

Between Town and Gown: Framing Student Housing and Neighbourhood Change in Historic Student Cities

A comparative case study of Bologna and Ghent

Master's thesis submitted for the attainment of the academic degree of **Master in de Stedenbouw en Ruimtelijke Planning**

Maxim Heuvinck

Supervisor: Fabio Vanin

Academic Year 2025-2026

Table of Contents

Abstract.....	3
Introduction.....	3
Literature review	7
Massification of Higher Education	7
Studentification.....	9
Studentification and the Gentrification Debate.....	9
Consequences of studentification.....	11
Limitations and Research Gaps	12
Financialization and Assetization of Student Housing	13
Housing affordability.....	15
Measuring Housing Affordability	15
Structural Causes and Consequences	16
Analytical and Comparative Implications.....	17
Town-Gown relations.....	17
Town-gown over time	18
Universities as Urban Anchor Institutions.....	19
Actors, Power and Representation	21
Limitations and relevance of the Town–Gown Framework.....	22
Urban governance	22
Multi-Level Governance and Institutional Fragmentation	23
Governance Instruments and Policy Implementation	24
Collaboration and shared responsibility	25
Student Participation and Representation.....	27
Comparative Relevance to Bologna and Ghent	27
Limitations of the Urban-Governance Framework	28
Framing and Discourse in Student-Housing Policy and Media	29
Policy Problems as Discursive Constructions	30
Media Framing and the Construction of Public Meaning	31
Sensitising Frames for Student-Housing Analysis	32
Limitations of Framing and Discourse Analysis.....	33
Methodology.....	35
Case selection	35
Corpus construction and source selection.....	36
Coding and analytical procedure	37
Multilingual analysis, positionality, reflexivity and the use of AI.....	38
Methodological Limitations.....	39
Empirical analysis	39
Bologna.....	39
Housing access and affordability.....	40
Market transformation, touristification and extraction.....	41
Shared institutional responsibility and governance.....	44
Governed expansion of dedicated student housing	45
Urban balance and neighbourhood change.....	45

Bologna synthesis.....	46
Ghent	46
Housing access and affordability.....	46
Urban balance and protection of the regular housing market	47
Shared institutional responsibility and governance.....	48
Governed expansion of dedicated student housing	49
Market transformation and investment	50
Ghent synthesis.....	51
Comparative synthesis	51
A shared access problem, but different political translations.....	51
Shared responsibility, organised differently	51
Neighbourhood change is more explicitly governable in Ghent.....	52
Bologna's distinctive causal frame: touristification and market transformation.....	52
Conditional legitimacy of dedicated student housing.....	52
Empirical conclusion.....	52
<i>Discussion</i>	<i>53</i>
Studentification and neighbourhood change	53
Affordability beyond numerical supply	53
Shared responsibility and urban governance	54
Market transformation and dedicated student housing.....	54
Comparative implications and limitations	55
<i>Conclusion</i>	<i>55</i>
<i>Bibliography</i>	<i>56</i>

Between Town and Gown: Framing Student Housing and Neighbourhood Change in Historic Student Cities

A comparative case study of Bologna and Ghent

Abstract

Student accommodation has become a major issue in the historic European university towns, since the expansion of higher education is coming into conflict with overburdened housing markets, the changing kinds of accommodation and the various demands placed on urban space. The present thesis looks into the way in which Bologna and Ghent deal with these tensions. Instead of seeing studentification as simply a matter of quantifiable changes in a neighbourhood, it regards student housing as a problem influenced by policy choices and public debate.

The study applies a qualitative comparative case-study approach in which it examines certain policy documents, institutional materials, and local media from both cities. It looks at how various actors recognise student housing problems, assign causes and responsibilities, portray students and residents, and provide reasons for their policy actions. The comparison is based on the existing literature concerning studentification, housing affordability, financialization, town-gown relationships, urban governance, and framing. The findings show that similar pressures can have different political implications. Although affordability, housing supply, and institutional responsibility are central issues in both cities, they are connected to different perspectives on neighbourhood change and governance. The thesis therefore argues that studentification should not be seen as a single, uniform process but rather as one that is shaped by local housing systems, institutional arrangements, and the various interpretations of who student housing policies should benefit.

Introduction

In many European cities over the past few years, housing markets have changed significantly. Because house prices have risen so much, owning a home has become increasingly out of reach, and as a result more families have had to rely on private rental accommodation. At the same time, since there is a limited supply of affordable rental housing, it has become all the more difficult to get adequate housing. Housing has thus become a major economic, social and environmental concern in urban areas. Within this wider context of urban housing difficulties, the case of historic student cities is of particular interest. In such cities, universities and the students they have are an integral part of the urban structure, and their housing needs interact with housing markets that are already tight and becoming more competitive. When we look at historic student cities in Europe, it is clear that they have always been influenced by the presence of universities and their student bodies. For centuries, these universities have acted as centres for education, for the production of knowledge and for cultural exchange, drawing in students not only from within but also from outside the country. The universities' presence has helped to shape the identity, promote economic development and enhance the international standing of their host cities. Students have traditionally been seen as a relatively minor and temporary element of the urban population and have usually been provided with housing through informal, small-scale or university-run arrangements. But in recent decades the extent of and the nature of student presence in European cities has changed considerably.

The "massification" and "internationalisation" of higher education have led to a rapid rise in the number and diversity of students living in (historic) student cities. As governments have come to view higher education as essential for economic competitiveness and social mobility, enrolment rates have increased markedly (Bertoni, 2024). Yet the growth in student numbers is not, in itself, a problem; the real issue is that there has not always been a corresponding increase in student housing managed by the private sector or by universities themselves. The resulting gap between student numbers and available housing has increased reliance on the private rental market and enabled landlords and investors to convert existing residential properties into student accommodation (Brennan et al., 2004). These changes have placed greater pressure on historic student city centres, where housing supply is often limited and different groups compete for access to the same urban area. The growing number of students coincides with housing shortages, rising rents, and broader affordability challenges. Students now compete not only with one another but also with permanent residents, families, young professionals, and, in cities with a strong tourism industry, short-term visitors. As a consequence, student housing has become a major and controversial issue in urban governance, raising concerns about social justice, the quality of life in neighbourhoods, residential stability, and the future of historic urban centres.

