other commodities.

2.1.5 Adaptability and heterogeneity

Another characteristic of housing is the possibility of physical adaptions according to the customers' preferences. Even though a high share of housing units are considered as representing 'the stock', a big part of it is permanently influenced by modifications which in turn change its quality (Galster 1996: 1798).

Last but not least, one feature of housing consists of the heterogeneity of the supply (Galster 1996: 1798). There is no flat and no house, no dwelling which is exactly equal to another one. Even if the layout, the number of rooms and other equipment would be exactly the same,

which is actually quite probable in times of mass production of housing, there still are differences resulting from slightly different positions: Some more insolation, a shorter distance to the street, another floor level etc. All those attributes make every single room unique.

In the discussion if housing can or should be considered as a commodity, these characteristics mentioned above are usually considered as ones that confirm this opinion. As stated above in the introduction to this chapter, there is no consensus on this, housing can also be considered to be a social good or a right (see chapter 2.4, cf. Günther 2009: 240).

2.2 Commodification and financialization

The approach of considering housing as a commodity, is referred to with the key word "commodification" by some scholars. In an article on this issue Rolnik based a discussion of the commodification of housing on a World Bank report from 1993. She calls it 'a new paradigm' that was caused by the increasing drawback of states from housing issues, leading to a more market-based orientation of the housing sector. This new orientation has facilitated and made its use as an investment asset more attractive, but decreased the possibilities for consumers to find decent housing, let alone a right to it. Rolnik states that housing is now a 'fictitious commodity' since it is dominated by finance and the prevailing financial instruments such as private equity, hedge- and pension funds, which she also refers to as fictitious commodities (Rolnik 2013: 1058).

Besides the term commodification, "financialization" is an equally relevant term in this respect. There is not one universal definition of financialization, but it can be described quite well as "a pattern of accumulation in which profit-making occurs increasingly through financial channels rather than through trade and commodity production" (Kripner 2005: 174). This is not to be misunderstood: It is not a process that is bound to financial markets. Rather the contrary is the case. It leads to the financial involvement in money and capital markets of traditionally non-financial sectors in the so called "real-economy". Also, it does not only affect companies or institutional actors, but also consumers are increasingly dependent on developments of the financial market. Harvey argues that the built environment is seen as one possibility to maximize profit for financial institutions by investing and disinvesting capital from projects with lower rates of return on investment to ones with high profit rates. Yet there is another dimension of financialization. It does not only comprise the increasing coupling of consumer and producer markets to financial markets according to its rules, but also the emergence of the financial markets for their own sake. The main activities then become the (mostly speculative) trade in money, bonds, securities etc. (Aalbers 2008: 149). The financial

instruments for those purposes are becoming more and more complex, with less people actually able to understand and control them.

2.2.1 Increasing homeownership

The change of the paradigm in the housing sector is grounded on policy changes that should enable the implementation of larger and powerful financial markets, which are based on housing. The intention was to also include lower- and middleclass households in the owner-occupier housing markets. The opinion that the most rational way of allocating housing to everyone through housing markets in combination with spread of new financial instruments has led to a situation in which even traditional conservative welfare states neglected the position of treating housing as a social good, common or something that the population should be provided or supported with. Instead, it was more and more seen as a means to distribute wealth (Rolnik 2013: 1059).

The reduction of support for those policies came hand in hand with a deregulation of rental housing markets and was accompanied by a stigmatization of public housing. This created a material and symbolic demand for the new instrument being about to be promoted in the paradigm of a consumption-based, individualist society: homeownership, financed by credit for buyers of all social ranks. Parallel to that, governments all over the globe actively strived for attracting international capital and foreign investment. They arranged conditions which were in favour of financial activities, deregulating restrictions on the investment of public funds (Rolnik 2013: 1061). One tool to "kill two birds with one stone" was to sell publicly owned housing to tenants (the so called 'right-to-buy-policy'), or to non-or for-profit actors: the state expenditure for maintenance costs could be reduced while at the same time increasing the degree of homeownership (Rolnik 2013: 1062). This led to an increasing importance of homeownership for the society as a whole, but also for individuals. But at the same time it also changed from being considered as a safe investment to a more risky one. This came as a consequence from state withdrawals in other fields than the housing market, mainly the labour market and other social security benefits (Aalbers 2008: 151). Homeownership was promoted furthermore through tax incentives, interest rates that were kept low and risk-tolerating bank policies in order to make home purchases easy (Aalbers 2008: 157).

The idea of providing access to the mortgage market for low-income households was twofold: First, the governments wanted to enhance the financial assets of those households and second, reduce their dependency on public support. Financing housing through the financial market

affected its importance heavily. This finally led to the global real-estate price bubble, as is known.

2.2.2 Subprime-loans

One of the main influencing factors was the extension of credits to households who, only a few years before, would never have been able to obtain one. These credits are known under the heading of "subprime loans" (Rolnik 2013: 1063). By receiving higher sales fees when selling those loans, brokers and bankers were even encouraged to do so. However, the foreclosures of those loans were not the cause, but the consequence of the crisis. The cause was the habit of subprime-lending itself, which is the sale of risky credits to risky customers – or formulated differently, selling exploitative loans to exploited borrowers. These loans mostly have other terms than ordinary ones, for example higher interest rates and fees. This group of loans are by some also referred to as "predatory loans". The group which is the target of those loans is exactly the one which was earlier on the one being excluded from getting loans at all (Aalbers 2008: 158 f.). One could argue which situation is worse: Not being able to get a loan at all, because of the risk of not being able to pay it back is considered to be too high or getting the loan, but for terms which are more expensive, thus even increasing the risk of private bankruptcy. Both options are obviously highly problematic. The second one, however, reveals the way in which the capitalist system works in an appalling way: Instead of making the financing of a home easier for those who already are struggling (often this would be single parents, elderly, young people, women, minorities) or – fair enough – equal for everyone, they shall have an even harder time affording it.

The risk of those loans affected both the households, as they became more susceptible to financial and economic fluctuation, and companies who took a higher risk of getting their loans repaid. What kept the system working for such a long time were increasing house prices. As long as the housing prices kept rising faster than the discrepancy between the household's income and its expenses (mostly to pay back the loans), there was no reason to worry. However, the housing prices stopped to increase at some point, leading to large-scale mortgage foreclosures and the "subprime crises" which emerged in the US and then slopped over to Europe and the whole globe (Rolnik 2013: 1063).

2.2.3 Effects on the housing market

The financialization affected the housing market in a twofold and at the same time contradictory way: It made it easier, but more expensive to buy homes. The increased amount of mortgage loans that were granted because of the easing of procurement procedures led to

more competition and rising prices on the housing market, since a bigger share of the population was now able to be active on it (Aalbers 2008: 150). This increased the entangling of finance and real estate. Even though there has always been a relation, today both seem to be dependent on each other, meaning that developments on the one market directly affect the other one (Aalbers 2008: 151).

What was aimed for by governments starting in the 1970ies, namely an increase in the share of homeowners was finally achieved as part of the financialization. But maybe even more important, the increased prices led to a higher value of homes and this provided benefits mainly for those who already had invested years ago. They could thus invest even more, leading to a situation in which the wealth of the insiders grows at the expense of the outsiders (Stephens 2007: 218). Especially smaller towns and university cities seem to be interesting for investors. This is due to their positive socio-demographic balance, so that there is a constant demand and a population which is probably better-than-average funded (Heeg 2013: 89f.).

The result of this process is thus not only the increase of homeownership, but also increased risk and insecurity for the biggest part of borrowers (Aaalbers 2008: 161). The increasing amount of loans being granted, especially those to subprime-borrowers, should make it *easier* to acquire homeownership, the purpose is not to *increase* homeownership, according to Aalbers. Rather the contrary is the case. Those loans are designed to lead to mortgage failure, with which the lenders then can reach the position of ownership and are thus perfect examples of what Harvey called accumulation-by-dispossession in 1982 in "The Limits to Capital" (Aalbers 2008: 160). An organization of the mortgage market and a system of financing housing in this way is not sustainable, as it is fuelled by growing markets, which cannot be provided for an infinite period of time (Aalbers 2008: 161).

At latest this housing crisis has shown that the market mechanisms of the system today do not work in a way to allocate decent and affordable housing to everyone, setting against arguments such as moving chains and 'dripping-down' effects (Rolnik 2013: 1064). The crisis did however not only affect the ones on the margin, even though they were and are most vulnerable to it. Also middle-class households can increasingly feel the influence in the aftermath of the crisis: affording housing and land is getting harder and coming hand in hand with the fear of losing it with mortgage foreclosures or inability to pay rents.

The consequences of financialization (especially on the housing market with the subsequent financial crisis) spread out over the whole globe. What is most frustrating about this for many people, is that the consequences are literally affecting everyone. The channels are manifold, may it be because of pension funds that lost money in speculative business in the mortgage

market or public money that had to be used to rescue banks and insurances and thus needed to be saved elsewhere (in the social security system).

With this increasing degree of insecurity for big parts of the population one could observe a rising share of people who started voicing their anger in an organized way. Social movements are forming all over the globe, trying to fight against the unjust consequences of a (neoliberal) system that has now shown its deficiencies in an unsettling way. Even though their concrete claims might differ, that is what the Tahrir Square, Wall Street and Gezi Park movements have in common: gaining back public space and requesting social justice. In spite of smaller events of success the situation stays difficult, with a high probability that long-term persistency will be needed to gain back the rights more and more people are claiming today (Rolnik 2013: 1065).

As this thesis is on the problematic situation of student housing in Lund, Sweden I will now introduce the development of the housing system in Sweden.

2.2.4 Development of the Swedish housing system

Sweden is known as a country with one of the best-established welfare-systems in the world. Even David Harvey stated that the neoliberalization seemed to be circumscribed in Sweden (Harvey 2005: 115). However, this statement does not apply for the housing system or rather not anymore. Only some years ago, Sweden's housing system was considered to be rather conservative and regulated. But since then, the political landscape changed and resulting from that restrictions were loosened so that Sweden now can be regarded as "one of the most liberal market-governed housing markets in the Western world" (Lind/Lundström 2007, cited in Hedin et al. 2012: 444). Like in many others countries, also in Sweden the social welfare system was seen as cause for economic struggles during the late 1970ies and early 1980ies. Neoliberal approaches gained popularity and were finally realized when the conservative government came into power in 1991. The department of housing was closed down, but much more importantly, several long-term regulations were abandoned, paving the way for the commodification of housing. Changes that resulted from those deregulations and their aftermath were for example the cutbacks of subsidies and increased taxation on rental housing (Hedin et al. 2012: 444).

The effect of the turn towards neoliberal policies was remarkable in the public purse: from expenses amounting to 30 billion Swedish krona, the balance reversed to an income of 30 billion krona only ten years later. This redistribution most negatively affected the lower and middle classes. Many of those families had to reduce their living area to be able to still afford housing (Hedin et al. 2012: 445). But the consequences were not only noticeable on the

individual level. A lot of municipal housing companies were put under severe pressure, due to the lack of state support. As a result, they often nullified their social housing responsibilities. Also in Sweden the aim of increasing the share of owner-occupier was clearly visible: What was a tenure-neutral system before, clearly showed tendencies to prefer ownership only one decade later. Rent prices rose approximately three times more than the respective prices for housing during the 1986-2005 period (Hedin et al. 2012: 446). The taxation system for ownership changed from a progressive to a regressive one, meaning that the higher the value of the home, the bigger the tax relief that the owners gained through the reform. Moreover, rental housing, both private and public, was sold, especially in attractive and thus profitable locations (Hedin et al. 2012: 459).

