Theoretical Underpinning for Understanding Student Housing

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Abstract

Student housing is an entity in housing studies which researchers relegated to the background, this may not be unconnected to the fact that it has relative less problems in terms of financing, substandard quality and provision of infrastructure facilities and services since institutions' has taken complete responsibility of everything. However, in the last few decades, enrolment in higher education institutions has been precipitously exceeding the limited institutions student housing which generates striking demand in the private housing rental market which stunned scholars in student housing studies. Students living in the private sector properties were said to have faced more challenges than those living in hall of resident therefore, advantages and the nature of these challenges were discuss in this paper.

Keywords: Student housing, on-campus, off-campus, higher education institution (HEI)

1.   Introduction

Housing is a multi-faceted field of study with diverse areas of interests. Some scholars dwell on housing finance, some on demand and supply, housing delivery, quality, formation, market, satisfaction and so on. Generally many researchers have been focusing on either urban or rural housing shortage, substandard quality, low level facilities and services, financing and of recent some are studying institutional housing, students housing inclusive. This may not be unconnected with the less problems faced by the institutional housing more especially in terms of provision, financing and management, because institutions' take full charge of everything.

Housing in it multi–faceted dimensions, is one of the important basic need of an individual, family and any given society. Being students are special group of people with a common interest; they are also special consumers of housing like any other special areas or institutions. Such speciality or institutions include school dormitories, military and police barracks, care homes, hospitals, prison and camps. Their housing environment is unique that shows the type of activity perform in such areas and their specific requirements also are unique that differentiate them with other housing environment.

2.   A Review of Housing Concept

Indeed many scholars converged on the idea that housing is a basic necessity to mankind in life and is second to none but food, health and clothing. In other words, man seeks protection from the environmental elements only after being satisfied the need for food and clothing. Therefore, it can be regarded as one of the basic needs of man as many scholars are of the opinion that housing is one of the most important necessities of life, 'fundamental right', it is a priority for the attainment of living standard and it is the core to the man–environmental interaction, an agent of security that lead to happy, productive and fulfilling lives' be it rural or urban (Ademiluyi & Raji, 2008; Jiboye, 2010; Yusuff, 2011 & Cagamas Holdings, 2013). In all these, one will understand the importance of house to man and without it man cannot feel secured against physical elements and will be unable to lead happy, productive, fulfilling lives and attaining high living standards. Therefore, students like any other human being, housing is their fundamental need and securing good, safe and affordable housing will lead to run happy life, attaining high living standards, intellectually creative and have rewarding better life.

Housing in the modern time should be more than a mare structure, permanent or make shift, designed basically for shelter to protect the occupant against the unwanted external elements and intruders. Housing should take up all the social services and utilities that make individual, neighbourhood or community a habitable environment. Further to this perspective Sekar, (1991) opined, in the contemporary time, housing should have some basic infrastructure facilities like clean water supply, sanitary facilities, kitchen, drainage, electricity, access road and basic services to be consider a house. In like manner, many scholars agreed housing in the contemporary period should be seen beyond shelter and should consist of other essential facilities like water supply, electricity,

sewerage, bathroom, toilet, kitchenette, which permit sufficient comfort, convenience and safety that lead to a better life (Olufemi, 2014; Aluko, 2012; Nimako & Bondinuba, 2012 & 2013; Khozaei et al 2011; Garg et al 2014; Muslim et al 2012a & Mohit et al 2010). To sum it up, housing infrastructure facilities should not be over emphasised, hence it facilitated the functions of house in all its ramifications – social, economic, physiological and psychological. Housing units occupied without basic facilities may not properly function and be liveable, as Olufemi, (2014) explained that a liveability of house is that a house that has basic facilities that would make it functions properly.

Being housing is a medium for man-environmental interactions, has great influence on man in either ways, negative or positive. Access to healthy housing is vital for healthy living and essential to social equity, efficiency, social behaviour, satisfaction and general welfare of the community (Ghani, 1992 & Olufemi, 2014). In all, housing has a profound influence on the health, social behaviour, satisfaction and general welfare of the community and on the contrary side, poor housing can lead to many health problems, stress and depression (Schwartz, 2006; Jiboye, 2010; Thomsen, 2008, Ademiluyi & Raji, 2008, Chambers et al 2014; Aliyu et al 2014 & Ghani, 1992). With all these scenarios, housing is an integral part of human living environment which Chambers et al (2014) in their study summarized and conclude that housing encompasses four interrelated components: the physical structure (house), the social environment of the household (home), the immediate physical living environment (neighbourhood) and the social characteristics, amenities and services within the neighbourhood (community) which cannot be ignored by any society. Therefore, everyone is expected to have access to a good-quality (healthy) house and a pleasant environment that makes them happy and contented.