The kind of changes that take place as student numbers increase are usually looked at in terms of what is called studentification. This term describes the social, cultural, economic and physical changes that happen when large numbers of higher education students move into areas that are already inhabited (Hubbard, 2008). It was introduced in order to show how growing student populations and student-focused housing can alter local housing markets, the makeup of neighbourhood populations, commercial activities and the physical environment (Smith, 2005). Studentification is thus not just about there being more students living in a given area; it stands for a wider process of neighbourhood change which influences who has access to housing, how properties are used, what services are offered and the way local communities experience and perceive their neighbourhoods.

From an economic point of view, studentification can lead to traditional family homes being converted into 'houses in multiple occupation', or HMOs, since it is more profitable to rent out individual rooms to a number of students than to rent the whole property to one household. This in turn can raise competition for housing and cause a shift from homes that are occupied by owners or by people who live there on a long-term basis towards a more short-term rental market (Smith, 2005). Socially, replacing permanent residents with a continuously changing group of students might reduce residential stability and affect the existing community relationships. Cultural and commercial changes can also take place as local businesses begin to adjust to the consumption habits of students. At the same time, there may be physical pressures resulting from the greater use of housing, waste facilities, public space and neighbourhood facilities.

More recently, the emergence of Purpose-Built Student Accommodation (PBSA) has introduced a new aspect to the process of studentification. Instead of mainly providing housing for students by converting family homes or small privately run rental properties, students are now more and more being accommodated in large residential complexes that are commercially managed. This change has been referred to as the second wave or the vertical form of studentification. Although such developments might increase the amount of student housing available, they also link student accommodation more closely to private investment and to the financialization of urban property. Universities have become increasingly likely to work with private developers, and international investment firms have taken on a greater role in financing and managing student residences (Sotomayor et al., 2022). In some cases, PBSA developments offer high-standard accommodation and private facilities which are mainly available to wealthier students, and as a result may reinforce inequalities among students (Bozzetti, Bartolucci, & Marzani, 2024).

Studentification is therefore closely linked to broader changes in urban housing markets and in the way these markets are governed. In policy discussions, student housing is usually seen as a technical or logistical issue: how to provide enough accommodation for the increasing number of students without putting additional strain on the local housing market. Even though the number of available beds is a significant concern, viewing student housing solely in terms of supply may hide its connections with wider processes of neighbourhood change, housing commodification, and urban restructuring. The transformation of private rental housing into student accommodation, the expansion of PBSA, and the growing involvement of private and financial actors alter both the physical and the symbolic character of historic cities.

Such changes often lead to conflicts between students and long-established residents. Students are usually seen as a temporary group with only a limited sense of connection to the areas in which they live. The differences in everyday routines, nightlife, waste disposal, mobility, and the way public space is used can result in disputes. Media and political stories tend to exacerbate these tensions by referring to areas having a large number of students as "student ghettos" or by linking students with noise, littering, antisocial behaviour, and a decline in community cohesion (Sage et al., 2012a). On the other hand, students are both economically and culturally significant to university cities since they support local businesses, contribute to cultural activities, help to shape the city's identity and reinforce the status of universities as major urban institutions. It is for this reason that student cities face a basic urban paradox: although they rely on students and universities for their economic strength and identity, the expansion and changing structure of student housing can at the same time increase housing pressure, lead to more neighbourhood conflict, and result in the displacement or marginalisation of other groups.

This issue is especially pertinent to the relationship between the town and the university. Even though the term first came about in an Anglophone setting, it clearly describes the connection between higher education institutions and the cities in which they are located and can therefore be applied to student cities in other parts of the world as well. Since universities function within cities and make use of urban services, the housing market, infrastructure and public space, their responsibility for the effects of growing numbers of students is not always clearly established. Local governments might see it as the universities' responsibility to provide housing, while universities themselves may regard housing mainly as the concern of local

authorities or the private market. Private housing providers and investors may claim that they are meeting the demand by building new accommodation, even if the resulting housing is unaffordable for a large number of students. As a result, students end up in an ambiguous position: they are vital to the economic and institutional development of university cities; yet they may still be inadequately represented in local housing policy and in urban decision-making.

This thesis challenges the idea that student housing is merely a passive result of demographic growth and instead sees it as an active force and example of urban change. Moreover, the way in which student housing is understood, governed and given legitimacy is shaped by the policy discussions, media stories and the institutional arrangements existing among municipalities, universities, housing providers, investors, students and residents. Neighbourhood change associated with student housing is therefore not only of a spatial or economic nature; it is also a political and discursive one.

The importance of this discursive aspect lies in the fact that urban problems do not appear in policy discussions as neutral or obvious truths. On the contrary, various parties identify different causes, distribute responsibility in different ways, and advocate for different solutions. For instance, the question of student housing can be seen as one of a lack of accommodation, as an affordability issue, as a threat to the quality of life in neighbourhoods, as an opportunity for private investment, or as a means of achieving urban regeneration. Each of these ways of framing brings certain aspects of the issue into focus while keeping others in the background. Moreover, such framings can also give legitimacy to particular kinds of response, such as building large PBSA developments, restricting the conversion of family homes, introducing student taxes, expanding university-run residences, promoting public-private partnerships, or regulating the number of students in certain areas.

The literature reviewed in this thesis includes a discussion of the physical effects of studentification, such as the conversion of housing, increased rent pressures, changes in the population, commercial alterations, and neighbourhood conflicts. Yet in order to understand these tangible outcomes, it is also necessary to consider how they are interpreted and portrayed. Policy papers, university strategies and media reports do not simply describe student housing; they help to construct a narrative by defining the problem, naming the actors who are to be held responsible, and deciding which kinds of intervention seem necessary or legitimate. The thesis thus moves the focus away from seeing studentification merely as a quantifiable change in neighbourhoods and instead views it as a process that is governed politically and constructed through discourse.

The study looks at this process by means of a comparative case study of Bologna and Ghent. These cities are suitable for examination since both are historic European centres for higher education with well-known universities and large numbers of students who play an important part in the cities' identity and daily operations. In each of the cities, there are disagreements concerning student housing, affordability, changes to the neighbourhoods, and the use of urban space in the city centre. In both instances, the municipal authorities, the universities, private housing providers, residents, and students take part in discussions about who should be responsible for providing student housing and how the effects of such housing should be managed. My choice of these two cases was also based on my direct experience of studying and living in both cities, which gave me a good understanding of the academic settings and the debates regarding housing in those cities.

Bologna and Ghent are in different national, institutional and housing policy situations. In Bologna, the historic centre is influenced by the interaction between studentification, touristification and the growing view of housing as a financial asset; students and short-term visitors are competing in a tight housing market and private luxury student housing has become more apparent, especially outside the old city walls. In Ghent too, studentification is linked to housing pressure and to reorganisation of neighbourhoods. There, the municipal policies have placed more emphasis on concentrating students in large-scale residences and on protecting traditional family housing from further subdivision. The changes in areas such as Brugse Poort also show how studentification can come into play with urban renewal and gentrification, leading to changes in the population and to tensions over the use of public space (Goossens et al., 2019).