The neoliberal treatment of housing as a state issue continued in the early 21st century: In 2007 housing was established as part of the Department of Finance, instead of being part of the Department for Environment and Built Environment as it was before. In addition to that, the formulation of the goal for housing policy was changed so that long-term existing phrases on equality, standards, living conditions and social responsibility were neglected (Hedin et al. 2012: 458). Also, the concept of moving chains has been revitalized as a strategic tool to justify a laissez-faire housing policy. According to that, investments primarily in high-end housing will have a positive effect also for lower-income classes, as wealthier households move to more expensive housing, leaving their prior accommodation empty and ready to move in for less fortunate people, for example young people such as students. What sounds reasonable in theory has, however, been shown to never improve the housing situation for those who should profit from it more than marginally in practice (Hedin et al. 2012: 459).

2.3 Responsibilization

What comes hand in hand with the processes of financialization can be termed as responsibilization. This is described for example by the German geographer Susanne Heeg (Heeg 2013). The starting point in her paper "Housing as financial investment" is the increasing demand for housing as financial asset and provision for the future, as it is still regarded as a low-risk investment. She states that for housing, this means that it changed from being a consumer good to being a financial product (Heeg 20013: 76). That governments influence the shares of tenancy types with the regulations they apply has been pointed out in the beginning of the 21st century by the German authors Behring/Helbrecht. In their study they compared the share of the two main tenancy types renting and owning in different European countries. They come to the conclusion, that if the state provides a sufficient comprising social security system, including tools that ensure security towards the basic need of housing,

such as social housing or extensive tenant protection, there is no or only little need for individuals to care for this themselves through home ownership. The share of owner-occupiers can thus be seen as an indicator for the distribution of risks in a society (Behring/Helbrecht 2003: 352 f.).

The socio-political changes, as Heeg terms it, consist of a responsibilization of societal subjects and led to an increased appreciation of homeownership even in traditional welfare states. The housing supply thus turned from being socially alleviated to a more market based system in many European countries. Instead of a collective responsibility for the risks of life, it is now the duty of individuals to care for a stable life in a permanently changing social, political and economic environment (Heeg 2013: 77 ff.). Altogether, the arrangements of social rights formed during Fordism were replaced by new ones, which shifted social rights, benefits and grants from the state to financial markets (Heeg 2013: 80; Aalbers 2008: 151). The sale of large amounts of rental flats especially in bigger urban centres had as consequence that rents increased severely. This affected especially those people, who are dependent on the rental market, as they do not have the means for buying housing. That are often single parents, elderly or young people – again such as students (Heeg 2013: 83). Especially young people consider buying housing as part of their retirement provision if they can afford it, which can be interpreted as a change of behaviour which is due to the conditions of a responsibilized and financialized environment (Heeg 2013: 84).

The consequences of responsibilization and financialization on the housing sector are subject of discussions in the public as well as in academia already now. One keyword in that context that has been investigated intensively is that of gentrification. This process has been noticed when cheaper quarters, often with a higher share of foreign inhabitants, are attractive for less fortunate, but "creative" people, such as students, young entrepreneurs or artists. They, in turn, create an atmosphere with small cafés, galleries etc. that makes the district also attractive for wealthier people. With increasing demand come increasing prices. Even though the housing market shows a delayed reaction, also long-term inhabitants have to adapt to rising housing costs. This, of course, bears the risk of a slow change of the population of a district, if the original inhabitants cannot afford to stay there any longer (Heeg 2013: 91).

How to handle those processes has been discussed extensively by city planners and official public stakeholders for several years now. However, there is no simple or universal solution. One research field that has concentrated on gentrification is the discourse of housing as a right. In supplementing to what this thesis has covered in so far – in which ways housing has characteristics that correspond to those of a commodity, how housing was and is commodified

and financialized and the consequences resulting from that – the following chapter will focus on the right to housing and how the processes of financialization and responsibilization have affected this right.

2.4 Housing as a right

The concept of housing as a right is not an idea that is only rooted in leftist ideologies. A right to housing is even anchored in Article 25 (1) of the UN Declaration of Human Rights: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control." (UN 1948). Also, several national states included similar formulations in regulations. However, those are often only pseudo-laws or how Scott Leckie put it "No government could realistically proclaim that housing rights exist as much in fact as they do in law" (Leckie 1994: 14f.). Even though more than 20 years have passed since he wrote that, not much has changed since then. The main cause for that is that the formulation "right to housing" is not very concrete and so an implementation of this right depends on a graspable definition. (Bengtsson 2001: 255). Bo Bengtsson states that the right to housing is a political "marker of concern", which shows the importance of the issue for welfare states. He also points out that the lack of a universal definition creates the need to look at specific national backgrounds and the context of the housing system (Bengtsson 2001: 256). There is thus no catalogue of characteristics to identify housing as a right, analogous to those attributes that shape the notion of housing as a commodity. At least, there is some consensus on why there is a need for a right to housing. It is based on the circumstances under which more and more people have to live that are partly caused by the developments described above: the physical inadequateness, the insecurity of neighbourhoods, expensiveness and crowdedness of housing (Bratt et al. 2006: 1).

2.4.1 The conceptual roots: the right to the city

The concept of a right to housing as a research strand has developed from the "right to the city" approach, originally brought up by Henri Lefebvre. With the emergence of a neoliberal body of thought, also counter tendencies developed, and the right to the city turned out to be one of them. Especially the discussion of a decline of democracy and enfranchisement in cities were trends which called for an increased empowerment of city inhabitants (Purcell 2002: 99 f.). Even though the concept of the right to the city has been included in a whole lot of

discussions, there is no academic consensus on what this right exactly is and/or comprises, how it can be used as a tool to bid defiance to neoliberalism, and in what way it could replace or complement current rights (Purcell 2002: 101).

Also Peter Marcuse dealt with the question "Whose right(s) to what city?" in his same-titled article. He clarifies, that the right to the city is not a bundle of rights, but a single, unitary, maybe even universal right, in which all the rights referred to in peoples' rights discussions are included. He continues with recalling that Lefebvre himself made clear that the right to the city cannot be achieved in an existing city, but only in a future city. The goal of the right to the city is, so Marcuse writes, "something whole and something wholly different from the existing city, the existing society", however one might name it, with the "rejection of the prevailing capitalist system" as common denominator (Marcuse 2012a: 34 ff.)

The confusion about defining the right to the city in a way that it can be used as a practical tool probably also complicates the clear definition of a right to housing.

2.4.2 The dichotomy housing: a right or a commodity?

Bengtsson makes the observation that if something is discussed as being "a right", this can easily involve the misinterpretation that it should be free. An assumption like that would mean that a right to housing is non-existent anywhere in the world, and probably would remain non-existent for all times. The contemporary right to housing discussion is however clearly stating its claims in form of a guarantee for "high quality, truly affordable housing in "good" neighborhoods for all (...)" (Bratt et al. 2006: 1).

It is the dichotomy of housing being a right and a commodity that seems to complicate its handling. It is not for free, and it is traded on markets. At the same time it is considered as an individual and a public good that justifies and requires state involvement. As a compromising statement, Bengtsson claims that "Housing policies in most Western countries are best perceived as the state providing correctives to the market". This dichotomy seems to be exactly where the problem lies: It is an individual good, where consumer preferences should rule, and it is also seen as an important element of the population's welfare. Thus, so Bengtsson states, the complete fulfilment of housing cannot be provided by the state, it can only provide correctives to the market (Bengtsson 2001: 257).

Having this as base of Bengtsson's elaborations, it becomes clear that he takes a more moderate line than what the original "right to the city"-concept would suggest. This observation is not meant to be a negative remark. The way in which he approaches the issue might also have the advantage of being more practical and more realistic. Especially the criticism of being out of touch with reality is one that "right to the city"-supporters often have

to back up on. It also seems to be an honest statement, that in the contemporary Western world housing is a commodity and it is traded on the market.

Also, very radical approaches have to be considered as problematic, as David Harvey puts it "there is nothing good about saying, 'let the system crash'" because "the people who are going to be drowned are those on the margins" (Harvey/Wachsmuth 2012: 273).

2.4.3 A universal or a selective housing policy

Bengtsson continues his elaborations with a distinction between two different approaches of how the state can handle the need to correct the market.

The big difference between those two approaches is that the, what he calls, universal policy tries to include everyone, whereas the selective policy has specific citizens as target group, this may be elderly, immigrants or young people such as students. The universal system is thus according to the idea of social equity, where households with less means are expected to be better off, because they can demand housing in the general market. This idea can be explained with the example of the school system: children of less fortunate households should have the possibility to attend the same schools as children from better-off households in a universal school policy system (Bengtsson 2001: 270f.).

2.5 International examples of the right to housing

2.5.1 Sweden

As one example of an international approach to the right to housing, I want to include a Swedish perspective, since the issue of student housing will also be illustrated with a Swedish case. Bo Bengtsson investigated a Cabinet Proposal from 1974, in which the goals of housing policy are discussed by the then Minister of Housing Ingvar Carlsson. In this document, good and decent housing is designated as an "indispensable social right" and stated that the society is responsible for security in the housing field. However, he also pointed out that this should not mean that market mechanisms can be neglected. In contrary, housing has to have a price and people should be able to choose according to their preferences (Cabinet Proposal 1974: 343-44, cited in Bengtsson 2001: 260). These statements might sound contradictory, but it is exactly the nature of housing that makes the balancing act so difficult: "housing is a social right, but people should be able to exercise that right in the market" (Bengtsson 2001: 260). The "state correctives" mentioned above can take the form of different tools: Benefits for disadvantaged households, state-regulated grants for housing production, laws of tenancy, governmental and/or non-governmental non-profit housing organizations, rent control etc.

These are not Swedish specifics, those tools could rather be found in more or less all developed western welfare states (Bengtsson 2001: 261). As pointed out above, in the course of financialization the budget for those instruments has been decreased or deleted in several countries.

2.5.2 USA

When Chester Hartman, an American urban planner, author and scholar published his article "The case for a right to housing" in 1998, he himself stated that doing this in times of decreasing housing subsidies and a diminishing role for public housing "could well be regarded as futile, quixotic, even bizarre" (Hartman 1998: 223). He included some concrete ideas, how a right to housing could look like, securing a certain standard of affordability, social and physical characteristics of the neighbourhood as well as physical conditions of the object. He sums up quite strikingly that "it's not that we don't have the money to fund a right to housing; rather it is how we choose to spend it" (Hartman 1998: 237 ff.). These ideas probably seem even more feasible today than in the days of writing. There was also harsh critique on this foray, one came from Peter Salins. Sounding like a cynical statement today, he confidently writes that there is no need for a right to housing, because "happily, we can count on the private housing market (coupled with rising prosperity) to serve 95 percent of the country's households." (Salins 1998: 266). Needless to say that history has proven him wrong. Today more than four million households are in peril of losing their homes due to mortgage foreclosure or eviction from their landlords through foreclosures of entire buildings and almost 13 million people in the low-income class have to spend more than half of their earnings on housing (Marcuse 2012b: 216).

In spite of the claim posed by David Harvey and David Wachsmuth, that the establishment of an anti-capitalist social movement is unlikely if there is no "animating vision" of what needs to be done (Harvey/Wachsmuth 2012: 264), there are some movements in the US, that address the right to housing. One example that can be set for showing the process of financialization creeping into the housing market and possible responses to that comes from New York City, where rent deregulations made the rental stock extremely attractive for investors. Non-profit organizations tried to counter this trend and published a guideline in order to stop "predatory equity", called "Predatory Equity: The Survival Guide" (Fields 2014: 9). Social movements also tried to act on a small-scale level in order to prevent investors buying more buildings, for example with putting banners into windows saying "don't buy here" or "speculators keep out" (Fields 2014: 14). One main finding that the organizations made throughout those years was

that they also needed to build transnational, if not even global solidary networks in order to be able to keep up with their globally acting and interconnected opponents (Fields 2014: 16).