2.1   Students Housing Concept

In similar nature of the general ideas of house to man, also student housing has profound influence on students' overall socio-political life such as leadership development, behaviour, academic performance, citizenship and sense of belonging. Student housing, integrate the social and psychological functions to satisfy the students needs, aspirations and expectations as an ecological environment for learning activities. Ecological in the sense that it function as means of interaction between students and the academic environment and vice versa which have significant influence on the students. Primarily student housing environment gives comfort, convenient and safety to students and it have great influence on the creation of favourable atmosphere for learning to achieve the desired educational needs of students. Indeed student housing is an essential and integral part of the higher education institutions facilities that help students to develop their intellectual capabilities, personal development and other academic related missions (Grimm, 1993; Riker, 1993; Winston & Anchors, 1993; Hassanain, 2007; Khozaei et al 2010b & 2011; Omar et al 2011; Amole, 2012; Muslim et al 2012a; 2012b & 2013; Nimako & Bondinuba, 2013 & Ong, 2013).

Students housing is a housing unit students stayed in for the period of their studies. In other words student housing is the housing unit for college students to live for the purpose of studies where many young students leave their homes and parents, reside in student housing without parental monitoring and control. This situation is a different experience for new life style, learning how to live independently, which was regarded as a transitional phase towards adulthood, compromise with others, leadership and citizenship development and shared space and facilities (Amole, 2012; Khozaei et al 2010a; Thomsen, 2008 & Zaransky, 2006). Olufemi, (2014) in a student housing study of Obafemi Awolowo University, Ile-Ife, in Nigeria, found that 'majority of the students admitted are around the age of eighteen and a substantial proportion of them never left home or had previous hostel experience'. Likewise, residing in students' housing faraway from family for a long period of time is an enduring experience for young students as it presents an opportunity to learn the ethos of life and how to live independently, compromise with roommates, other students who are not ones relatives and share space, bath, toilet, dining and other facilities. Furthermore, student housing living arrangement Ja'afar, (2012) called it 'shared bedroom', provides opportunities for students to live and work together in an academic community and to realize more fully the ethos of the college which assist in developing citizenship and leadership in addition to their academic activities.

Also students going to live away from their parents for higher education in college campuses have a greater impact on their personalities and psychology Garg et al (2014), where new environmental set up were designed to shape them. This, new environment, probably entirely new heterogeneous community, provides a different experience all together let students struggle to adjust and adapt to the new environment. In fact this is more pronounced especially when the physical environment does not provide what students expect from their home environment (Thomsen, 2008) and other students met are from diverse socio-economic backgrounds. Therefore, it is a challenge for students to adapt themselves to this new situation that is likely to differ from their respective homes experiences toward their personal development, citizenship and general ethos of life.

Correspondingly student house should have some infrastructure facilities and services that are deem necessary for learning to be considered as student house. These infrastructure facilities are categorised into two: - basic (core) and supportive (supplementary) facilities and services. Basic or core facilities are regarded as those necessary facilities for a house to function such as bedroom, toilet, bathroom, etc. On the other hand, supportive (supplementary) facilities and services are those that are not compulsory, but are equally important in facilitating or enabling the attainment of the fulfilment of the house functions, such as common room, cafeteria, shopping area, parking, security, library, play ground, transportation, cable TV, security, and laundry (Aluko, 2011; Garg et al 2014; Khozaei et al 2011; Mohit et al 2010; Muslim et al 2012a & Nimako & Bondinuba, 2012 & 2013).

Being students are special group of people; they are also special consumers of housing. Their housing requirements are slightly different from the general family house based on their peculiarities. The differences are fundamentally in their respective housing facilities requirements more especially in the areas of supportive facilities. However, housing in terms of basic requirements, student and family houses are obviously the same.

In this perspective the differences between student housing and family house is in terms of tenure and freedom. In this regard Muslim et al (2013) explained student housing contained 'shared' facilities such as bathroom, toilets, laundry, kitchen, common lounges and cafeteria, while, Thomsen, (2008) added student housing offers limited 'security for ownership and freedom' compared to family house and Najib et al (2015) opined that ordinarily on-campus student housing grants a restricted freedom for the students. In the views of Muslim et al (2013), students housing is characterized with sharing facilities and that Thomsen and Najib capitalized on temporary ownership and limited freedom as in many students housing there are set of regulations governing the conducts of students in the hall of resident. Since student stay for a short period of time, for the duration of study, it is regarded as temporal tenure or transitional tenure.

In variably on restricted freedom, most of the students are young men, certain control mechanisms are usually enforced such as rules and regulations governing living in the student housing by either the institutions or landlords. Such rules may include prohibitive use of drugs and alcohol, vandalization, stealing, fighting fellow students/anyone else, causing commotion or breach of peace and guest policy like visiting hours and different gender visitation and prohibition of all sorts of crimes Olufemi, (2014). Equally Hammad et al (2013) have the opinion of control in student housing and argued that students housing is considered end result in controlling students' moral discipline which play a vital role in boosting students' behaviour, sense of belonging, academic performance, citizenship and leadership development.