The comparison does not suppose that Bologna and Ghent are going through studentification in the same way; on the contrary, it takes advantage of both the similarities and the differences between the two cities in order to look at the way local governance systems and the relationships between institutions affect the way student housing is framed and managed. By looking at two cities, it is possible to spot themes that go beyond a single local situation while at the same time taking account of the particular institutional and

political features of each case. It is therefore possible for the comparison to show how similarly situated housing pressures are understood in different ways and how these interpretations in turn influence local responses.

It should be pointed out that the expression "student city" is used in this thesis as a fairly neutral and inclusive substitute for phrases like "university town" or "university city". The latter terms tend to focus mainly on the university as an institution and might also imply that a city's higher-education sector is structured around one particular type of institution. This is not the most appropriate approach, for instance, in the case of Belgium, where students are enrolled not only at universities but also at university colleges/universities of applied sciences ("Hogescholen") and other higher-education institutions. By using the term "student city", the emphasis is shifted from the institutional type of the education provider to the students as a segment of the urban population. The term thus more accurately captures the main issue of this thesis, namely how the presence, concentration, and housing needs of students from various institutions influence local housing markets, neighbourhoods, public space, and urban governance. This kind of terminology is more appropriate when comparing Bologna and Ghent, since both are historically developed cities with diverse populations and a range of urban functions, rather than areas that are defined solely by the presence of one university.

The main research question guiding this thesis is:

How do policy and media actors in Bologna and Ghent frame the relationship between student housing and neighbourhood change, and how do these framings legitimise or contest local governance responses?

This main question is operationalised through the following subquestions:

1. How do municipal authorities and higher-education institutions define student-housing problems, causes, responsibilities and solutions in Bologna and Ghent?
2. How do local media represent students, residents, universities, public authorities and private housing providers in relation to housing affordability and neighbourhood change?
3. What dominant and competing frames emerge in the two cities, and how can their similarities and differences be explained through their governance and institutional contexts?

In order to deal with these questions, the thesis makes use of a qualitative comparative case-study approach that integrates policy analysis with discourse analysis. The empirical material includes municipal policy documents, documents from universities and higher-education institutions, appropriate regional or national housing strategies, and a number of selected reports from the local press on student housing in Bologna and Ghent. These sources allow an examination of the way in which student housing problems are framed in different institutional and public settings. The analysis looks at how student housing and neighbourhood change are defined and linked; what causes and consequences are identified; how responsibility is assigned; and which policy responses are presented as necessary or legitimate. It also investigates how students, residents, universities, public authorities and private housing providers are portrayed through the use of language, categories, metaphors and repeated narratives. The patterns and contradictions found in the policy and media sources are employed to reconstruct the dominant and competing frames in each city and to compare how these frames relate to the different governance and institutional contexts.

The analysis is based on several theoretical concepts, all of which will be examined and discussed in more depth in the literature review. The concept of studentification forms the main framework for looking at the economic, social, cultural and physical effects resulting from the presence of large numbers of students. Housing affordability is employed in order to look at the unequal access to accommodation and the pressure that arises from competition in local housing markets. Financialization and assetization offer the basis for understanding the growing role of private investors and profit-oriented housing models, especially within the PBSA sector. The idea of town–gown relations focuses on the responsibilities and power relationships between universities and their host cities. Lastly, urban governance serves as a framework for investigating the cooperation, conflict and responsibility among municipal authorities, universities, market actors, students and residents.

The thesis is mainly concerned with interpretation. It does not try to find a direct statistical link between the number of students and changes in rents, property prices, or the number of people being displaced. Neither does it seek to assess all the student housing policies that have been introduced in Bologna and Ghent. Instead, it looks at how student housing and neighbourhood change are presented, linked, and

managed in certain policy and media discussions. Hence, the findings must be seen as an analysis of the way problems are defined, the positions held by institutions, and the political implications, rather than as a full-scale quantitative examination of the two housing markets. This thesis adds to the research on studentification by making the connection between neighbourhood change and discourse, institutional responsibility, and urban governance more explicit. Rather than viewing student housing solely as a matter of providing accommodation, it examines how policy and media actors frame the relationship between student housing and neighbourhood change, and how these framings justify or challenge specific governance actions.

It also points out that universities are urban institutions whose enrolment policies and housing strategies have an impact on the cities in which they are located. Lastly, the comparison between Bologna and Ghent shows that studentification is influenced by local governance arrangements and cannot therefore be seen as a uniform process in different European cities.

The rest of the thesis is organised as follows. The next chapter looks at the relevant literature and examines key concepts such as studentification, housing affordability, financialization, town–gown relations, and urban governance. It establishes the theoretical framework used for analysing student housing and neighbourhood change. The methodology chapter goes on to describe the comparative case-study approach, the choice of policy and media sources, and the methods applied for the analysis of policy and discourse. The analysis section then sets out the results from Bologna and Ghent, investigating how municipal authorities, universities, and the local media frame the problem of student housing and assign responsibility. The comparative discussion highlights the similarities and differences between the two cases and links them to their particular governance and institutional settings. Finally, the conclusion tries to respond to the main research question, considers the wider implications of the findings, notes the limitations of the study, and points out possible areas for further research.

Literature review

Massification of Higher Education

It is important to understand beforehand what precedes the appearance of students in cities, namely the idea of massification. By massification in higher education is meant the transition from a system which catered to a relatively small and socially selective group to one characterised by large-scale participation. Massification does not simply involve an increase in the number of students but also includes changes in the social makeup of the student body, in the way universities are organised and the purposes they serve, as well as in the relationship between higher education and the economy and between higher education and the city and state (Trow, 2007). It thus offers a significant structural background for grasping the increasing influence of universities and student numbers on today's cities.

From the late twentieth century onwards, governments began to present higher education as being essential for achieving economic competitiveness in societies characterised by technological advancement, knowledge-intensive industries and employment in the service sector (Bertoni, 2024). It was expected that greater participation in universities would lead to an increased supply of skilled labour, promote innovation and enhance national productivity. As a result, higher education was seen not only as a public and cultural institution but also as a tool of economic and labour-market policy (Trow, 2007).