2.5.3 Brazil

An attempt of a realization of the right to the city also exists in Brazil, and also this one is based on achievements of social movements. The "Statute of the City" comprises a set of regulations, tools and instruments which should contribute to the social balance and prevent speculative property ventures. However, due to a set of problems that Brazil is struggling with in general, such as corruption, lack of human and financial capital, the actual implementation of this statute is far from what was planned (cf. Friendly 2013).

2.5.4 Netherlands

One example where the right to housing seemed to be already realized is that of Amsterdam, and this achievements based on the engagement of social movements, squatters and resident protests. These protests led to a huge amount of housing being sold by its private owners to the government and thus taken from the market, and Uitermark noticed trends of a decommodificication of the housing stock. A use-value-based rent system was introduced, based on the characteristics of a dwelling (Uitermark 2012: 202 f.). The distribution of housing took place according to the household composition, not the income. In this system, so Uitermark remarks, the residents had power over the state and could claim their right to the city (Uitermark 2012: 204). However, this is not where the story ends. In the late 1980ies neoliberalism became the international political mind-set and costs for the housing system were increasingly eyed critically. Providing public housing only for lower income groups coupled with the idea that middle- and upper-class households should own their own homes became popular, and over the years a big amount of the municipal housing was sold (Uitermark 2012: 206 f.). For Uitermark one reason for the failure of this system lies in the weakened involvement of social movements and an increasing incorporation in the state, stating that "the just city died with the momentum of the movement" (Uitermark 2012: 212). According to this example, a realized right to housing seems to be inseparable from active social movements, claiming this right permanently.

3 Student housing

Since education is an issue that is subject to similar discussions as housing – a classic welfare state good – similar tendencies as those described for housing above (financialization, responsibilization) can be observed and private investment capital plays an increasingly important role (Hubbard 2009: 1903). Together with changing student demands the issue of student housing raises as an important question for universities, but also university towns in the discussion of housing between the poles of a commodity or a right. Private investors are pushing into the student accommodation sector as it represents a profitable and growing market (La Roche et al. 2010: 45). With the increasing engagement of private developers comes the criticism that universities would be giving up control of quality standards and put themselves at risks in case of financial problems coming up for the housing provider firms (Van Der Werf 1999).

In spite of having special properties and characteristics, student housing is no exception in regard to the consequences that commodification, financialization and responsibilization have shown to have on the housing sector in general. In contrary, since students are usually a group without any or with only little fortune, they are one of the most vulnerable groups towards those developments. The issue of student housing is not only subject to external influence though. It is also increasingly discussed as factor affecting processes such as gentrification. Student housing itself is thus a very complex issue, posing challenges for institutions, municipalities and individuals in different ways and on different levels. The following chapter will thus comprise a more detailed discussion of what has been outlined here.

3.1 Characteristic problems

Student housing differs from ordinary housing in some ways. First of all, student housing is restricted to students, meaning that the tenants need to be admitted to university in order to be able to demand student accommodation. Also, student housing habits differ in different regions. Especially in Anglo-Saxon countries institutionally-provided dorms were the prevailing type of student housing for a long time, at least for the first years that students spend at university. This is also because universities in this area are often set up in campuses (La Roche et al. 2010: 45). But even if universities are not providing student housing, they usually help young students in one way or the other to find appropriate housing (Charbonneau et al. 2006). In Scandinavia and central Europe, where campuses are also less common, student housing does usually not include university-owned accommodations, but most of the stock is provided by other institutions or privates. Furthermore, the temporary character of

student housing also distinguishes it from ordinary housing (Thomsen 2007: 578 f.). This temporality is also characterized by vacancies throughout the vacation period. This means that students sometimes have to pay for their accommodation even if they don't use it, to be sure to keep it for the next term (Ryan 2003: 64).

Student housing represents the first, individual steps on the housing market for a part of the young population. Those steps, Thomsen referring to Kenyon, are influenced by "the motivations and abilities to enter an independent living; the number and extent of constraints when entering the housing market; and existing family support" (Thomsen 2007: 580, cf. Kenyon 1999).

Also, student housing preferences changed over time. Some decades ago, sharing rooms and facilities such as bathrooms, kitchen etc. in dorms, halls or apartments was common practice. Today, these standards are mainly considered as being outdated. Single apartments or shared flats, living together with friends, are much more common and preferred nowadays (La Roche et al. 2010: 46). This may be a result from increased living standards in general, and that students have higher expectations due to what they are used to from their parental homes (Thomsen/Eikemo 2010: 278). But since institutionally-owned student housing often was established when universities started to become accessible for a broad public some 40, 50 years ago, a large part of housing budgets pour into costs for maintenance and repair, leaving fewer resources for new construction. Moreover, new regulations require student housing, with differences from country to country, to provide up to full accessibility for disabled persons. The higher amount of required space increases the costs additionally (Ryan 2003: 61 f.).

Problems with student housing can be reported from probably all over the world. To illustrate the variety and severity of those problems, some examples will be provided in the following. To start with a Swedish example, the housing situation in Stockholm is probably the worst throughout the whole country. In some parts of the city, the waiting list for an apartment rose to approximately 20 years. This has led to a situation where subletting is very common, and where inflationary rents defy control of rules made to cap rental prices. In one of Stockholm's suburbs, accommodation for 220 students is now planned in steel containers adapted to housing. These mobile and temporary homes should help to bridge the housing crisis. To solve this crisis, "hundreds of thousands of new homes need to be built", especially for young people. But according to this article, there is a lack of political will for this in many municipalities (Löfgren 2015). Another article confirms the problematic housing situation for students in Sweden: There is a housing shortage in Sweden, especially in the rental sector,

which hits the young population, especially students the hardest, since they don't have a permanent income (The Local 2015). According to the Swedish National Union of Students, eleven university cities in Sweden cannot provide an accommodation to their students within half a year. The Union's president says that "we need to put our feet on the floor and demand reforms of the housing market" (SFS 2014).

Sweden is however not the only country facing a student housing crisis. Students in Germany have raised their voices because they are unsatisfied with the student housing situation. The figures are striking: according to the German National Association for Student Affairs, there are only 230.000 student accommodations available for the more than 2,5 million students registered at German universities. The number of students exploded there as well: in 1999 "only" 1,7 million students were registered. In Berlin, students camped in front of the city hall with sleeping bags and blankets to show the gravity of the situation. "When you're a student, you don't have a lobby", so the very pointed statement of one student (Mechan-Schmidt 2013). A similar situation is reported from Ireland. More than 80.000 full-time students are living in Dublin at the moment, but there are only 3.000 purpose-built student accommodations. This pushes the students on the general housing market, what increases the rental prices and forces students to pay more for housing than they can actually afford. "Young people's futures are being gambled with", so a local politician who expects the situation to get even worse in 2015 (Reilly 2015).

Also the "college capital" Boston is suffering from a student housing crisis. Many students have to live off-campus, where they eventually have to rent from "landlords who maximize profits by packing students into properties", because the universities admit more students than they can accommodate. The result is a situation that endangers young people due to "a collision of greed, neglect, and mismanagement (…) while enriching some absentee investors" (Farragher/Ross n.d.).

In New Zealand, the national student association states that the increasing housing costs force students to considering a break from studying in order to save some money or to spend more and more time working in part-time jobs to be able to afford housing, since "incomes for students have not kept up with the rising cost of accommodation" (NZUSA 2015).

The situation that international students have to face trying to find housing is much more difficult than for domestic students, who know the system and may have friends or siblings already having some experience in the respective country. In a study on the general satisfaction of international students in the EU, Ellis and Van Aart found out that the housing issue accounted for one in ten negative comments in the study. Most complaints about

university-offered housing concerned the location of student housing areas or its physical condition — including remarks on mould and security, which is correctly described as inacceptable by the authors. Concerning the private market, complaints about landlords and about the difficulties of finding housing at all add to those already mentioned. Especially the lack of assistance from the University for finding housing got negative attention from the international students (Ellis/Van Aart 2013: 29). Furthermore, it is recognized that a stable housing situation and residential environment is crucial for successful studies (MacIntyre 2003: 111). If students are looking for housing not on the "protected" student housing, but the private market, there is a number of problems they have to face. Thomsen/Eikemo describe the issues of high rents, low standards, insecure contract conditions, lack of availability and remote locations as the five most relevant ones (Thomsen/Eikemo 2010: 278).

High expectations and students' as well as parents' preferences and regulations that foresee high standards lead to the situation that student housing is an expensive endeavour. This and the other characteristics mentioned above show that student housing is a difficult issue for both, students and institutional actors such as universities and municipalities. The causes for those problems will be presented in the next section.

3.2 Causes

As mentioned above, one characteristic of student housing is that it is the first step out of the parental home and into an individual accommodation for most of young students. External conditions, especially of the financial kind such as those described throughout chapter 2, affect young people a lot. Increasing prices and decreasing construction numbers cause young people to leave their parental homes later, especially students whose financial situation usually is even more tensed (Abramsson et al. 2004: 146). This is also dependent on the resources they can get from their parents, student grants or social benefits (Abramsson et al. 2004: 148). Those resources have partly been restricted in the last years as a consequence from austerity measures that became necessary for many states in the aftermath of the financial crisis.

Student housing also can be seen as one important tool in the "educational package" with which universities can differentiate themselves from potential competitors. This can even lead to a situation where students reject universities due to bad physical conditions of the housing stock. In a study on the main decision-making factors for students which university to choose, residential space was ranked third (LA ROCHE et al. 2010: 45). The students' increased expectations also manifest in a demand of a variety of different types of housing. Universities are thus also expected to provide a diverse supply of affordable and suitable accommodations

in order to stay competitive, for which they have to spend a considerable part of their resources (La Roche et al. 2010: 48; MacIntyre 2003: 110).

Another major problem for universities are increasing enrolment numbers. The universities have to cope with a discrepancy of accommodating an increasing number of students while the financial resources they get from the state are becoming more and more limited (MacIntyre 2003: 109). This problem manifests in different forms: First, universities can hardly keep up the amount of their housing stock with the pace of students wanting to study at universities. Especially the planning process is being complicated with rapid increases of student numbers, since planned housing projects soon turn out to be not sufficient anymore. Also, it is a financial challenge to produce housing that meets those demands. For many universities it is a fine line between cooperation and competition with private developer firms. Those are trying to get access to the growing student housing market, which can be useful for universities in order to shift some of its responsibilities to other actors. On the other hand, this can also mean to lose grip of the quality control. Since student housing became such an important issue for many universities, establishing a separate institution dealing with this issue has become common practice. Frequently these institutions can handle the housing issue better than universities themselves, since they have more flexibility, a different scope and can act legally in different ways than what universities are allowed to do (La Roche et al. 2010: 49). If universities decide to cooperate with private developers, those companies may take care of the construction and sometimes also the management once it is built. The universities lease the ground or the buildings and can get the entitlement of ownership after an agreed period. Critics say that after that period (about 30 years) the accommodations will have lost most of their value and needed to be either replaced or renovated (Van Der Werf 1999). Furthermore, this development also has to be seen as the involvement of financial markets and private capital in the student housing market, where the tenants, so the students, represent an especially vulnerable group. But since public funds for universities are shrinking in a number of countries, they see themselves constrained to act as commercial actors.