2.1.1   Facilities in Student Housing

With the increasing prosperity and high life expectations in both the developed and developing nations has significantly increased focus on raising housing standards and quality. This led to the changing housing definition over time from mare shelter to more comprehensive and understandable definitions beyond shelter, that is, a structure that offers bundles of infrastructure facilities and services.

This increasing prosperity and high life expectations of students, led them to demand modern and luxury facilities more than the previous student generations. The needs and requirements of current students differ significantly from students of two or three decades ago. Today, students mostly demanded furnished rooms with high speed internet connection, wireless broadband or Wi-Fi capability, cable TV, junior common room, entertainment hall, reading room, library, security, central air conditioner, ease of transportation to lectures, washers and dryers, microwave ovens, and garage are becoming more common of students requirements (Zaransky, 2006; Pace, 2007; Nimako & Bondinuba, 2013 & Khozaei et al 2010c). These facilities are more of the supplementary rather than the basic and form priority in student housing as they facilitate in creating good learning environment for the achievement of educational objectives. They are only desirable if they are available but may not be the most important in making of student housing function as a house.

2.2   Importance of Student Housing

Housing in it multi-faceted dimensions covers the entire socio-economic aspects of its occupants. Students in this respect are not different from any type of society. Therefore, the significance of housing to students will not be underscored, because it has profound influence on their personal development and academic pursuit. Since student housing provides a healthy social and behavioural stability to students and the productivity of a set of students may not be totally unconnected with their housing condition (Aluko, 2011). A good housing environment can lead to the attainment of comfort, convenience, satisfaction and overall life fulfilment as well as meaningful academic performance. On the other hand, poor housing can lead to many health problems, stress and depression on students which will eventually affect their academic performance negatively. Therefore

provision of adequate and good-quality student housing in HEIs still remains one of the intractable challenges facing HEIs and student development (Jiboye, 2010).

In any institute of higher learning student housing is an essential component facility in assisting students to expand their intellectual capabilities and help to achieve broader objectives of intellectual, personal development, social organization and responsible citizenship. In other words, student housing plays an important role in the academic support mission and personal development. Some scholars attempted to show there are apparent relationships that exist between student success and perseverance impacted by their living environment factors (Ja'afar, 2012 & Muslim et al 2012a). Good student housing environment that provides a healthy, social and behavioural stability to students will also improve student academic productivity.

Students' residential environments are extremely important in students' stability and dedication to academic activities; if student housing environment have tremendously changed negatively, the positive effects expected in academic performance can be far-reaching and illusion (Fleming et al 2005). Thus the need for an effective and conducive student housing in an institution cannot be over emphasized due to the fact that students are expected to be in a sound state of mind to excel in their academic endeavours and the urgent need to ensure that any possible disruptions to students learning process are minimized at all cost (Aluko, 2011 & Oginga, 2013).

2.3   Student Housing Terminologies

Many names for students housing has been widely used in academic literatures and in some literatures, scholars used more than one terminology but referring to same student housing and sometimes inter-changed the terms to mean the same. Among these names that are predominantly used across are: - accommodation, dormitory, hall-of-resident and hostel.

The term accommodation is widely used by many scholars to depict student housing. According to the 'New Lexican Dictionary of Basic Words' the term 'accommodation' is defined as a "room or place to stay, sometimes including food and other conveniences". Indeed this definition explicitly described students housing more especially on-campus student housing where meals are served or provided to students unlike many especially off-campus student housing where meal is usually not provided. Although the definition do not stress on the meal provision, therefore, with served food or not it mean place to stay for any person irrespective of his/her social status (student).

Dormitory is an institutional large building or room for many people to sleep, like student housing in boarding secondary schools/colleges, hospitals, prison or camps. The 'New Lexican Dictionary of Basic Words', the word 'dormitory' is defined as "a building having many rooms for sleeping or rather a large room with many beds". Being students housing is meant to accommodate large number of students, this definition also fit to denote student housing. Generally student housing is a large building or complex comprises many rooms for accommodating students especially in colleges; or rather a large room with many beds, especially in the old generation schools. Macmillan English Dictionary for Advanced Learners, New Edition, defined 'dormitory' as "a large room where a lot of people sleep". This definition is restricted to a 'large room' where many people sleep like what is obtainable in old high schools or army camps a 'model of the fast'.

Hall-of-resident is referring to a large room inform of a hall use for sleeping by many people like in boarding schools. It simply means a large building in a college or university, where students live. While 'hostel' is also use to refer to institutional student housing in many literatures. In boarding secondary schools and/or colleges, student housing are usually regarded as hostels. However, Macmillan English Dictionary, defined hostel as a 'building where people can stay and get meal if they have no home or have been forced to leave their homes as in refugee hostel. Secondly it is a building where people are living away from their home can stay and get meal at low price'. Looking at these two definitions are emphasising on two phrases 'living away' and 'get meal'. These phrases are cognate as many students are living far away from their homes and in most cases schools providing hostel accommodation (on–campus) also include meals plan in the programme.