For instance, in England the aim was to promote greater participation amongst young adults on the part of the New Labour government. When Tony Blair first mentioned it in September 1999, the government's goal was later set as a target of raising participation in higher education to 50 per cent of people aged between 18 and 30 by the year 2010. Advance was tracked using the Higher Education Initial Participation Rate, which is an estimate of the level of initial participation in higher education by the age of 30 (Department for Education and Skills, 2003). Similar processes of expansion and reform took place in the other OECD countries, where governments increasingly tried to link tertiary education with the needs of knowledge-based economies and the changing labour markets (OECD, 2008). The expansion of participation was also connected with a social mobility agenda. University education was seen more and more as a way of improving one's employment opportunities, income and social standing. As access became wider, a university degree became a more common requirement for gaining a place in professional and managerial jobs (Bertoni, 2024). Nevertheless, greater participation does not automatically lead to equal educational opportunities or results. Differences in social class, ethnicity, gender, nationality and previous

educational achievement still affect which institutions students choose to enter, the conditions under which they study and the advantages they receive from their qualifications (Munro & Livingston, 2012).

It is essential to differentiate between mass participation and the democratisation of higher education. A given education system might be able to take in a larger number of students without, however, altering the institutional hierarchies or the socio-economic inequalities it already exists with. Students coming from disadvantaged backgrounds may be overrepresented among the less prestigious institutions, face greater financial difficulties throughout their studies or obtain weaker labour-market outcomes after they have graduated (Brennan et al., 2004). Even though mass participation broadens formal access, it does not remove the inequalities that affect participation and achievement. Massification may also lead to credential inflation. As university qualifications become more common, those credentials which were once relatively rare may then become standard requirements for employment. Students may thus enter higher education not only in order to secure upward mobility through a degree, but also because not having one may put them at a disadvantage in ever more competitive labour markets (Bertoni, 2024). Since participation has expanded, new opportunities have been created, but at the same time the pressure to obtain formal qualifications has increased.

Internationalisation is a key aspect of massification since universities are now recruiting more international students in order to improve their global profile, diversify their student populations and boost enrolment (Sansen et al., 2023). It is wrong, though, to regard all students as belonging to the same group. As a result of massification and internationalisation, student populations have become highly varied in terms of their financial resources, family backgrounds, nationalities, migration status and housing requirements. There are some students who can count on support from their parents and therefore have access to better types of accommodation, while others have to combine their studies with employment and face considerable financial insecurity. Sotomayor et al. (2022), for instance, show how housing difficulty can become part of the university experience of students who are economically disadvantaged.

The fact that massification does not mean that all participants enjoy equal opportunities has to be taken into account. Even though a greater number of people now have formal access to university education, their capacity to take an active part in both academic and social life is still determined by their material circumstances. The impact of tuition fees, the cost of living, housing insecurity and unequal access to support can be significant on students' experiences. Massification must therefore be looked at not just in relation to the number of students enrolled but also in relation to the unequal conditions within which participation takes place.

Student housing is a clear illustration of this imbalance. In a great many university towns, the residences managed by the university have not increased enough to meet the rising number of students, which has meant that an increasing number of students have had to depend on privately rented accommodation (Munro & Livingston, 2012). It would be wrong to generalise this situation without taking into account differences at the national and local levels. In some higher-education systems there is a great deal of institutional or publicly funded housing available, whereas in others students are expected to find their own housing. The impact of university expansion also varies according to the location and the spatial arrangement of the university. A campus located on the outskirts of a city will create different housing and transport pressures than one that is situated within a densely populated residential area. Likewise, university growth in a large metropolitan housing market will have different effects from expansion in a smaller university town where students make up a major part of the local population.

The literature on massification often describes the expansion of higher education as a generally uniform process taking place around the world. However, there are considerable differences between national systems in terms of the scale, the timing and the consequences of this expansion. The way tuition fees are structured, the arrangements for supporting students, the level of welfare provision, the housing system and the labour market all affect not only who takes part but also how students experience life at university (Pechar & Andres, 2011). These differences are especially significant when looking at the connection between university growth and urban change. Massification thus provides the broad contextual framework within which both universities and their student populations have expanded, and it accounts for the political, economic and institutional processes that have led to greater participation and generated extra demand for infrastructure and services. It does not, on its own, explain why students end up in certain neighbourhoods or how this concentration alters local housing markets and social relationships. Where the growth in enrolments is not accompanied by an equivalent amount of available university accommodation, students tend to move into the private rental sector and end up in areas that are close to campuses, have good transport

links and offer a range of services aimed at students. The spatial concentration and the neighbourhood-level effects of this demand are analysed using the concept of studentification.

Studentification

The term 'studentification' refers to the social, cultural, economic and physical changes that occur when there is a concentration of university students in certain residential areas (Smith, 2005). Such changes can include alterations in housing tenure, the make-up of the population, local services, neighbourhood identity and the way public space is used. It is therefore incorrect to regard studentification merely as an increase in the number of students in a neighbourhood; instead, it denotes a broader process in which the demand from students interacts with landlords, developers, universities, planning authorities and long-established residents.

As the earlier discussion shows, an increase in the number of students leads to greater demand for housing, but this by itself does not result in studentification. The process can only be observed in those areas where students are concentrated in certain parts of the urban housing market. Neighbourhoods near universities, public transport and student-oriented services tend to become especially appealing, especially when they provide relatively cheap shared housing. Gradually, such areas may come to be recognised as student districts with a high proportion of private rentals, frequent changes in population due to seasonality, and a range of businesses that cater to student consumers. Nevertheless, the form and degree of studentification differ from city to city. The local housing system, planning rules, university accommodation policies, students' purchasing power and the level of private investment all affect how the process unfolds. Studentification is thus most appropriately seen as a process that depends on the specific context rather than as a fixed pattern with the same causes and consequences.

Studentification and the Gentrification Debate

A major issue in the literature is the connection between studentification and gentrification. According to Smith (2005), studentification is part of a broader process of urban restructuring during which students can act as temporary pioneer residents. Even though students have only a relatively small amount of economic capital, they do possess forms of cultural capital which help to alter the image and consumption patterns of a neighbourhood.

The fact that students live in an area can help to sustain cafés, bars, entertainment places and other kinds of services, and as a result may boost the symbolic attractiveness of areas that have been seen as undesirable or undervalued. According to this view, studentification may help to create the circumstances needed for further investment and for more lasting middle-class settlement. Students can thus be seen as occupying an intermediate role in the process of neighbourhood change since, although they do not have the financial means of typical gentrifiers, their presence can influence the way an area is perceived and used. While this explanation treats students as possible precursors to gentrification, it does not take into account the particular features of student mobility. Hubbard (2008) and Sage et al. (2012a) point out that students are different from conventional gentrifiers in that their residence is usually temporary and is determined by the academic calendar. Many students live in a neighbourhood only part of the year, frequently change their accommodation and leave the city or district after they graduate.