The question who is owning the student housing is not only an important question for this reason. The priorities that student housing will hold for private companies and for public institutions such as universities can be expected to differ a lot. Private companies will consider the student housing market mainly as a source for a fixed return of their investment, which they want to maximize. For universities on the other hand, student housing is an important means for differentiation in opposition to other universities in order to attract

students, so they will aim at providing student housing that best meets the student's expectations (MacIntyre 2003: 115).

Some of those issues do not only affect universities, but also municipalities in which the universities are located. Since traditional accommodation models such as student halls become outdated, the students are increasingly looking for housing also on the general housing market, leading to increased competition and rising housing prices on the same (MacIntyre 2003: 110). But there is more conflictual potential in this situation. With the increasing amount of housing dedicated to students, there is less space for taxpaying inhabitants to move in to municipalities, which leaves them with less tax income and less available money (MacIntyre 2003: 112).

3.3 Effects

The effects that student housing has on municipalities in which bigger universities are located can be manifold and also depend on how student housing is organized and dealt with by the university and the municipality itself.

The placing of student housing in an area can increase the activity of the local economy. This is due to different reasons: the raise in local population numbers, the need of services in different phases such as construction, maintenance or cleaning, or the establishment of new facilities such as cafés, pubs or libraries. The student population has also proven to be a community that makes it easier for ethnic minorities to become integrated in the district. A cohesive social fabric is among other reasons beneficial at least because problems such as segregation can be reduced (MacIntyre 2003: 111 ff.).

A different perspective is given by Elizabeth Kenyon, who claims in her study that universities can also act as negative, destructive forces. She reveals three areas of concern, which are the physical, the social and the economic. These concerns relate to fears of increased crime issues such as burglary and physical degradation of neglected accommodations, the erosion of a stable community due to long periods of holidays and decreasing house values just because of the student's presence and their reputation (Kenyon 1997: 286 ff.). These argumentation makes sense to a certain degree: In student homes there usually is a high number of valuable items such as notebooks, bikes etc. and the empty periods are predictable quite easily, since vacation times are publicly known (Kenyon 1997: 291). The fact that students are absent for quite a lot of time throughout the year would also make it hard to achieve a cohesive and confident community. However, also the quality of the offered housing is of crucial importance on the decision whether to stay during the summer or not. Macintyre also points out that it is not very surprising if student housing does not have

positive effects on the community, if it is considered only as "an option for the letting of existing degraded property". If it is on the other hand, seen as a possibility for development and rewarding investment, student housing definitely has the potential to be beneficiary for the entire community (MacIntyre 2003: 114).

Higher education institutions which rent student housing in form of head-tenancy contracts and sublet the units to students are often involved in those issues too, especially if there are conflicts within the neighbourhood. Since the university takes the place of the landlord in that kind of student housing policy, they interact with their student tenants on a regular basis, often through an established institution such as a student housing office (Kenyon 1997: 298). An alternative to those head-lease agreements is the case if the university guarantees a certain degree of occupancy to the developer or owner – in other words a fixed revenue. For the companies an agreement like that is usually very attractive, since they get access to a guaranteed market (MacIntyre 2003: 115).

Kenyon also describes the public's perceptions of students as a "community within the community", with which they don't want to interact (Kenyon 1997: 294). This perception can be especially pronounced in the case of a very high concentration of students in one district. The students are then expected to change existing local patterns. It thus becomes obvious, that the effects of student housing usually depend on the way in which it is realized. If it is planned and integrated in a way considering the local circumstances, student housing can even be an important factor in revitalizing districts. Due to its temporary character as a home for students, student housing can also be constructed in locations where ordinary residential buildings would not be appropriate (MacIntyre 2003: 116).

This phenomenon of a distinct student community in a district has been given a name by Darren Smith: "studentification". He defined it as "influx of students within privately-rented accommodation in particular neighbourhoods" (Smith 2005: 73). It addresses the effect that students living off-campus have on neighbourhoods, so either a positive, meaning for example urban renewal, or a negative one such as district devaluation (Hubbard 2009: 1903). So far studentification mainly was subject of investigations in the UK. When originally, students have been considered to be drivers of gentrification, scholars now start to see the recent developments a bit differently. There are some parallels between studentification and gentrification: According to Smith both developments are exclusionary, lead to a more segregated society and displacement and polarisation giving rise to disintegrated communities (Smith 2008: 2542). This is also pointed out by Smith, who explains that students are displaced to declining areas when landlords are upgrading their properties in order to "get rid"

of students as tenants in exchange for e.g. young professionals. This again affects other low-income households, since the competition on the "cheap" housing market is then increased (SMITH 2008: 2552). Especially young non-student households could be affected, since they cannot access appropriated student housing and have to deal with the increased competition on the general housing market in addition to that (Smith/Hubbard 2014: 94).

For-purpose built student accommodations could solve housing shortage problems in university towns and problematic areas such as old brownfields would find a useful purpose. Those accommodations are restricted to students, but in contrary to the traditional dorms all rooms have their own bathroom, kitchens have to be shared only with few fellow students and often a lot of leisure amenities are free for use, such as gyms, lounges etc. This kind of housing is the one most interesting for private operators, since they can charge a high price for those newly built accommodations. The location often is off-campus, but close to city centres, nightlife amenities and sometimes constructed on old brownfield sites (Hubbard 2009: 1907 f.). Those for-purpose student accommodations could take pressure from the ordinary housing market, since it should attract students who now live in privately rented housings.

However, this might only be a shift of the problem: Those areas could develop to student ghettos, where other social groups don't want to move (Hubbard 2009: 1909). Also, Smith and Hubbard claim, those newly built student homes could lead to segregation within the students themselves: Only affluent ones who can afford to spend more money on housing would move in to those new "halls", while the less fortunate ones will rather stay in cheaper dwellings such as HMO's, privately rented "housing in multiple occupation". This kind of housing is a popular type of student housing in the UK, where characteristic "university town" conditions prevail: rapidly rising student numbers leading to a high number of students searching for housing on the overall housing market, high profit rates and few vacancies (Hubbard 2009: 1904). This led to critique that there was a lack of policy for accommodating the increasing student population, what would lead to the uncontrolled absorption of those demands by the private housing market (Smith 2008: 2544). Residents living in "student districts" frequently complain about issues such as late-night noise, littering, smaller acts of vandalism, a tense parking situation et cetera. This seemed to be perceived especially strongly in areas where the student concentrations was particularly high and had passed a certain "tipping point" (Hubbard 2009: 1905). These demographic imbalances caused by high student concentrations in "student enclaves" are observed concernedly and raises voices that call for a student housing policy that controls those developments (Smith 2008: 2546).

Smith for example points out that local authorities missed the opportunity of intervening in the process of studentification in order to earmark students as a group that is desirable to live with and which could be included actively in urban policies for economic regeneration. In addition to the positive effects resulting from those "potential" policies, this would have been a way to reduce prejudices against students and universities in general. Due to this omission and the passive attitude towards student housing, universities were blamed as being the initiators or at least responsible institutions for studentification developments (Smith 2008: 2546).

However, the counter-part to studentification, "destudentification", is also not desirable. This reduction of the student population in a certain district could again lead to effects such as social, cultural, economic and physical decline and can come hand in hand with the gentrification of studentified areas as described above. As one can see, studentification has a number of diverse consequences, not only in studentified neighbourhoods, but also on the housing market in general (Smith 2008: 2552).

How this issue could be solved is still a question to be answered. In either way, the solution has to be a holistic one that regulates students' residential patterns as well as the supply and construction of student housing. A universal strategy how to approach that is existing just as little as national policies (Smith 2008: 2558). A solution to the problematic dichotomy between studentification and destudentification could be planned mixed housing areas, with controlled shares of different demographic groups (Smith 2008: 2557 f.). In any case, the actions taken to solve the studentification issue have to be considered narrowly in order to prevent unintentional consequences such as shifting the problem to other areas or groups (Smith 2008: 2561).

What Hubbard reveals in his study besides from the studentification discussion is maybe even more relevant: it is the importance of the role that financial markets, private companies and developers play already now on the student housing market in the UK. There even exist funds that focus on student housing, such as the "Student Halls Fund", launched by Cordea Savills, an international property management company, the UK Unite Student Accommodation Fund or the Brandeux Student Accommodation Fund (Hubbard 2009: 1908; Smith/Hubbard 2014: 96). The student housing market is not considered as being emergent by them – but booming, with a future expected market value over 20 billion pounds, back in 2009 (Hubbard 2009: 1908).

This is a proof for that financialization does play a big role also for student housing, or the other way round: student housing is long since subject to commodification and

financialization. Who might say that this is an exception coming from a country where neoliberalism and finance have had such a big influence over years now, should think about how trends coming from the UK (or the US) have slopped over to other traditional welfare states.

Smith and Hubbard notice, that in the UK the recession that emerged in the end of the 2000s also showed to have consequences on the notions and expectations of privately developed student housing. Financial institutions became more restrained towards providing resources for investments in the student accommodation business. However, since there is still a huge demand for student housing in the UK (in London, universities provide 36% of the student housing, compared with a national average of 65%), this reluctance might only be a snapshot. They conclude with stating that student housing became "(re)commodified", exclusively accessible, designed and branded for this specific group (Smith/Hubbard 2014: 96; 98).

3.4 Right to housing for students

Student housing is subject to the process of financialization in a similar and increasing degree as housing in general. One could thus expect that there is also a discussion of a right to student housing. However, there is no academic discourse of that kind at all. Even in the edited volume "A right to housing", where the authors explicitly address a number of minorities in discrete chapters (women, elderly, homeless), there is no one for young people, let alone students (cf. Bratt et al. 2006).

This may come from the situation that there are big international differences in the organization of student housing, and scholars of that field but also students are not aware of them or the importance of this topic. If the topic is approached from a practical perspective concerning the provision of student housing, international differences can be observed.

In the Anglo-Saxon countries, housing guarantees for "freshmen" students, i.e. students in their first year, are common practice. Those still differ for example in the length of the period for which the students have a guaranteed accommodation, usually from one to three years.

In other countries, such guarantees do not exist at all (e.g. Austria), or only for special groups such as tuition-fee paying students, an approach that for example Lund University or Uppsala University in Sweden are following. Since universities have some decision-making scope towards those regulations, general statements are hard to make. This leads to a situation where students are subject to big differences depending on where they choose or can afford to study.

Therefore, I want to point out here, that there is a need for a public, official and open student specific discourse for a right to housing. Since students are an especially vulnerable group and

student housing differs in some way from housing in general, as shown above, there is a broad base that calls for a "student right to housing"-debate.

This discourse could lead to the following achievements:

- 1. It could help to decommodify the student housing sector. Due to the students' vulnerable situation, a commodified student housing sector with exploiting characteristics is highly problematic and socially immoral and undesirable.
- 2. It could help to establish the importance of a high-quality, affordable, secure student housing standard all over the globe. Preferably, student housing should be provided publicly or by non-profit actors. Students make up a big and important part of a country's future societal base. By abandoning the issue of student housing a country puts its own future at risk.
- 3. It could help to reveal how financialization increasingly affects people from all social ranks and puts them under severe pressure. Students often are coming from "a good home", meaning wealthier families. Nevertheless, they are increasingly struggling with arranging their studies and high living costs. Even if education itself is free, students often have to find part-time jobs in order to afford studenthood. Financialization is not a phenomenon that only has an effect on those on the margins, it affects everyone.
- 4. It could serve as a starting point for a just housing system in general. Changing a system in all fields at the same time usually is a hard task. The same is true for housing. Changing the housing system in all sectors simultaneously would not only be hard, it also has to be said that this is not very realistic. Changing the student housing system could be a sector small enough but at the same time big enough where actors such as policy makers, politicians and city planners could show and prove that a different, just housing approach does work.