2.4   Student Housing Types

Basically student housing, on the basis of their locations, can be categorise into two types of housing accommodation, these are living 'on-campus' and living 'off-campus'. Location in the HEIs premises is regarded as on-campus student housing and in some literatures are referred to as 'hall of resident' (resident-hall). On the other hand, off-campus student housing are those housing units located outside the HEIs premises where some literatures called it 'non-resident hall'. In their respective studies, Li et al (2005), Muslim et al (2012a), Nimako & Bondinuba, (2013) & Garg et al (2014) supported this categorization by saying student housing

consist of two types of accommodations, living off-campus resident and living on-campus resident. This simple definition is particularly focusing on the location of student housing irrespective of ownership and management.

 In another perspective Turley & Wodtke, (2010) in their attempt to describe student housing types said there are two sets of students living: - student living on-campus in a residence hall and students living in 'private' off-campus apartments. Similarly Najib et al (2015) explained further that ordinarily on-campus student housing is built in the campus environment, supervised and 'owned' by the HEI, and grants a restricted freedom for the students. While on other hand off-campus student housing, is built and 'owned usually by private investors' outside HEI campus or premises. In this perspective Najib et al (2015) supported Turley & Wodtke, (2010) by attaching ownerships of the two sets of student housing where they argued off-campus is usually owned by private while on-campus is owned by HEI and equally in their respective locations. Many scholars are particularly referred to students who live in on-campus as residence halls students and off-campus students as non-resident hall students (Bannin & Kuk, 2011; Garg et al 2014, Khozaei et al 2010c & Muslim et al 2012a).

However, it is pertinent to note, not all off-campus students housing are built and owned by private investors, some HEIs do build and manage students housing outside their campuses as 'residential college' or in the case of head-lease scheme arrangement. In respect to this, Hammad et al (2013) looked at student housing in different perspective and argued that 'there are four types of students' housing models that were considered and practiced in many parts of the world. According to them these include, Traditional on campus accommodation (TOC), Off-campuses leased (OCL), On-campus school managed (OSM) and Off-campus private (OP)'. The Traditional on campus accommodation is the conventional student housing build by HEIs in their premises; Off-campuses leased is the private investors build students housing off-campus, lease to HEI to manage or lease the property to their students. While On-campus school managed are those types of student housing built in campus premises through partnership and managed by the institution under certain arrangement/conditions and lastly Off-campus private refers to student housing built and manage by private investors outside the HEIs campus.

In another dimension not all HEI have student housing programme even those with have sufficient shortfalls and have different nature of providing housing to their respective students. Many studies have reported most HEIs provide housing accommodation to a small proportion 25–30% of their total enrolment, indicating gross deficit in student housing that compelled many students to rent residential quarters outside the campus. In like manner Yusuff, (2011) came with three descriptions of student housing models practice in HEIs worldwide. These models include: 'non-residential', 'residential' and 'dual-residential'. 'Non-residential' is where HEI has no student housing programme therefore all students source for their accommodations; 'residential' where the HEIs house all students in their housing programme and the 'dual-residential' the most popular model, where the HEI houses segment of its student population for a period of time only, probably first year and female students, while during the remaining period of study, the students source for their housing accommodations in the private rental market.

3. Discussion:

After understanding the concept of housing in general and student housing in particular it is important to discuss what student housing is to students in their respective locations, infrastructure facilities and services provision and challenges students face. Most young students are not married and shared dormitory accommodation which makes student housing has more occupancy ratio, characterized with shared facilities and in some cases operates a more intensive programme in terms of 'living - learning community'.

3.1   On-campus Students Housing Benefits

Being housing environment is considered by many scholars that student housing has direct correlation with students' academic performance. This relationship can be in the student satisfaction, comfort and safety derived from the housing environment in general that have impact on the students' performance. In this scenario, on-campus student housing believed to have significant impacts on student academic performance. This is because of the added advantages on-campus students have over off-campus students, such as proximity to faculty, classes, laboratory, library, and all other HEI facilities and the general management of the campus environment by the school authority. In this respect student may feel more comfortable and participate more actively in academics works and other extra curriculum activities that will facilitate performance and enhance personal development; so living on-campus student housing has been tied to students' educational outcome, development and success. In support of this Ong et al (2013) shared their opinion and said 'campus housing' has been revealed to have significant educational role through creating an enabling environment that influences student behaviour and Najib et al (2015) opined efficient student housing system in the campus area, may help students

to attain the intellectual competence along with forming personal development and character which should lead to a fulfilling of students' mission.