Because of their limited attachment to the area, studentification can lead to quick changes in a neighbourhood without necessarily causing a long-term settlement by the middle class. The temporary and seasonal nature of students' residence may also stop the kind of stable reinvestment that is usually linked with traditional gentrification. In certain places, a high concentration of students may be connected with overcrowding, poor property maintenance and short-term strategies on the part of landlords rather than with physical improvements. The connection between studentification and gentrification is not simple. There are cases in which studentification is similar to gentrification since it leads to increased property investment, a change in tenure and the displacement of lower-income households. At the same time, student areas might see a deterioration or only limited reinvestment rather than any upgrading. It is up to the local property markets, the behaviour of landlords, planning policy and the socio-economic position of the students in question whether or not studentification contributes to a longer-term process of gentrification.

The example of Gdańsk shows this kind of variation. According to Grabkowska and Frankowski (2016), there is a type of marginal gentrification in which students' relatively low spending power prevents them from being able to bring about significant improvements in the neighbourhood. Although the high

concentration of students may still affect the rental market and the local service sector, it does not always lead to high-value investment. This is different from cities where student housing is included in large urban regeneration schemes or in institutional property portfolios. In those cases, studentification can be linked to higher-value redevelopment and to corporate investors entering the accommodation market. These differences prove that studentification cannot simply be seen as an early or incomplete phase of gentrification: in some instances the processes overlap, while in others studentification results in a separate and relatively unstable urban environment. The comparative analysis therefore needs to take into account welfare provision, rental-market regulation, housing affordability, student income and the availability of publicly supported accommodation (Bozzetti et al., 2024).

The literature points out significant changes in the physical and economic aspects of studentification. Initially, the focus was on turning owner-occupied or family homes into houses in multiple occupation. In this approach, individual landlords either buy or convert standard dwellings and then rent out individual rooms to students. Room rentals can yield higher returns than renting the property to a single household (Bertoni, 2024). As this practice becomes more widespread, the type of tenancy in an area may shift from owner-occupation to private renting. Properties that were originally designed for families can thus end up being part of a specialised student rental market. Studentification based on HMOs can have an impact on the availability and affordability of housing for other groups, since properties suitable for families or for first-time buyers may become harder to access, especially when landlords can charge higher purchase prices because of the rental income from multiple tenants. Nevertheless, assertions regarding rising property prices or direct displacement should be backed up by local evidence. Changes in the housing market may also be the result of broader pressures such as population growth, limited housing construction and general investment trends.

A later stage in the process of studentification is linked to the expansion of purpose-built student accommodation. According to Hubbard (2009), PBSA represents a significant change in the geography of student housing. Instead of spreading students out over converted residential buildings, PBSA brings them together in dedicated developments, which are usually situated in city centres, in areas undergoing regeneration or near university campuses. Such developments are often run by commercial providers and can feature private security, shared study areas, gyms and leisure facilities. PBSA thus differs from traditional university residences and from shared private housing not only in its physical structure but also in its business model; it shows a move away from universities or small landlords being the main providers of accommodation towards large-scale commercial provision.

PBSA has at times been presented as a way of reducing the pressure on existing residential neighbourhoods. Since a large number of students can be housed in special developments, it might in theory prevent the conversion of HMOs and enable former student properties to once again be used for family occupation. Yet this result is by no means certain. In areas where PBSA rent prices are unaffordable, demand for cheaper shared accommodation could still be high. The building of new student housing does not necessarily cause landlords to convert their profitable HMOs back into family homes (Hubbard, 2009). PBSA can therefore exist alongside rather than take the place of more conventional forms of studentification.

Chatterton (2010) links the emergence of PBSA to the commodification of student life. Accommodation is now marketed not just as housing but as a lifestyle product which combines residence, leisure, consumption and social identity. When private developments promote features such as security, convenience, exclusivity and access to facilities, they are doing so in order to present a certain version of the student experience. This shows a move away from small-scale landlordism towards institutional investment and the way in which student housing is treated as a specialised asset class. As a result, studentification goes beyond residential areas and becomes part of broader processes of urban redevelopment and property financialization.

The connection between PBSA and financialization is particularly clear in those areas where student housing draws in international investment funds and big corporate operators. Here, housing is valued not just as a place to live but also for its ability to produce steady rental income and investment returns (Cattabriga, 2023). In Bologna, this situation overlaps with touristification, the growth of short-term rentals and more general pressures relating to housing affordability. Bozzetti et al. (2024) and Cattabriga (2023) point out that expensive private student residences might increase the total number of beds available without at the same time being accessible to students who have limited financial means. The rents quoted by developments such as The Social Hub show how a type of accommodation market has developed aimed at wealthier and more internationally mobile students, rental costs for luxury student housing in the city amounting in some cases to as much as €1,300 (Bozzetti et al., 2024, p. 320).

The example of Bologna shows that an increase in the capacity for accommodation does not mean that the amount of affordable housing will also increase. While luxury housing may cater to one part of the student population, lower- and middle-income students keep on having to fight for rooms in a private rental market that is becoming more limited. Demand from tourists can make this competition worse by enabling landlords to obtain higher returns and greater flexibility via short-term rental websites. As a result, the expansion of PBSA could lead to a greater degree of differentiation among students; higher-income students would be able to secure residences that are well located and well served, while lower-income students would continue to rely on insecure, peripheral or lower-quality accommodation. Studentification should therefore be examined not just in terms of the tension between students and long-established residents but also in respect to the inequalities that exist among students themselves.

Consequences of studentification

Studentification can make a great deal of difference to the demographic make-up of neighbourhoods. Neighbourhoods that have a high number of students often see a quick turnover of their population and fluctuations throughout the year. When the academic year is in progress, the areas become very crowded, but outside of the teaching season there is a noticeable drop in both the population and commercial activity. Sage et al. (2012b) show how fast this process can occur in Brighton's Elm Grove, the student population in that area being reported as having risen by 42 per cent in one year. This example proves how rapidly student demand can change the demographic character of an urban neighbourhood.

Since there is a high rate of turnover, residential stability is reduced, and the local social networks are altered. Existing households might feel that their neighbourhood is becoming more focused on the routines and requirements of a temporary population. It may become harder to keep up neighbourhood associations, the informal social ties and the ordinary patterns of interaction when there are frequent changes of residents.