That the idea of providing student housing on a guaranteed base is an issue that is subject to discussions at least on smaller scales can be shown by a newspaper article, in which Lund University's former Vice-Chancellor Per Ericsson articulated that his dream was to provide a housing guarantee for students in general (Leijnse 2015). This statement of course has to be seen in the context of the actual situation in Lund. The next chapter will introduce the case of the university town Lund in Sweden.

4 Introducing the case of Lund

This chapter will introduce the case of the university town Lund in Sweden, its characteristics and the most important influence factors on the student housing market. It should give an impression of the relations, the quality and the quantities of student housing in Lund, in order to have a picture of the context in which the empirical work described in chapter 6 took place. To date, Lund has an official population of approximately 116.000 inhabitants, what makes it Sweden's 12th biggest city (Lund Kommunkortet 2015). This number may however not be the actual number of people living in Lund, since many exchange students coming to Lund (see below) don't officially register there. Also, this number is the population of the entire municipality, meaning that the number of residents of the city is somewhat lower.

Lund has the reputation of having a difficult situation on the student housing market. Especially in the summer 2009 the situation was tensed a lot. Lund municipality then even opened up a camping ground to provide some kind of housing for the students throughout the first weeks of the term (Svenska Dagbladet 2009).

What led to the escalation of the situation in that year was the rapid increase of full time students compared to the year before. In 2009 Lund University counted 27.787 full time students, whilst in 2008 there were 25.474. This represents an increase of over 2.000 students within one year and is thus much higher than the usual annual increase (or decrease). After this sharp increase the University's student numbers grew only moderately of about 150 students on average in each of the three following years, and had even decreasing student numbers in 2013 (27.605) (Leijnse 2005). However, the official university website states the number of students for the fall term 2014 with 30.000, which would imply an even quicker increase. Since the numbers come from different sources, this has to be questioned and treated carefully. The total number of enrolled students at Lund University is even higher, amounting to over 42.000 (LU 2015b).

Lund University is also known for being a very popular university for international students. Indeed, Lund University has the highest number of incoming international students of all Swedish universities (LU 2013: 7). In the academic year 2011/2012 20.800 international students came to Swedish universities in total, of which more than 10%, over 2.500, came to Lund University. The number of international students for 2014 is said to be 2.120 incoming students and 3.300 free-mover students. Compared to that, the number of outgoing exchange students is far smaller, accounting only for 1.180 students (LU 2015b).

Concerning the student housing situation in Lund, there is one dominant actor, owning the major part of student accommodations, which is AF Bostäder. AF Bostäder, or short AFB, is the biggest student housing company in Sweden. The company's task is said to be helping students finding good and cheap housing (AFB 2013: 2). Since AF is an abbreviation for "Akademiska Föreningen", meaning academic society, there is a requirement to join the same if students want to rent an accommodation at AFB. In Lund, there is the organization "Studentlund"², that provides students with a membership in the academic society, a student union and a "nation", that are students' fraternities. After fulfilling this requirements students can apply for housing at AFB. The queuing time for renting increased over the last years, but is now stabilizing at a constant level. In 2008/09 the students had to start queuing six months in advance for a corridor room, and 16 months for an apartment (Boverket 2009: 64). In 2012 the respective numbers were 12 and 20 months, in 2013 11 and 21 months and in 2014 12 and 24 months (AFB 2012:18; AFB 2013:18; AFB 2014: 21). They reserve a part of their housing stock (about 700 corridor rooms or apartments) each summer for new students that are admitted the first time to Lund University. In a lottery those rooms are distributed to the applicants who can thus skip the queuing process (AFB 2015). The average annual rent – usually the contracts are for 9 months - for a corridor room was numbered 29.927 SEK and that of an apartment was 36.095 SEK in 2013 (AFB 2013: 7).

Another big share of the student housing stock in Lund is owned by the different "Nations". There are 13 nations in Lund, all of them offering housing and 12 of them also taking part in the membership with Studentlund and the academic society.

Besides of that, there is a number of smaller actors owning some student housing. These include accommodations owned by the municipal housing company LKF, foundations, and private companies.

In concrete, the ownership relations between those three groups are as shown in table 1:

Table 1: Student Accommodations in Lund. (Source: Lund Kommunkontoret 2014a)

Actor	Sum	Student apartment	One-room-apt.	Corridor-room
AFB	5861	1574	1364	2923
Nationerna	1412	136	164	1112
Övriga aktörer	1363	125	37	1201
Sum	8636	1835	1565	5233

² This membership is a necessity for many student activities in Lund as for example leisure activities, nightlife events or inexpensive lunch offers organized by the "nations" or also as mentioned the possibility to stay with AFB or the nations

An actor that is mainly important for the international students is LU Accommodation, the university's housing office. Exchange and degree students coming to Lund can apply for housing at LU Accommodation. A housing guarantee only exists for some students, among them those who have to pay tuition fees, who have a special kind of scholarship or whose home university has a special agreement with Lund University (LU Accommodation 2015). The rent prices for housing offered by LU Accommodation vary between 14.000 SEK and 23.000 SEK for one term, which is five months (LU 2015a).

Comparing the student numbers and the available student housing, it becomes obvious that there is a huge discrepancy. Many students also try to find privately rented housing in form of an apartment, shared flats or subletting. One actor that is trying to help students finding those kinds of housing is "BoPoolen". Strictly speaking, it is not an actor in the proper meaning of the word, since the main activity of BoPoolen is running the website bopoolen.nu, where housing seekers and landlords can try to find a matching offer. BoPoolen is a cooperation between Lund University and the Student Union's Association. Besides to the mediation of offers, BoPoolen also provides legal advice to both renters and landlords. Moreover, every housing offer published on the website is checked manually on its appropriateness, since a lot of scammers are trying to fraud students in Lund (Bopoolen, n.d.). Unfortunately there are no numbers on how many students find privately rented housing.

The lack of student housing in Lund is something that the actors are constantly working on. Several new housing areas are being planned or built at the moment. Figure 2 shows the student housing projects coming up during the next years.

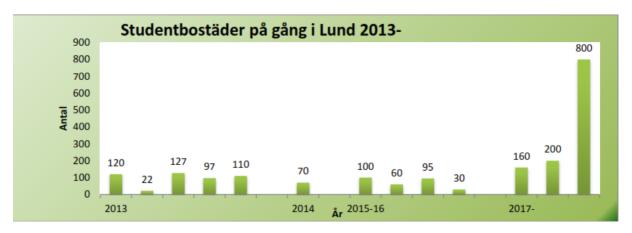


Figure 2: Student housing in progress in Lund 2013-2017. (Source: Lund kommunkontoret 2014b).

Table 2 shows the according the actors responsible for the different projects accordingly.

Table 2: Student Housing in progress in Lund 2013-2017 by actor. (Source: Lund kommunkontoret 2014b).

Commencement year	Amount	Designation	Actor	Planning Phase	Moving in
2013	120	Studentkåren	LUACC	Completed spring 2013*	spring 2013
	22	Kämnärsrätten	AFB	Started 2013	Autumn 2014
	127	Arkivet	Lunds Nation	Started 2013	Autumn 2014
	97	Dammhagen	AFB	Started 2013	Spring 2015
	110	Vegalyckan	AFB	Started 2013	Autumn 2015
2014	70	Tegelbruket	Helsingkrona	Started 2014	Autumn 2015
2015-16	100	Sofieberg/Tuna	None selected	Proposal for department for youth housing	
	60	St Thomas	Lunds nation	Mission plan	
	95	Klostergarden	Hemsö/Kungsleden	Temporary building permission	
	30	Galjevangen	Tornahem	Proposal for Department, construction start 2015	
2017-	160	Kämnärsrätten	AFB	New plan underway	
	200	Torna/Tunavägen	AFB	Mission plan	
	800	Campus	Akademiska Hus sells land		

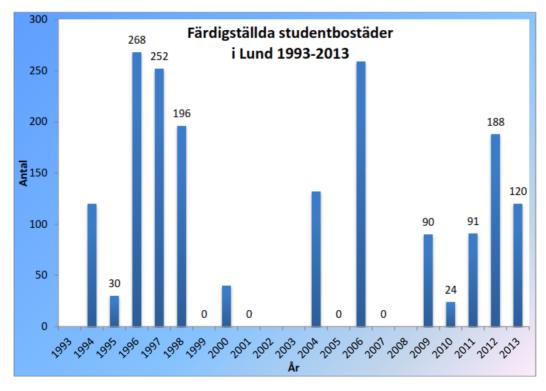


Figure 3: Completed student housing in Lund 1993-2013. (Source: Lund kommunkontoret 2014b)

Student housing also was built throughout the last years, but less constantly. Figure 3 shows the amount of student housing constructed between 1993 and 2013. According to that, years with no newly constructed student accommodations alternate with years of a large amount of new student dwellings.

The student housing situation in Lund has been subject to discussions for quite a while now. Also some investigations have been conducted in order to find out the severity of the situation. In a study published in 2009, the municipality gathered information about the housing situation in Lund from the perspective of different groups, but especially of young people. Amongst other findings, they revealed that two percent of the students admitted to Lund University in 2008 decided not to choose to study there due to the housing situation. 70% of the respondents stated that they had to change accommodation at least once during their first term in Lund (Lund Kommunkontoret 2009: 23). For young people aged between 20 and 27 years, the housing situation in Lund is not an easy one either. The study showed that 60% of the young people staying with their parents claimed a lack of available housing appropriate for their needs (Lund Kommunkontoret 2009: 21). Another study published in 2009, conducted by the university's housing office, investigated the housing situation for international students at Lund University. The background of this study is that Lund University aims at attracting international students as part of a strategy to strengthen the quality of research and education, in order to strengthen its competitiveness in the international competition. This is in accordance with the university's vision in the strategic plan 2007-2011: "Lund University will be among the very best of European universities" (Petersson/Sillén 2009: 2). Moreover, international students account for the group which has the hardest difficulties finding housing in Lund (Boverket 2009: 67). 14% of the respondents claimed that they had problems with their housing situation during their stay. They authors remarked that the study has been conducted in the end of the spring term when the pressure on the student housing market is much lower than in the beginning of the autumn term. Moreover, the sample only comprised students who did get an accommodation via the housing office (Petersson/Sillén 2009: 5). This information should be kept in mind in relation to this figure of 14%, which can in this context be regarded as considerably high. 5% of the participants stated that they thought about giving up their studies because of housing difficulties (Petersson/Sillén 2009: 6). Also the study conducted by Boverket, the Swedish national board of housing, confirms that the student housing situation is most tensed in the beginning of the autumn term, since most of the programs start then and due to the fact that it is common practice to go on exchange in autumn in most countries. The authors also address the problematic character of for-purpose built student housing. If the number of applications or admissions would be reduced, there is a risk that empty student accommodations can be a financial burden that can affect students if rents have to be raised in order to balance out the loss of revenue (Boverket 2009: 68).

5 Methodology

The research question, What are the characteristic problems, causes and effects of the student housing situation in Lund? can be classified as a descriptive research question. This thesis should investigate which problems of the student housing situation are crucial for the situation in Lund, thus representing analysis of a situation based on the use of descriptive data analysis (Wytrzens et al. 2010: 77). For the purpose of collecting data four interviews were conducted during the research process, which were held in the form of problem-centred, guided interviews. The topic of the thesis, the student housing situation in Lund, represents the "problem". The chosen method belongs to the semi-structured ones and it allows the interviewer to ask pointed questions on which the interviewee can reply specifically. Nevertheless, the conversation remains open, leaving space for the respondent's own narrations and does not limit his or her scope. Especially theses for which prior theoretical knowledge exists which should be tested, examined and deepened are suitable for this kind of interviewing method. The problem-centred interview thus represents a hybrid form of an inductive and deductive research design (Kurz et al. 2009: 465). The interview guide also serves for checking which aspects the respondents refer to by themselves, and to note those aspects which they do not address in order to find out more on it by asking targeted questions. The interview guide also serves as a support and orientation guide for the interviewer during the conversation (Flick 2007: 210).