In like manner, Rinn, (2004), Li et al (2005) and Pat-Mbanu et al (2012) reported that it is more beneficial for the students to live in hostels within the campus since it motivates students to be more engaged with the academic activities, to read and improve academically. There is a belief that students living in residence halls are more persistence, determine and seem to have perform better academically than students who live at home, this may not be unconnected with their engagement of extra-curriculum academic activities that make them edge over students commuting from their homes. This idea tried to justify the students housing has impacts on students and on the contrary where housing conditions deteriorate, students will not find comfort and it will not support students' academic performance. Similarly involvement in academic and extra-curriculum, Moos and Lee, in their 1979 study (cited by Khozaei et al 2010c) established that students in residence halls participated more in religious activities, were more active in student organizations and were less likely to consume alcohol or use hard drugs; they had higher educational aspirations and were less likely to be on academic probation. All these ideas are evidences of correlating student housing impact on student academic and personal development in either positive and or negative way.

Although, many scholars have agreed living on-campus housing have positive impact on student social development but have reservations on impacting on students' academic performance. In this point of argument, scholars have the opinion that there is no clear evidence students living on-campus performed better academically than students living off-campus. Obviously, they opined that there are many factors associated with the performance level of each student reaches when he/she becomes active member of the HEI learning community. Indeed academic or classroom performance depends on individual student's degree of involvement, devotion and persistence in the academic activities irrespective of where student lives (housing environment). This is what Astin, in a study in 1984 reported (cited by Turley & Wodtke, 2010) a highly involved student who devotes considerable energy to studying, spends much time on campus, participates actively in student organizations, and interacts frequently with faculty and other students generally perform academically better than those not devoted. This devotion to academic activities includes persistence studying, utilization of library, laboratory, computers and active participation in faculty activities will likely lead to improvement in academic performance better than students lag behind irrespective of their location.

Living on-campus environment facilitate high level of student involvement in academic, extra curriculum and more engaged on students' organizations activities, more use of school resources, students are getting higher chances of always doing things together, that will likely lead to academic gains and will obviously perform better. In addition to this, in many on-campuses, students housing is structured to be a living-learning-centre where some learning programmes are carried out not only in classroom at the faculty. Such on-campus programme will obviously enhance students' academic involvement and persistence which in turn can have a positive influence on academic performance of students'. Living-learning centres on-campus has positive influence on student intellectual development and will likely perform better than student who live off-campus where such engagement is not found. Turley & Wodtke, (2010) reaffirmed the positive significance of on-campus living-learning programme on students' performance that 'recognizing the need to provide a residential context that promotes scholastic success many postsecondary institutions have attempted to widen the scope of academic activities available in residence halls through student housing initiatives that blur the lines between residence hall and classroom'. Likewise many institutions have transformed conventional dormitories into living-learning-communities, where residence halls were designed to promote the academic integration of students. These types of residential environments directly or indirectly improve academic performance by fostering students' academic involvement. When such intense programmes were introduced in residence halls and structured appropriately, student academic performance will of cause, likely improve.

Living learning programme will not only support academic activities but is also significant to students' personal development where students' social behaviours will be oriented and shaped. Some of the programmes include moral control behaviour where students will be train in circumventing social vices and delinquencies to achieve the desired character and learning for the award of higher level education certificate. Equally, Najib et al 2015) in support of this argument reported, creating a 'living-learning environment' for students has promoted collaboration, nurture cohesion and friendly community in the campus area, also it can develop social skills to help students become the mature adults and prepare them for the future leadership. This will obviously facilitate establishing friendships easily in on-campus student housing when the students have similar interests; live near to each other and always doing things together that produces communal effort and development. Students who live outside the campus area (off-campus) will likely face social isolation problem, poor social integration and

low personal development. This is because their level of interaction with other fellow students is low which resulted to low level of social cohesion and communal friendship.

Being students' housing integrate students of different social backgrounds of their heterogeneous characteristics, the on-campus housing programs was deliberate to create cohesive student-environment that will directly or indirectly increase students' interactions ability and more socially adoptive and accommodative. Most of the on-campus students are more often engage well with other students from diverse background in their residential community whereby this nature upholds and teaches the spirits of (Najib et al 2015) 'esprit de corps', leadership and independence (adulthood) life skills.

In summary, significant advantages of on-campus students housing to students are in manifold as identified in these areas: - proximity to faculty, low cost, enjoys certain level of security and safety, availability of academic support facilities and utilization of school resources, high-speed internet connection/Wi-Fi, leadership opportunities, social integration and personal development.

3.2   Off – campus Student Housing

Due to HEIs sufficient deficit of student housing, most students have to get alternative housing in the private rental markets in HEI towns. This resulted to what Rugg et al (2000) summarized the HEIs situation of students housing shortfalls by reporting the fact that, the student population has been increasing, in reality has run ahead of the capability of HEIs to accommodate the teaming enrolment and has led to a consistence mounting dependence on the private rented market.