In certain instances, families decide to move away since larger properties are turned into shared rentals or because local services are becoming more oriented towards students. It is necessary, however, to differentiate between direct displacement and a more gradual process of demographic change. People might move for a number of interrelated reasons, not just because of the high concentration of students (Goossens et al., 2019). Making this distinction is important since the term 'displacement' can suggest a direct and easily identifiable cause-and-effect relationship. In reality, studentification can involve both the direct exclusion of people from the housing market and slower changes in the character of the neighbourhood. Families might stop moving to an area simply because suitable housing is no longer available, even if the current residents are not being forcibly evicted.

Arguments between students and long-term residents usually revolve around different ways of living. The complaints typically centre on noise, waste, pressure regarding parking, late-night activities and the upkeep of rented homes. Hubbard (2008) demonstrates that these tensions are often intensified by the way they are presented in political and media circles, with student areas being depicted as disorderly or socially problematic. These kinds of representations can lead to the introduction of restrictive planning policies, but they can also result in a generalisation of the highly diverse group of students. Even though there are differences among students in terms of age, nationality, class, family background and lifestyle, they are frequently treated as belonging to one single social group. As a result, local worries about particular behaviours can be turned into broad criticisms of students as a whole.

Students can also face exclusion or hostility. Because they are only in the area temporarily, it is hard for them to build up local connections, and assumptions regarding student behaviour can still treat them as outsiders no matter how they behave or contribute to the neighbourhood. It is therefore possible for studentification to lead to social separation in which students and long-term residents are in the same physical location but do not interact in any meaningful way. The alteration of local services can also add to these tensions. In order to meet student demand, businesses might provide cheap food, nightlife, takeaway services and other types of short-term consumption. Such changes may help to support local employment and economic activity, but they can also decrease the availability of services that are used by families, older people or lower-income households (Bertoni, 2024). The issue of seasonality is especially important in places where student spending is a major factor. When the students leave during holidays, pedestrian traffic and demand for local businesses may fall. A so-called ghost-town effect may then occur, although the extent of this result is probably going to depend on the size of the student population and the diversity of the local economy (Munro & Livingston, 2012).

The example of Ghent as examined by Goossens et al. (2019) shows that studentification can come into play alongside environmental regeneration and the disputes concerning public space. In the Brugse Poort area, measures which were meant to make the area more livable were seen by some of the long-established residents as catering to the tastes of students and urban professionals. This illustrates the fact that conflicts in neighbourhoods are not only about housing; they can also be about which version of safety, sustainability, mobility and the appropriate use of public space comes to prevail. Environmental improvements may have wide-ranging benefits yet still lead to a sense of exclusion if long-standing residents feel that their own needs and identities are being replaced by those of more mobile or better-off groups. The Ghent case should not be taken as proof that students were the only ones responsible for the transformation of Brugse Poort; the changes were part of broader processes of urban renewal, green gentrification and middle-class settlement. The value of this case is in the way it shows that studentification can interact with other kinds of urban restructuring rather than working as a separate process.

The process of studentification is the result of decisions made by universities, local authorities and private housing providers. Local governments might see universities and the students they attract as sources of jobs, spending and a boost to the urban area's vitality. Student housing can also be included in regeneration plans, especially in the case of PBSA being built on brownfield or underused urban land. Van Loon et al. (2019) link such practices to entrepreneurial and financialised forms of urban governance in which real-estate development is employed in order to achieve municipal economic aims. Student accommodation can therefore have a role that goes beyond that of providing residential spaces; it can be used as a way of drawing in investment, raising land values or altering the social and economic character of an area. Evidence from Belgium indicates that housing for students and young adults can act as an indirect tool for regeneration. Uyttebrouck and Teller (2023) claim that local officials may accept shared accommodation as a way of attracting a younger and more economically active population. Yet this objective regarding development does not always match the need to provide affordable or secure housing.

A policy can lead to an increase in the number of students without at the same time tackling the conditions in which they live. This shows the conflict between viewing students as valuable contributors to the vitality of the city and at the same time acknowledging them as residents with particular housing needs and vulnerabilities.

The universities' role is just as unclear. Munro and Livingston (2012) point out the gap between the benefits that universities gain from expanding and the responsibility they take on as a result for the local effects. It is possible for universities to increase the number of students without at the same time providing adequate accommodation, which then puts the burden of meeting the resulting demand on municipalities and private landlords. Local authorities, on the other hand, might not have the resources or the necessary legal tools to regulate large numbers of student homes effectively. Since responsibility for studentification is thus spread among a number of institutions with possibly differing objectives, universities may focus on enrolment, local authorities on regeneration and developers on achieving a return on their investment. Planning actions have consisted of imposing restrictions on HMOs, setting concentration limits and designating certain areas where additional student accommodation is not allowed. Hubbard's (2008) study of Loughborough indicates that such measures may address the concerns of residents but can cause student demand to move into adjacent districts. Regulations meant to prevent concentration in one area may therefore end up leading to the spread of studentification in other areas.

It is also possible that such measures could cause students to be seen mainly in terms of a potential source of disorder rather than as people who have valid needs regarding housing. Although restrictions can help to preserve the housing stock in a neighbourhood, they might at the same time decrease the availability of affordable accommodation if no alternative arrangements are put in place. Planning policy should therefore strike a balance between maintaining neighbourhood stability and ensuring that students have access to secure and suitable housing. Greater collaborative governance would mean having better coordination among universities, municipalities, student organisations, residents and housing providers (den Heijer & Curvelo Magdaniel, 2018); this would involve acknowledging that student housing is not just a matter for the private market but rather a collective institutional and urban responsibility.

Limitations and Research Gaps

Even though the literature has recognised studentification as an important urban process, some limitations still exist. While the basic studies are largely focused on the United Kingdom, research carried out in Belgium, Italy and Poland shows that the concept can be applied in different national settings, although it

also highlights major differences in housing systems, institutional arrangements and student welfare provision.

British university towns should not have their concepts applied in other places without first taking into account the local circumstances. The meaning and effects of studentification may vary depending on tenancy regulations, the availability of university housing, the existence of student-support systems, the level of urban density and the part played by private investment.

Students' own experiences are likewise given rather little attention. Sotomayor et al. (2022) claim that research tends to place more emphasis on the views of long-established residents, data from the property market and the discussions surrounding planning. As a result, students are often seen as a single, homogeneous group who are responsible for bringing about changes in neighbourhoods. This kind of view may hide the students' experiences of having to pay unaffordable rents, suffering from poor housing conditions, feeling insecure and facing discrimination. It may also fail to take into account the fact that students themselves might be displaced or excluded from areas that have been transformed by the introduction of luxury housing and rising housing costs.