The interview guides that were used for this thesis were adopted for each of the four interviews according to the expertise of the interview partners. The structure of the guides was chosen in that way that they each consisted of three parts. This helps to keep the interview clearly arranged and user-friendly. Similar questions were summarized to bundles of coherent topics that were discussed one after the other. The interview guide was developed independently, based on the theoretical background knowledge.

The thematic fields of the bundles were set up according to the three components of the research questions and comprised different aspects, and the topics discussed the most were the responsibilities of the different actors in Lund, the ways in which they collaborate, problems that those actors have to face concerning student housing, events that affected the situation in Lund over time and the expected development for the future.

The first set of questions had the goal of getting the interview started and creating a relaxed discussion atmosphere as well as explaining the conceptual base on which the thesis is constructed. With the first question the interviewing partners were thus asked to explain what

their institutions are responsible for and what tasks and actions they are carrying out, since this questions should be easy to answer for the respondents and provide some confidence for them. Moreover, this question does not contain any problematic information.

5.1 Conduction of the interviews

The interview partners were chosen in a way that the information obtained in the interviews would be as relevant as possible with regard to the research question and that it would contribute to a good overview of the student housing situation in Lund that allows a highly practical presentation of the subject matter. The contacting was made via email, all respondents replied and offered a date for an interview. The interviews were conducted at the respondents' workplaces in April 2015 in Lund. For the analysis of the interviews they were recorded on a dictaphone. The interviews took between 30 and 60 minutes and none of them was interrupted by external influences or problems.

5.2 Data evaluation and analysis

At first, the data collected in the interviews were transcribed, where nonverbal communication factors were neglected. For this transcription method, only what was said is recorded by writing, thus the entire content of the audio files is transferred to normal written English. That method pays no attention to colloquial or dialectical particularities, but corrects the same (Höld 2009: 660).

For the further analysis a system of codes was created that was used for the subsequent coding of the transcribed material. The codes were set as follows, in accordance with the theoretical background and the structure of the thesis:

- 1. Specifics as commodity
 - 1.1 Commodification
 - 1.2 Financialization
 - 1.3 Responsibilization
- 2. Housing as a right
- 3. Student Housing
 - 3.1 Characteristics
 - 3.2 Problems for students
 - 3.3 Problems for actors
 - 3.4 Causes
 - 3.5 Effects
- 4. Right to student housing
- 5. Actors in Lund

With the aid of the transcriptions at hand the data analysis was conducted. For that the software MAXQDA was used. The respective passages in the text were marked with the appropriate codes, what means that one passage could be marked with several codes. The

result is a document, in which all passages from all interviews are summarized according to the codes. This document represents the base for the results presented in the next chapter.

6 Interview results

In this chapter the data collected in the interviews will be presented. According to the research question, the focus for the interviews was put on the characteristic problems, the causes and the effects of the student housing situation in Lund. This section does not contain any interpretations but only consist of information provided by the interview partners.

6.1 Characteristic problems

The different actors assessed the core of the problem of the student housing situation in Lund in different ways, and mentioned different aspects. The main problems will be described in the following section.

6.1.1 Lack of student housing stock

The lack of on-purpose built student accommodations is one of the main problems in Lund. This is the result from a period in the past years, where the main responsible actors did not build enough student housing. The lack of student housing is estimated to amount to 2.000 accommodation units, and there are indications that young people consider not to come to Lund because of the housing situation, which is a bothering situation for both the university and the municipality. The reasons for this shortcoming of construction activities might result from the financial crisis. The student union's organization BoPoolen tries to confront the problem of the student housing lack in an active way: they try to make the citizens aware of the lack and encourage them to offer housing based on a subletting contract. Compared to other Swedish university cities such as for example Uppsala or Umeå, the situation is similar, but the situation in Stockholm is considered to be worse. Still, since Lund is a relatively small town, it is hard to find housing in the city, so that students might only find accommodation in Malmö, Helsingborg or in other towns in the surroundings, where they would need to take the bus for 30 or 40 minutes. Also AFB states that they could have built more throughout the last years, but that on the other hand they were not ready for that then and it would have affected their economic situation. Moreover, AFB had some problems with vacancies in the 80ies, when they had to sell some of their student housing units. This still affects people's attitude towards the student housing problem, "They talk about 'Oh in the 80ies, we had too much, you can't build too much, now what about if you can't find students to live there." (Interview 1). The change from a conservative housing system in Sweden towards a more liberal, market based approach resulted mainly in a decreased stock of rental apartments in favour of the owner-occupier housing stock.

6.1.2 Universities as dependent actors

Another aspect is that Lund University, just like any university in Sweden, is by law not allowed to own any student housing. Also LU Accommodation, the university's housing office is not allowed to own any housing. It can only rent housing from other providers and then offer subletting contracts to students. The university or the housing office does not earn any money with that, rather the contrary is the case. The housing office has to pay for the rented accommodations throughout the whole year, no matter if they can sublet the rooms to students. Also, the housing office is renting housing from a number of different actors, which leaves them with a lot of different contracts and different rent prices for different properties. The differences cannot be evened out within the housing office's scope, but the renting prices have to be handed down directly. This leads to an unfair situation, since some students have to pay higher rents than others, only because they are accommodated in a more expensive building than others. If LU Accommodation would be allowed to own housing by themselves, they could offer cheaper rooms, because they could achieve quantity discounts for services such as internet provision, garbage collection, etc. Now, every property has its own contracts with different service providers. The biggest share of the 1.700 rooms rented out by LU Accommodation is owned by AFB, amounting to approximately 500 rooms. Another big part is rented from private companies, such as for example Aberdeen.

6.1.3 Discrepancy between spring and fall term

Every year, more students are coming to Lund University for the autumn term than for the spring term. The reason for that is that all of the study programs in Lund start in autumn. While some actors still don't seem to have problems with renting out all of their rooms, such as AFB, LU Accommodation has problems to fill up their pre-rented accommodations in spring. This leads to the problem that they still have to pay the rented properties, but don't get any income when there are vacancies. Vacancies are however not only expensive for the actors, but it can also lead to higher rent prices for the students who are actually renting. "At springtime we would find ourselves with lots of empty flats and that costs so much money and the ones who have to pay that is the other students, the students that live in the apartments, so we don't want a situation where we have empty flats." (Interview 2). All actors stated that there is a need to solve this problem in order to solve the student housing problem in Lund. How to organize that is unclear. Maybe the rooms could be rented out to different groups during the spring, but "who should that be?" (Interview 1). Another idea is to change the way in which the studies are organized around the spring and the autumn term.

6.1.4 Scam and fraud

In the second-hand renting market, scammers and fraudsters are a big issue in Lund, especially for international students. For this reason, the second hand platform BoPoolen is approving every housing offer that is uploaded on their website, in order to minimize the possibilities for scammers. However, they usually are contacting students on their own, replying on students' searching ads. The estimates are that on average every student that is advertising on this platform gets at least one "offer" from a scammer. They then usually claim that they are not in Lund at that moment, why the student can't look at the room in advance and why they want to have a deposit transferred to an international bank account in advance. Especially international students are in danger of getting scammed.

6.2 Causes

Revealing the core problems of the student housing situation in Lund is an important step towards its improvement or solution. At least equally important is the recognition of the causes for those problems. The results concerning the causes for the problems pointed out above will be presented in the following.

6.2.1 Lack of collaboration and engagement

One reason for the problematic situation today mentioned by several actors is that they do not talk to each other sufficiently and they are talking at cross purposes. This leads to a situation where every actor is planning independently, not knowing what the others are about to do, "so you don't talk to each other but about each other" (Interview 1). As a consequence there are a lot of mistakes that have been made that postponed the planning of projects. However, this situation is improving slowly. There was for instance one meeting where the most important actors for student housing in Lund came together to update each other "on what is happening" (Interview 4), making sure that everyone is aware of important dates such as when students get the information about their admission, the enrolment etc. The actors also try to collaborate on informing the citizens that there is still a lack of student housing. In some cases the collaboration is already working fine. AFB is trying to help the student nations with their housing projects as much as they can, because their organization is much bigger and more experienced. BoPoolen itself is another example for a successful collaboration, since it is financed by the city and by the university, but run by the student union. There is also a collaborative housing project between the city of Lund, the public housing company LKF and AFB: it will combine a school and preschool together with student housing and municipal housing. A need for increased collaboration is also seen with actors outside of Lund, for example the ministry for research and education, in order to have a better overview of how many students the actors have to expect throughout the next years.

Also, there were plans for a collaboration between Lund University and LKF, the public housing company in Lund to build 200 student accommodations. However, this collaboration failed and the project was not realized.

Concerning the engagement of the actors to contribute to the improvement of the situation, there was some criticism on the municipality. "They are so not willing to see Lund as a student city, they have a problem with that" (Interview 3). Mainly this is due to the fact that students are not paying taxes, so the municipality does not see why they should do anything for them. The municipality itself sees its main responsibilities "for the people who live here, pay taxes" (Interview 1). There is a big discussion on what the municipality is responsible for, knowing that other actors claim that they also have a responsibility for the student population. But also the university is criticised for being not active enough.

6.2.2 Building regulations

There are a lot of regulations concerning the construction of student housing in Sweden today. Those regulations make it hard to build cheap housings that are affordable for students. All student housings built today must be fully accessible for disabled persons, which means that the student rooms have to be big enough to ensure a suitability for wheelchairs. This leads to very big units, making the construction and the rent expensive. AFB is experimenting with a housing area where they built 22 units that are less-than-average size, about 10 square meters, for which they have a special permission. The rent for these units is relatively low, amounting to 2.500 SEK per month. They want to find out if this is a possible solution for the future and if students are satisfied with that kind of accommodation.

6.2.3 Difficult planning process

The municipality is being criticised for that the planning process would take up to two years, until all the necessary permits would be granted. This also has to do with the lack of talks between the actors. In the last years the city tried to work on that and improve the situation, so that the planning processes would become more time efficient. There are aspects that cannot be influenced by the city, such as for example the appealing process, where the population can bring forward their concerns. There are periods set by national laws which the municipality has to obey.

What further complicates the planning process is that there are no exact figures on how many students will come to study in Lund every term. Those can only be estimated, since not all of the students that are admitted to study at Lund University will actually come. The availability of better figures would facilitate the planning process a lot and "early warnings" concerning the number of students that are coming to Lund are necessary. When the situation was the worst, between 2007 and 2010, LU Accommodation had big problems and no control of the situation because the numbers of incoming students were rising too fast for the organization to adapt. This got better throughout the last years so that they are now able to act proactively and try to foresee which housing areas or situation might become a problem in the upcoming months.

6.2.4 Confusing housing system

International students do not know how the system works in Sweden, and there are differences in the way Swedish and foreign students have to apply for housing. Even though the actors try to inform the students via the internet in advance, the system still remains quite confusing with the different suppliers and different places where to apply for housing. Swedish students are more likely to come to Lund in advance to look for housing and they might be satisfied with finding an accommodation in the outskirts of Lund for the first term and then look for something more central when they have made friends and have some contacts. International students, however, who often are only in Lund for one or two terms, don't want to spend their limited time in Lund in a peripheral suburb.