In the private housing market, students will live in any type of housing unit that is available in their HEI neighbourhood as an option due to low level of student house supply. In this regard students have to live in any type of house available such as family housing apartment, condominium and studio houses. This is more common in areas where there are no purposely built student houses which compelled students to depend on any housing type readily available for them. Onwong'a, (2012) in a study in Nairobi, Kenya found that majority (70%) of the student occupied houses are converted from family residential houses to hostels and only 30% are designed as student houses. These shown that as students flown into the HEI neighbourhood scouting for renting housing, any type of available housing will be use as there is no readily available purposely build student housing.

Getting houses for rent in the private market by students in many HEI towns is difficult in most cases as private housing for rent are not sufficient in supply and students do not know the housing market. Such herculean situation often forced students into renting a house that is substandard with low level or poor provision of infrastructure facilities and services to consider eligible for student living.

Scanty supply of renting houses in the open market warrants students sharing apartment and or room to meet up the demand. On other side of the coin, the price value for renting house is exorbitantly high for a student to afford and also permit students to put up their purchasing power to beat up the price cap for an apartment to share. Off-campus student housing is characterized as 'share' house apartment, typically with three-four bedrooms, a living area and communal facilities use by average six-eight students.

Living in off-campus housing, gives students' chance of attaining independence toward their personal development. This is because they are not under the control of either parents or institution's rules and regulations more or less on their own freedom and independent. To some young students this freedom offers by off-campus student housing is an opportunity for them to attain and enter the adulthood life cycle in the absence of their parents or guardians and institutional restrictive regulations with no one looking over their shoulders. Suffice to say, what facilitated the freedom is absent of rules and regulations as Donaldson et al (2014) reported 'off-campus student accommodation provides students a way to live an independent lifestyle where they are mostly free from house rules and regulations'. This offers of freedom and independence in the off-campus environment is not unconnected with the establishment of a social environment that is more oriented toward achieving independence, personal growth and intellectuality. Therefore student housing orient and shape students behaviours that will be tailored toward responsible leadership, citizenship and intellectually sound for better life adulthood.

3.2.1   Off-campus Student House Challenges

Students living in off-campus housing, many a time, are being challenged by so many problems which make their comfort in the housing environment far from reach. In this respect Muslim et al (2012b) observed and said living in off-campus student housing is said to be 'more challenging than staying on–campus'. This will directly or indirectly have impact on students' daily life such as their housing comfort, convenience, safety and academic

progress. Problems face by students living in off-campus accommodation is not only insufficient housing supply in the private market, but includes poor provision of needed facilities for conducive learning or else the facilities are not in good functional conditions, far distance to the campus, high cost of renting and in some cases, apparent insecurity where students became vulnerable to criminal attack.

3.2.1.1   Poor Facilities

Being most of the houses students are renting in the open-market are not purposely built for students, they are family residential converted into students housing therefore lacks sufficient requisite facilities for students living. Some studies have reported cases of poor provision of requisite facilities for creating conducive learning environment for students. Such studies include Garg et al (2014) found similar situation and presented several private hostels have sprung up in India but, the quality is poor in most hostels where students face problems of 'lack of basic amenities'. Many other scholarly studies have reported similar scenario where the requisite infrastructure facilities and services are substandard, grossly inadequate, in a state of major disrepair, virtually obsolete or else unavailable which will not render the house to fulfil the function of modern student housing. This has been concluded that majority of the houses provided by the private developers, besides being expensive are deficient in meeting the requisite minimum standards (Yusuff, 2011 & Aluko, 2011) that make them habitable for healthy and comfortable living for modern students. Ordinarily where students pay more for housing rent, they are more likely to expect better housing services and facility quality provision than those who pay less but the situation in many off-campus housing are rendered to be indifferent. Therefore, these are serious challenges not only to students but to HEIs, governments and the private developers to gear up for gauging student healthy living environment and comfort for achieving their academic mission.

3.2.1.2   Proximity to the Campus

One of the intractable problems students faced in off-campus housing is the distance away from their campuses especially in a situation where there are no readily available rentable houses in close proximity to the campus environment. Students in their characteristic prefer off-campus housing in close proximity to their campus, within a walking distance to save transportation cost and time spent to the campus. Typically non-resident students living in rented apartments want to live in close proximity to HEI campus; it was found proximity to campus is preferred by majority (95%) (Garmendia et al 2011) of the student population and within a short walking distance that is in reasonable proximity to teaching, laboratory, library, cafeteria, sports and recreational. Apart from convenient, students save money from transportation cost to and from campus. Distance to the campus is an important factor in students' decision for renting a housing unit in off-campus.

3.2.1.3   High Cost of Renting

Private student housing providers are considered as important stakeholders in the higher education development hence they are the key players in housing majority of the HEIs students. Although, they have economic undertone in the housing provision purposely to make profit as an economic outfit, but they immensely contribute in housing a great deal of student population. In fact, in recent years, the cost of housing development has been increasing as a result of inflation, high cost building material, high construction cost, global economic recession and high interest rates, but the economic drive motivates the private investors in students' housing development.