More attention should be paid to the differences between domestic and international students, between those from lower- and higher-income backgrounds, first-generation students and students from racialised or other marginalised groups. The fact that luxury PBSA is expanding makes such distinctions more important since access to accommodation is closely determined by financial means. Further research is also needed regarding destudentification. When students move from the older HMO areas into the newly built PBSA, the former student neighbourhoods might see reinvestment, vacancy, families returning or new kinds of decline. The long-term effects of this kind of redistribution are still uncertain.

The hidden curriculum relating to student housing, as discussed by Sotomayor et al. (2022), leads one to consider the impact of housing insecurity on students' wider educational and social experiences; they might have to develop survival strategies, have to combine their studies with a large amount of paid work or simply accept insecure accommodation as something normal in university life.

The literature as a whole shows that studentification results from the interaction between institutional expansion, pressure from the housing market, planning decisions and uneven patterns of private investment. Its effects cannot be limited to the obvious fact of students concentrating in certain areas. The process does in fact give rise to wider issues concerning affordability, displacement, the responsibility of institutions, urban governance and unequal access to the city. Yet studentification does not take place in isolation from broader processes of urban and socio-economic restructuring; its explanatory power therefore has to be seen in conjunction with financialization (Cattabriga, 2023), since this provides another framework for understanding how the transformation of housing from a social right into a marketable financial asset—or 'assetization'—worsens the student housing crisis by focusing on investment returns rather than on affordability and access (Sotomayor et al., 2022).

Financialization and Assetization of Student Housing

The way in which student housing is organised can be understood by looking at the ideas of financialization and assetization. Broadly speaking, housing financialization refers to the growing role of financial actors, investment strategies and calculations aimed at making a profit in relation to the production, ownership and management of housing (Aalbers, 2016). It highlights the fact that housing is now more and more assessed in terms of its ability to produce rental income, realise capital appreciation and yield investment returns, as well as in regard to its role as a place where people live. Assetization is a more particular process by which housing is conceived, valued and managed as an income-generating asset. This can include reorganising properties into standardised and comparable investment products, estimating their future revenue streams and managing them in line with expected financial performance (Cattabriga, 2023). The fact that a building becomes fully liquid or is directly traded on a financial market is not a necessary outcome of assetization. Instead, what assetization means is that the value of housing is increasingly based on expectations of future income and appreciation.

The two concepts are thus closely related but must not be regarded as interchangeable. While assetization refers to the processes by which housing becomes investable, financialization describes the more extensive growth of financial actors, institutions and logics within housing systems (Cattabriga, 2023). When applied to student accommodation, these concepts move the focus away from the physical features of housing and

towards the ownership arrangements, the investment expectations and the business models that influence its provision.

As was explained in the previous section, the rise of Purpose-Built Student Accommodation has led to a shift from a situation in which universities and small landlords were the main providers to one characterised by large-scale developments that are commercially managed. The concept of financialization helps to explain the reasons for this change in investment approach. PBSA is appealing to investors since university enrolment leads to continuous demand and the academic calendar results in a fairly predictable pattern of letting out and students occupying the rooms (Cattabriga, 2023). Furthermore, student housing can provide opportunities to earn a relatively high level of rental income by letting out individual rooms and offering extra services. Because buildings, rooms, contracts and facilities can be standardised, accommodation providers are able to apply the same business models in different cities and in various national markets (Uyttebrouck & Teller, 2023). Owing to these features, student housing has come to be seen as a specialised property sector rather than just as a type of educational or residential infrastructure.

Hubbard in 2009 sees PBSA as a significant change in the geography and structure of student accommodation, and Chatterton in 2010 associates commercially provided student housing with the commodification of student life. It is possible to market accommodation as a complete lifestyle product by combining housing with security, communal workspaces, leisure facilities and a specific image of urban student life. Such features can be used to justify higher rents while enabling providers to distinguish their developments from ordinary university residences and shared private rentals.

Viewing student housing as an asset leads to a conflict between its use value and its investment value. The use value comes from offering students secure, appropriate, and well-situated accommodation, while the investment value is based on the housing's capacity to produce rental income and on its possible rise in market value. These two functions are not necessarily in contradiction, since housing that is run in a commercial manner can still meet the needs of the residents. Nevertheless, difficulties occur when decisions regarding location, design, rent, and access are mainly guided by anticipated investment returns rather than by the varied housing needs of students (Wetzstein, 2017).

Cattabriga (2023) shows that student accommodation can be linked to broader trends in the assetization of housing. In this situation, residential property is valued not just as a place to live but also on the basis of the income it can generate. The increasing role of corporate and institutional actors may thus lead to changes in how student housing is financed, marketed and managed. However, it would be wrong to view this process as applying everywhere. In many cities, universities, public institutions and small private landlords are still important providers, and the degree of financialization varies depending on national regulation, local housing markets and institutional accommodation systems (Bozzetti et al., 2024).

A key point in the financialization of student housing is the difference between increasing the number of accommodation units and improving access to affordable housing. Although housing that is developed by private companies can add a large number of rooms for students to a city, this greater total number of beds does not always mean that access to housing is improved for students on a limited budget. Such private developments often focus on students who are able to pay high rents for properties in central areas and for private facilities together with extra services. Bozzetti et al. (2024) and Cattabriga (2023) point out that this kind of tension is on display in Bologna, where expensive private housing increases the supply of student rooms but is still out of reach for a large part of the student population. This example shows that housing shortages cannot be assessed simply by looking at the total number of available beds; just as important are the price, location, quality and the eligibility criteria attached to those beds.

Financialization could therefore lead to a greater degree of differentiation among students. Wealthier students will be able to secure well-served and centrally situated housing, whereas those with fewer resources will have to rely on shared, more peripheral, overcrowded or insecure accommodation (Sotomayor et al., 2022). Student housing markets might thus end up being divided on the basis of income, nationality and access to family support (Bozzetti et al., 2024). It must be stressed, however, that financialization by itself does not cause student housing inequality. Affordability is also influenced by rising numbers of students, the lack of new housing being built, welfare measures, student support systems, tourism and the state of the broader rental market. The financialization approach is most helpful in showing how these pressures are influenced by ownership arrangements and investment decisions rather than in being applied as a general explanation for all housing problems.