6.2.5 Preferences

Due to increased expectations that the students have concerning their housing situation when coming to Lund, they are not satisfied with some of the accommodations they are offered. Especially exchange students expect to be accommodated in the city centre, "with all those beautiful buildings around them and the whole student life just next doors" (Interview 3). Concerning the location students are particularly more demanding today than earlier on. When some years ago students were very happy to find something in the outskirts of Lund, a tenminute bike ride away from the city centre, today some students refuse to be accommodated in Delphi because it would be too far away.

The more different actors are building in Lund, the better also for the student housing market, since different actors can fulfil different preferences in a better way than very few actors.

6.3 Effects

The student situation cannot be seen as an isolated phenomenon. It affects the whole life in the city of Lund and both institutions as well as individuals in different ways. Those effects will be described in the following section.

6.3.1 Increased market pressure

The lack of student housing in Lund also puts pressure on the housing market in Lund in general. The situation is especially hard for young people who are not students in Lund. They cannot access student housing since it is reserved for people that are admitted to the university.

Compared to other university towns in Sweden, the pressure on the general housing market is much higher in Lund. Uppsala and Lund for example have a comparable number of students, but the city of Lund is much smaller, and so is the housing market.

From July on to October or November the pressure is the highest. Also the number of ads published on BoPoolen is much higher during that time. The average during the rest of the year is about 60-100 ads per month.

To some extent, this situation also attracts investors to come to Lund. It has been a very interesting market in the past 20, 30 years, since the city kept growing constantly. Some private companies are collecting information on how big the lack of student housing is in Lund. On the other hand, the return of investment on student housing projects is not very high compared to other projects, which makes it less attractive for private investors.

6.3.2 Precipitant decisions

There have been some wrong decision that have been made in Lund due to the high pressure on the student housing market in the last years. The student housing area Pålsjöäng is one of those mistakes. It is a temporary housing area that was constructed when the housing crisis in Lund reached a previously unknown extent and made it into the national media. The university's then vice-chancellor urged the actors to do something about the housing situation, so that this housing area was constructed within a few weeks. The quality of this area is not good, since there still are a lot of problems of fundamental importance such as for example security. The building company whose task it was to build this area turned out to be not reliable, and now the actor is trapped in a contract which they cannot terminate prematurely. The price for the rents in this area are also quite high, in regard to the quality that is offered, which is unfair towards the students living there. This mistake has increased the awareness towards acting with precipitation and being more critical about business partners.

6.3.3 Studentification

The non-student population in Lund has few problems with the students. From time to time some direct neighbours complain about noise from parties, especially in areas where the share of exchange students is very high and in very densely populated housing areas in the city centre where a lot of families live close by. AFB tries to place only one international student in 10 Swedish students. This is not possible for LU Accommodation, where only international students can apply for housing. Also, people often don't want to rent out rooms to young students and prefer master or PhD students. In general students as a group are very accepted in Lund, because a lot of people have a connection to the university in one way or another and the population is very used to have students around them and "everybody in Lund understand that Lund is nothing without its university and its students" (Interview 2). People are appreciating all the good things that the students bring to Lund.

In the recent years student housings did not change the city a lot, since a big share of the student housing areas were already constructed in the 60ies and 70ies. Back then it did change those areas, but they have adapted well to that. If students like the area where they live during their studies, they often try to find an accommodation there when they graduate, what contributes to a positive atmosphere in the neighbourhoods. Students may become a strategic group concerning urban planning: there are plans for locating student housing closer to university facilities in the northern part of Lund, an area that is not populated very much so far, and considered to be a bit dangerous, especially during the night. If student housing is located there, more services would be located there and the area becomes more save and liveable.

6.3.4 Competitive pressure for the university

Another effect of the difficult housing situation in Lund is that it affects Lund University's position in the international competition. Especially since the introduction of tuition fees for non-EU/EEA students housing became an increasingly important issue concerning the university's competitiveness. Before, the free education was one of the most important competitive advantages that Swedish universities had compared to other top-universities. Since this is not the case anymore, the university feels the need to at least provide a housing guarantee for those fee-paying students: "If you pay to get here, you can also put pressure to the university to have a quality, a housing, if you pay 150.000 Swedish crowns, you really need to get a housing. It is not that "Oh, try to find a sofa to stay somewhere", you can't tell them that." (Interview 1).

Lund University is trying to compete with the European top-universities such as Cambridge and Oxford, what is criticised by some actors. Those universities have different preconditions, as there are tuition fees for all students, which leave the housing offices of those universities with completely different possibilities. Instead Lund University could try to sell their housing policy as a strength: the students get the chance to show that they are capable of organizing things on their own, and Lund University is supporting them in becoming responsible young adults.

6.3.5 Future effects

There are a lot of projects being planned for the next years. There are goals set by the university to resolve the lack until 2020. AFB is planning to construct rooms for 625 students until 2019, but plans for 1.000 new units exist in total, whereas not all of them are approved yet.

There are some changes coming up in the next years that will influence the situation on the student housing market in Lund, such as for example the construction of the research facilities MaxIV and ESS. The actors are not agreeing about the extent that those establishments will have. Some say that it will not affect the student housing market at all, others say that it can definitely have an effect, if the demand on the general housing market increases, which can lead to higher prices. There is a new area being about to be developed in the northern part of Lund, called Brunnshög, where there will be quite a lot of space for housing for both ordinary citizens and students.

The actors are rather optimistic about the future development of the housing situation in Lund. They can see that the situation improved during the last few years, and expect this to continue in the future. Nevertheless, they still expect to have difficult situation in the beginning of the autumn term, especially August and September.

6.4 Right to housing

The biggest student housing provider in Lund, AFB, owning about 75% to 80% of the overall stock, is a foundation. AFB is not making profit from renting out their offered rooms. Compared to other university cities in Sweden, Lund has a big advantage for its student housing situation with having AFB on site. Also LU Accommodation, the university's housing office is not earning money by subletting the head-leased accommodations.

The topic of a guaranteed housing for every student, brought up by the former vice-chancellor is not an easy topic.

First of all, it is difficult to decide what kind of housing you would offer for a guaranteed accommodation. Does it have to be in the city centre, could it be 20 minutes away from Lund with bike, or with the car? How cheap or expensive could a guaranteed accommodation be? A city-centre guaranteed kind of housing will never be possible. Some smaller university towns have tried the concept of guaranteed housing, but the supply was quite expensive and far from the city centres, so that they again got criticised for that. Secondly, it has to be remembered that this statement is the former vice-chancellor's dream in the position of a university principal. As a vision it is totally agreeable. But from an actor-perspective a guaranteed student housing is not desirable, because it is economically not bearable, especially because of the discrepancy of student housing demand between the spring and the fall term.

What is conceivable for some actors is a housing guarantee for some groups, for example for all international student or for first-year students, according to the system that some universities from the UK and the US are running. Another suggestion is trying to achieve a guarantee of finding any kind of housing – not dedicated student housing – for every student. In the "dream world", where everyone would have housing, there is still the need for some flexibility on the market, so that students could find housing according to their preferences and that provides some flexibility for the students' lifestyle, since they often change their residence for internships, travels or studying abroad.

7 Analysis

The aim of this thesis is to answer the research question, what the main characteristic problems for the student housing situation in Lund are, what causes them and which effects they have. After providing a theoretic discussion, an introduction to the case of Lund and the presentation of the empiric results, this section will serve to discuss those results in regard to the theoretical foundation.

7.1 Characteristic problems

The lack of student housing might be influenced by the economic situation throughout the last years. This can be underpinned with the fact that a lot of municipal housing companies, but also other institutional actors were put under severe pressure, due to the lack of state support (Hedin et al. 2012: 446). Direct negative effects of the financial crisis could not be noticed on the student housing situation in Lund. What is more, there is a fear of building too much in Lund because there have been bad experiences with vacancies and those would affect the economic situation of the actors negatively. In the case of student housing, a high number of vacancies is indeed not desirable for students either, because the costs of these would have to be paid by the students, when the owner splits them up on the remaining months.

The situation that the university is not allowed to own any housing by law, limits its scope of action. The university's housing office has to rent from private developers. As could be shown, subletting from private developers proves to be disadvantageous for them, since rent prices as well as prices for services cannot be influenced and differ from property to property. Not only the university but also the students are put to (financial) disadvantage by that. With the increasing involvement of private developers universities thus lose control of important issues such as quality standards. Also the danger of putting themselves at risk of financial problems is not only a theoretical one, but a real one (Van Der Werf 1999).

The issue of sharply increasing student numbers, is usually considered as problematic in general (La Roche et al. 2010: 49). The discrepancy of demand between spring and fall that adds to that, is probably the biggest problems of all for the student housing situation in Lund. In addition to the fact that all programs in Lund start in autumn, exchange students usually are recommended to go abroad in their third, fourth or fifth term, the first and the latter both usually being autumn terms. Again the students are those who literally have to pay for those shortcomings of the system. First, actors don't want to build more housing, because they are afraid of not being able to "fill them up" during the less demanded spring term. Second, those

actors who do have vacancies during spring already now, have to equal out these costs either by themselves or by raising the rents for the remaining time of the year.

International students are especially vulnerable since they don't know the system and they are target of scammers. What complicates the difficult housing situation additionally for foreign students, is that they don't know the system, the language etc. Compared to the lack of support from universities that international students complain about in other cases (Ellis/Van Aart 2013: 29), the situation in Lund seems to be well-organized. The actors are actively trying to make the students aware of the tight student housing situation and of the existing problem with scammers. And even though the university cannot offer housing, they are trying to help students to find a place to stay (cf. Charbonneau et al. 2006). This problem can also be interpreted as one that originates from the attractiveness that a growing demand for student housing entails for fraudsters, or in other words, from an unsolved demand surplus for student housing.

7.2 Causes

The actors in Lund were not collaborating a lot, at least not until now and they partly blame each other for the unsolved student housing situation. The conflictual situation between municipalities and universities pointed out by MacIntyre (MacIntyre 2003: 112) is a real existing problem. The municipality does not consider the student housing problem as one of their main responsibilities, even though the student population amounts to approximately one fourth of the total number of inhabitants. Even if the city is not profiting from students in terms of tax income, they can profit from being attractive for future-graduates. If they provide an attractive environment, which includes a good housing situation, for their students who are likely to be "profitable" taxpayers in the future, they can benefit in the future from the investments they make today. This lack of collaboration also results in a lot of misunderstandings and redundancies. However, there is some indication that the actors are cooperating increasingly: the project where they are combining a school and preschool together with student housing and municipal housing could become a successful model example of first, cooperation and second, mixed housing areas (Smith 2008: 2557).

Another reason for the problems existing in Lund is the difficult and tedious planning process. This problem is also pointed out by La Roche et al. who state that it is difficult for universities to increase their housing stock in a pace that is according to the rising student numbers (La Roche et al. 2010: 49). If, as in the case of Lund, the planning process takes a lot of time, then the student housing stock will lag behind the required demand to an increasing extent.

Concerning building regulations, it can be confirmed what was pointed out by Ryan (Ryan 2003: 61 f.): Increasing standards of building regulation for student housing push up the rents. If smaller units could be built there would firstly, be room for more units, and secondly the units would be cheaper. Additionally, those building regulations create or foster a divergence between the supply and the demand, because students often prefer smaller and cheaper units which cannot be offered if they are newly built due to the regulations mentioned above.

The claim that students' preferences concerning housing changed over time (La Roche et al. 2010: 46) can be confirmed. Especially the location of their accommodation seems to be a very important characteristic for students, confirming once more its overall importance as a characteristic (Thomsen/Eikemo 2010: 278; Galster 1996: 1798). This leads to the problem that less and less units in the student housing stock are considered to be satisfying for a number of students, then this complicates the housing situation even more.