Some of the private developers seized the opportunity of the students pressing housing demand to charge exorbitant rent rate as Donaldson et al (2014) describe students housing as the most "exploited housing market", because students pay high rental rate for housing accommodation. Likewise Sage et al (2013) observed in students dominated areas, high rent price is distinguished as landlords "hike property prices" and Gopal, (2008) reported the rent is "inflated because so many people go to school in the area". Many of them capitalize on the acute shortage of housing accommodation coupled with high demand by providing housing at exorbitant prices to students and other prospective house seekers to maintaining a monopolistic tendency. This is evidently clear in most HEIs neighbourhoods and towns, thus Ong et al (2013) stress that 'towns with many HEIs tend to have the highest monthly rents for studios, one-bedroom, and two-bedroom apartments' and Munro & Livingston, (2012) 'landlords had driven up prices in student areas higher than in other surrounding neighbourhoods'. This is evidently clear that the exploitative tendencies of house owners on students hence they realised there is high demand, students are profitable tenants and paid up-front. In most cases, there are arbitrarily and outrageous increases in house rents by the landlords to maximise their gains especially in the free market economy. These private developers charge students exorbitantly high rent in a claim to cover up their investment, because in the free market economy the private developers build student housing, then determine and fix the rent prices.

Therefore, students are left to the mercy of private owners who charge arbitrarily and chase the students at will with little or no HEIs'/government intervention because of the so-call monopolistic free market economy.

Nevertheless, economic situation and rent values affect students' choice to off-campus housing, where price-sensitive students go for lower housing costs which represent a significant factor in their housing choice. On the other hand, where rental rates are prohibitively high, students will obviously look for lower rent house options where available. Rent price of student house is an important decision factor for economic conscious students which supported economic demand and supply theory of 'higher the price, lower the demand'. This is because most students are not economically buoyant, affording high rental rates became herculean task on students which forced them to share housing apartment or room where their combined purchasing power will make it only possible to afford housing in the private rental market. Therefore students have to choose to live with friends in a house or rather in a room rented from a private landlord to split or shared the rent-cost among them to meet up with the market rent values. By the combine purchasing power, students can save money and bid up renting price of the private market, Rugg et al (2000) summarised it by saying 'students shared rooms to make savings on rental costs', Garmendia et al., (2011) found in UK 'most of the students share three and four-bedroom flats so that they can easily afford the rent' and Munro & Livingston, (2012) argued individual students are not very 'affluent, the combined purchasing power of a sharing household of four or five students, created a classic rent gap between what the property was worth to landlords'. It is clear 'affordability' is often a top priority to students, as many students in private rental accommodation share house apartment or room to reduce rental rate per person and save limited funds. With these, one can conveniently conclude by saying low rental value in the housing market play significant role in students housing demand and will encourage students living comfortably.

In contrasting perspective, where the supply of off-campus student housing is high, it will generate competition, the market rent value will not be relatively exorbitantly high hence private developers want to remain in the market and edge in their profit margin. In the competitive market, students have options of the houses to rent, any house with prohibitive or exorbitant price will not be the students' preference and the good investors are savvy in their marketing to retain customers, they will not hike price in order not to be edged out of the market system. In this argument, Steveson & Askham, (2011) postulated that in highly competitive housing market "properties are becoming increasingly difficult to let because of the increased competition in the market, landlords have become much more prudent in how much they charge and a lot of landlords even if they have refurbished a property and it's really of high quality, they are very nervous about going over that threshold. It has been recognised that when increasing rents, landlords will tend to mirror the behaviour of other landlords as they don't want to be priced out of the market". This scenario again matched with the economic theory, 'the higher the supply, the lower the price'. Therefore whenever the supply of student housing is high it encourages open market competition and break in monopoly; consumers (students) are at the liberty of choice 'low price and good quality'.

Conversely, many scholars reported that living on-campus is generally cheaper than off-campus student housing more especially in the public HEIs where many governments considered education as a social service and offered subsidy to students. In general term on-campus housing cost is often lower than a similar housing in off-campus location exclusively private rental. In this context Ong et al (2013) in their study explicitly presented an empirical evidence of student housing cost between HEIs and private rental market. They found and reported despite the fact that 'University of Virginia' suggested an increase of 9.7% of the student housing rent price in 2006-2007 "the cost of on-campus housing in the University of Virginia then was on average of $5,591 per year ($621 per month) and the proposed price hike, while seemingly high, was still far below the $2,856 per month cost for off-campus housing in nearby areas. Similarly, Wichita State University, Kansas considered during the same period a 4.1% increase in on-campus housing and the cost of housing for students was then approximately $4,620 ($513 per month), while the alternative of living off-campus was available for an expense of $2,179 per month". This is because the cost of these halls of residence is subsidised to students by especially public HEIs which makes it an added advantage to the students who are from low income background economic conscious because of its low cost, availability of social amenities, nearness to the lecture rooms and security. These are the clear testimony that student housing provided by HEI are cheaper and more affordable to students than off–campus student housing.