7.3 Effects

The case of Lund shows that university towns suffer from a high pressure on the overall housing market. Especially the young group who are not students have a hard time since they are looking for housing in the same categories, mainly smaller rental flats, on the general market where students are also looking for housing, but they cannot access the restricted student housing market. Also, both students and non-students that cannot afford to move out from their parents' home (Abramsson et al. 2004: 146) affect the situation in that way that they are not statistically represented as persons who are looking for housing, even if they would move if they could afford it. A tight housing market is an interesting precondition for investors searching for profitable locations (Hubbard 2009: 1904): a growing university town, a situation that is probable to provide a steady demand for housing. Investors who were gathering information on the lack of student housing were noticed in Lund as well, which shows that there is a basic interest on the topic. On the other hand, the profit that investors can make from student housing is smaller than in other sectors of the housing market. Thus there are less companies building for students than for other groups, which improves the suppliers competitive position. The change of the paradigm concerning housing systems from a conservative one to a liberal one that among others also occurred in Sweden (Rolnik 2013: 1062; Hedin et al. 2012: 445), has been said not to have affected the student housing situation by the actors. But since it was connected to a decrease of the rental housing stock, an indirect effect on the student housing situation has to be assumed, since the private rental sector is a major possibility to find affordable housing for students (The Local 2015; Smith 2005: 73). However, the financialization of student housing in Lund (or in Sweden in general) seems to

be not (yet!) comparable to the situation in the UK, where student hall funds are speculating on the increase of the student housings' market value (Hubbard 2009: 1908; Smith/Hubbard 2014: 96).

Concerning the effects of student populations described as studentification, the situation in Lund shows to be not confirming this pattern, apart from the increased pressure on the housing market. The extent of the problems was described differently by the actors. In general, the potential negative effects that student housing areas can have on neighbourhoods pointed out by Kenyon, such as devaluation cannot be confirmed from what has been learnt about the case Lund (Kenyon 1997: 286 ff.). The only problem pointed out by the actors was that of noise and partying, but even that was not considered to be as severe that it would lead to a bad overall image of students. In general the statements were conforming that students as a group are very accepted in Lund, and there is no situation that can be described as a student population that is "a community within the community" (Kenyon 1997: 294). What can be observed is the idea to apply student housing as a means for urban planning of problematic areas (Smith 2008: 2546). In Lund there are plans for constructing student housing areas in a surrounding that is not densely populated yet and thus conceived as a bit dangerous during the night.

Lund University is trying to compete with the European top-universities such as Cambridge and Oxford. With the decrease of the budget that universities can get from the state, the competitive pressure for them increased and they have to position themselves as commercial actors (MacIntyre 2003: 115): they introduce tuition fees. For Lund University, the introduction of tuition fees for non-EU/EEA students was one of the consequences. This also means that they have to provide highest-quality services in any field, also housing (La Roche et al. 2010: 45). Lund University handled the situation with introducing a housing guarantee for those students who are paying fees. The introduction of tuition fees itself has to be eyed critically, since it means the withholding of the possibility for higher education for less fortunate students from third-country nationals. The construction of the temporary housing area Pålsjöäng, which was considered as a mistake by the actors can also be interpreted as a consequences of the increased competitive pressure. The university needed to do something about the unacceptable student housing situation and acted with precipitation. It has at least increased the awareness towards acting with precipitation and being more critical about private business partners, who regard their own profit as key priority (MacIntyre 2003: 115).

7.4 Right to housing

The biggest student housing provider in Lund, AFB, owns about 75% to 80% of the overall stock. This is a very dominant position on the student housing market. But since AFB is a foundation and thus a non-profit actor, this does not lead to a situation as problematic as if a private company would have a market share of that amount.

Concerning the former vice-chancellor's statement, that his dream would be to guarantee housing to every student, the actors reacted differently, but pointed out that this is not an easy topic. The costs of these vacancies will either drop back on the actors (AFB, LU Accommodation etc.) or on the students, who have to equal out the loss of rent during spring with higher rents during the rest of the year. A necessary change towards a fairer student housing system would be the allowance to own housing for the university, or rather the university's housing office. The prices could then be set to an equal level, and they could decide independently about what they want to offer.

The organization of a guaranteed right to student housing does indeed raise some questions, such as what kind of housing with which quality could be offered, and how much students can be expected to pay for it. Whilst the actors have a rather critical opinion about a guaranteed right to student housing, they could imagine a student housing guarantee for some groups, such as international students or first-year students. This can be connected to what Bengtsson referred to as universal and selective housing policy, where the latter one would represent a student housing guarantee only for some groups, but the former one being the approach where everyone is treated equally (Bengtsson 2001: 261).

There are many aspects where the students do not have any influence on the situation, or anything to do with decisions, but still they – literally – have to pay for it. This can be illustrated with the following examples:

- Universities are not allowed to own housing: The students have to pay prices that
 private developers charge from the housing office, differing in amount depending on
 the property
- The discrepancy in demand in spring and in fall: The students have to pay for vacancies with rent prices that equal out the rent loss for the empty months
- Bad decisions (Pålsjöäng): The students have to pay high rents for a bad quality student housing area resulting from precipitant decisions
- Lack of collaboration: Bad collaboration hinders a fast and sufficient provision with student housing: The students have to pay high rents on a lacking student housing market

The students are the ones who have to take over the "responsibility" in terms of paying for expensive housing, partly to unfair conditions. This could be interpreted as a new dimension in the responsibilization debate. Interestingly, the students in Lund have not yet organized in any way claiming an improvement of the student housing situation, compared to for example some students in Germany (Mechan-Schmidt 2013) even though a considerable number is apparently so bothered with their housing situation that they consider leaving Lund (Petersson/Sillén 2009: 6) or others are not coming at all. Since most achievements concerning a right to housing were based on the engagement of social movements (cf. chapter 2.5), a greater involvement of students might be crucial for future progress in this matter. The situation discussed in this section points out once again, that the need for a student focused right to housing is out of question.

8 Conclusion

The study was set out to explore the main characteristic problems of the student housing situation in Lund, as well as the main causes and effects for it. It has presented the characteristic problems, causes and effects that scholars have identified so far concerning student housing. Having a university town with a difficult student housing situation at hand, suggests to investigate those issues practically.

The study also sought to explore the concept of the right to the city and respectively to housing in a student specific discussion. The general theoretical literature on this subject is virtually non-existent, what leaves several vital questions unanswered. It has pointed out the way in which housing is characterized as a commodity in the western contemporary world, the most important events that have affected the development of housing from a social good towards a commodity during the last decades, the reasons and effects of this development on households, public stakeholders and institutions and how opponents try to counter those developments in pointing out the problematic consequences of the respective changes. The thesis has also sought to know in what way a right to housing approach can be beneficial for problematic student housing situations in general, and specifically in Lund.

The main empirical findings are chapter specific and were described in detail within the respective chapters: (7.1 Characteristic Problems, 7.2 Causes, 7.3 Effects, 7.4 Right to housing). In this section the empirical findings are synthesized to answer the study's research question: What are the characteristic problems, causes and effects of the student housing situation in Lund?

- a. Problems: The lack of student housing mainly exists in the beginning of the academic year and can be connected to the economic pressure that student housing actors underlie, which makes it unaffordable for them to have vacancies even for some time during the year. This calls for adaptions in the housing system and the way in which studies are organized.
- b. Causes: Several problematic factors coincided: increasing student numbers, a lack of collaboration, difficult economic times, increased student expectations and enhanced building regulations. This led to a complex situation where the actors were facing challenges on several fronts.
- c. Effects: The pressure on the overall housing market increased as well as the competitive pressure for the university. It has however not yet led to large-scale displacements of other social groups or the involvement of speculative investors.

What else can be concluded from the overall discussion above in regard to the sub-question and discussion of a right to student housing is that the students often have to take over the responsibility in financial terms for mistakes and shortcomings of the system even though they have no influence on the situation.

The theoretical case of student housing therefore needs to be revisited in order to further understand the impacts that processes such as commodification, financialization, and responsibilization have on students' right to housing and how it can be made more just.

According to what MacIntyre (2003) points out, the high economic pressure represents a problem for the student housing situation itself and also for respective actors. The study has shown that the causes for difficult student housing markets are manifold. In so far, this coincides with prior findings (e.g. Abramsson et al. 2004, MacIntyre 2003, Van Der Werf 1999). What can be added to that is that a lack of collaboration between the responsible actors which tightens the situation additionally (cf. Farragher/Ross, n.d.).

The student housing discourse points out effects of an increased overall market pressure. The findings revealed in this study show that this kind of effect is indeed likely to occur in university towns. The suggested effect of students' displacement in favour of other groups observed in the UK can however not be confirmed for this case (Smith 2008). The students are much more affected and "responsibilized" by political decision such as large-scale sales of rental properties. This is consistent with the pattern pointed out by Heeg (2013).

The evidence from this thesis points to the fact that students are as much subject to financialization as individuals in any other housing sector, if not even more. It has also used both international and Swedish empirical findings made in this but also former investigations (Löfgren 2015, Mechan-Schmidt 2013, Reilly 2015) to show that the student housing policies applied currently do not lead to a satisfying student housing situation. The theoretical arguments suggest the need for an enhanced student housing policy that is able to supply the demand for student housing in a just way.

A debate on a just student housing policy is therefore complex and important both at a local, a national and an international level. As already pointed out before, this has not been covered by academia so far and thus represents an issue that has to be investigated by further research. Furthermore, there is a need for more research on the general characteristics and problems of student housing, since available research frequently focuses on specific problems such as the architecture of student housing or studentification. Also, there is a need for more case studies to allow further inferences from the developments that influence student housing situations

and which effects they have. What else would be an interesting future research project is a comparative investigation of the situation in a few years.

The study has offered a description of the student housing situation in Lund and from that tried to make implications on the importance of a just student housing system. As such, it was the first attempt for a study of that kind. For that purpose, four interviews have been conducted. There are some limitations to this thesis, which have to be considered:

- The thesis does not comprise an extensive quantitative analysis of the housing market, which would be useful for an even better picture of the student housing situation
- Interviewing the four most important actors means that a lot of smaller actors could not provide their view of the situation.
- Including interviews with private investors were not conducted in this study. These could provide further interesting and controversial perspectives.
- After all, there was no investigation on how students think about the situation. For that an extensive quantitative analysis would be needed.

The aim of this thesis was not to provide a guide of what has to be done to solve the student housing situation in Lund or suggesting a new student housing policy approach. However, I want to point out a few thoughts that might be important steps for the future development. The lack of student housing in Lund can probably only be resolved if the actors can find a way to either cope with vacancies in a way that does not stress their budget like it does now or – preferably – find another way of organizing studies so that the student numbers are spread evenly over the year. What is more, it would be helpful to establish an institution whose mission is the overall handling of the student housing distribution, since now there are several queues where the student can apply. Also it might be desirable to establish an organization that is responsible for the planning and management of student housing in the future, to avoid redundancies between the different actors as it is the case now. Of course those suggestions raise questions of financing and organisation, but as stated above, these are just some preliminary thoughts about what planners may consider for the future development.

In spite of the public notation that student housing is a protected market segment where students can easily find accommodation, this study has shown that this is only partially true. The students have to face a number of systemic failures of the student housing policy, what makes them ending up as the victims of those shortcomings. A discussion on students' right to housing could improve their situation and make an impact on just housing policies for all social groups.

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Interviews

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Interview 2 (2015) Personal interview with a senior employee of AF Bostäder. Conducted April 16, 2015 in Lund.

Interview 3 (2015) Personal interview with a senior employee of LU Accommodation. Conducted April 17, 2015 in Lund.

Interview 4 (2015) Personal interview with an employee of BoPoolen. Conducted April 21, 2015 in Lund.