3.2.1.4   Insecurity

Security is an important element in human living environment, where security is not guaranteed in any society the lives and properties of the citizens will be at risk; comfort and safety living in such area became an illusion. In any living environment security issue cannot be over emphasis for the safety and comfort living, therefore, in students living environment security is essential in order to keep the student and their property safe for their

comfort living to achieve the desired goals of their educational mission. It is essential in any circumstance to give priority to security issues and there is dire need to guarantee safety of students in all set up. Similarly in these private off-campus houses security should not be compromise hence, safety is one of the high priority factors when considering demand for student housing.

However insecurity is another intractable problem non-resident students face in their living environment, where in most cases, security facilities and personnel are either inadequate or else are not provided. In this context Munro & Livingston, (2012) and Donaldson et al (2014) shared the view and postulated off-campus student housing becomes vulnerable to criminal attacks. The student houses are prone to become targets for potential criminals due to seasonality of students and paucity of security control or management. The seasonality of students adds to the crime prone problems because criminals are monitoring and aware that student houses are deserted during vacation periods. On the paucity of security, it is clear that most of the off-campus student houses are stunned with inadequacy of security facilities and personnel, also couples with students' carelessness on taking precautions of securing all doors and windows, makes it vulnerable target. On vulnerability of off-campus student houses Munro & Livingston, (2012) lamented that student households are not always careful about making sure doors and windows are secured and they are targets because they will typically have multiple copies of valuable and easily portable electronic items like iphone, mp3 players, mobile phones and laptops. In line with this Alaka et al (2012) in their study in Nigeria observed and confirmed that only "20 out of the 44 private student hostels have just one security personnel each" while the remaining 24 has none.

The effect of these problems has profound influence on students' life in general. This is what Alaka et al (2012) found in their study of student housing Imo State University, Ugwuorji-Owerri, Nigeria and reported nature of casualties of criminal activities around the off-campus students housing, within "six months there have been 32 incidents of rape, 27 incidents of armed robbery attack on the hostels and 2 cases of killings by bad gangs in the layout; also observed that there have been three occasions where the armed robbers invaded students hostels in Ugwuorji and badly injured the armless security personnel". This devastating effect is not only on the students' properties but also, a great threat to students' lives. Although the problems are not only affecting the students, but also, are threat to the whole neighbourhood residents where such student housing dominates. The residents of the neighbourhood feel threaten and unsafe in the environment as the area became prone to criminal activities. In similar situation Donaldson et al (2014) observed permanent residents are, therefore, living in fear of their area changing into crime hotspots. Crime frequency in the area is a main push factor to many property owners or permanent residents to put their properties on the market for sale to leave the area to another where they deemed safe. Indeed the safety of students in these private hostels is important and at stake therefore, should not be compromise at all cost but needs to be guaranteed. Security can only be guaranteed by providing adequate trained and well equipped security personnel; had it been all these are put in place, all these problems facing off-campus student housing neighbourhood would have been a contrary situation.

4.   Conclusion

From the background of the study we were made to understand the importance of housing to the society in general and students in particular which is a priority of every one to secure a good house for better life realization. Indeed good housing condition will significantly influence students' commitment and involvement in academic activities towards better performance and achieving their educational mission while on the contrary, reverse case will be the result. Traditionally, institutions of any kind have been to a varying degree associated with providing care, housing and surveillance services to the students in an effort to create favourable environment for learning. Therefore, it is fundamental for all HEIs stakeholders to consider and prioritised students housing for ensuring adequate and good student houses are provided.

It becomes clear HEIs students housing are far from adequate and private investors are playing major role in filling the shortfalls created by HEIs student housing as they accommodate majority of the students. Although these private developers are the key players in the provision of students housing and their roles is highly significant and commendable, but many studies have shown houses provided are not satisfactory quality wise, inadequate/poor quality facilities and services, exorbitant rent rates and intractable insecurity. HEIs and governments should deem it necessary in ensuring that student housing facilities provided by private developers meets the requisite standards and conditions to enhance students' learning. For instance, in head-lease-scheme HEIs will enforce property standards' by ensuring the housing standards and quality are attained before leasing to student otherwise if the standards and quality are not maintained, HEIs will not engage into the scheme. Planning authorities should be on the watch-dog to ensure control by mandating developers to meet up the standards for healthy living environment.

Providing housing to student is important as it ease much of the hassles students may face and it will facilitate students to settle down quickly to face the academic rigour. Therefore, importance of student housing should not be underscored and provision of necessary infrastructure facilities and services including security required for learning should not be compromise.

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