Financialization and assetization therefore reinforce rather than substitute the idea of studentification. Studentification shows us how large numbers of students can alter the make-up of neighbourhoods, housing tenure, the services available and the everyday social relationships. Financialization focuses on the people involved, the ways in which ownership is structured and the business models that are aimed at generating a return and thus can be used to explain a number of the mechanisms that are shaping more recent forms of studentification, especially those associated with commercially operated PBSA; it does not, however, account for every type of student accommodation or neighbourhood change.

The framework also has some analytical limitations. Since it places so much importance on institutional capital, it tends to ignore the ongoing impact of universities, public providers and small-scale landlords. It might also hide the important differences between cities by suggesting that one global investment model is applied in the same way across different national and local situations (Oxenaar et al., 2026). Moreover, by concentrating on ownership and financial structures, it may fail to take into account how students actually experience housing insecurity in their day-to-day lives. In the case of the comparison between Bologna and Ghent, the ideas of financialization and assetization offer a basis for looking at the instances in which student housing is presented as an investment opportunity, how accommodation that is commercially produced is shown as a response to shortages, and whether an increase in the supply of housing is seen as equivalent to improved access. The concepts thus link the changing organisation of student housing provision to the next major issue examined in this review, that of housing affordability.

Housing affordability

Housing affordability generally refers to the way in which the cost of housing relates to the financial means of people who need it. Even though the term is often used in discussions within policy and the academic community, there is no single definition or standard method of measuring it. As a result, housing affordability is not an intrinsic feature of a particular dwelling: a given rent might be manageable for one student but unaffordable for another, the amount depending on their income, the support they receive from their family, their other essential expenses and their individual circumstances (Galster & Lee, 2020). It is also necessary to make a distinction between housing affordability, affordable housing, housing accessibility and housing adequacy. Housing affordability relates to whether housing costs can be met without causing serious financial difficulty. Affordable housing usually means housing that is offered at a price below current market rates or that is supported by subsidies, regulation or is provided by the public sector (Anacker, 2019). Accessibility refers to whether students are in fact able to get accommodation, taking into account availability, eligibility criteria, the requirement to pay a deposit, the need for a guarantor and the possibility of discrimination. Adequacy deals with the quality, safety, security and suitability of the accommodation. A room might therefore be relatively cheap but still inaccessible, insecure or inadequate.

Measuring Housing Affordability

The most frequently used way of assessing whether housing is affordable is by means of the housing-cost-to-income ratio. In this method, housing is usually regarded as a burden if it takes up more than a certain share of an individual's income, a figure which is often set at about 30 per cent (Hulchanski, 1995). Ratio-based measures are appealing since they are easy to calculate, simple to explain, and enable comparisons to be made between different households, cities and time periods (Padley & Marshall, 2019). Yet the threshold employed is a policy decision, not an objective line that divides affordable from unaffordable housing. It fails to take into account variations in the resources available to households or in their essential expenses. A household with a higher income might spend more than 30 per cent of its income on housing and still have enough left over for food, transport and healthcare. On the other hand, a household with a lower income might spend less than 30 per cent and yet not have the means to cover other basic needs. It follows that ratio measures can mask housing hardship among low-income groups while at the same time making it appear greater among people who have more resources (Galster & Lee, 2020).

Another method used is the residual-income approach, which looks at the amount of income left over once housing costs have been met. Housing is regarded as unaffordable if the amount left does not suffice to meet basic non-housing needs such as food, transport, healthcare, clothing and education (Anacker, 2019; Galster & Lee, 2020). This method is typically more responsive to variations in income and household situations than a fixed ratio. However, residual-income measures do require researchers to decide what level of non-housing spending is acceptable. These standards vary from country to country, from city to city, and depending on the type of household. It is also difficult to compare the spending patterns of students with those of ordinary households since tuition fees, the cost of educational materials, travel between the

student's place of study and their family home, and expenses connected with temporary residence all influence the amount of income that needs to be left after rent has been paid (Padley & Marshall, 2019).

Another method looks at subjective affordability or the sense of financial strain. Instead of setting an external limit, subjective measures inquire if people find it difficult to pay their rent, have to cut back on essential spending, take out a loan, or feel unsure about being able to meet their future housing bills (Sotomayor et al., 2022). This kind of approach records the actual experiences of individuals, which might not be picked up by objective indicators. Yet, since perceptions are shaped by expectations, the ways people cope and their individual situations, comparisons become more complicated. Affordability can also be evaluated by taking into account both housing and transport costs. A room that is relatively cheap on the urban periphery may turn out to be less affordable when the regular cost of commuting is taken into account. On the other hand, a more expensive room in the city centre might lead to lower transport costs and less travel time. Therefore, measures that include both housing and mobility costs offer a wider view of the connection between where someone lives and their total expenditure (Bertoni, 2024). Nevertheless, indicators that were originally designed for typical households may need to be modified before they can be used with students. As a result, no single measure can give a full picture. Ratio measures emphasise comparability, residual-income approaches concentrate on the funds that remain, and subjective measures reflect the actual hardship experienced. Different indicators might lead to different classifications of the same student. Student housing affordability is most properly understood by using a combination of financial, spatial and experiential measures, rather than relying on one universal threshold.

It is especially difficult to assess affordability for students since their financial situations are different from those of typical households that earn wages. Students might draw on a mix of money from their parents, grants, scholarships, loans, savings and work. These sources of income can be irregular, uncertain or simply not accessible to researchers (Laudisa, 2024). There is also some controversy over whether loans and money from parents should be counted as income. If loans are included, a student's apparent ability to spend may be increased, even though the money has to be repaid at some point; on the other hand, if they are excluded, the resources available to the student during their studies may be underestimated. Parental support causes similar problems because the official income of a household does not always show how much money the parents are willing or capable of giving. The outcome of an affordability calculation will therefore largely depend on how student income is defined. A rent-to-income ratio that takes into account only employment income might label a student as facing severe unaffordability, while the classification could change considerably if grants, loans or family support are included. At the same time, the addition of these resources might hide the student's dependence, debt or financial vulnerability.

Housing costs should also go beyond the rent that is advertised. Items such as utilities, internet access, service charges, deposits, agency fees, furniture and transport can all have a significant impact on the total cost of accommodation (Saiu & Blečić, 2025). Since deposits and advance payments are particularly important when considering accessibility, students might not be able to cover the initial expenses needed to enter the rental market even if the monthly rent seems reasonable. There are also further difficulties when it comes to shared accommodation since students may rent separate rooms but have to share kitchens, bathrooms and common areas. Although room rents may be low and make this type of housing look affordable, overcrowding, bad quality or insecure tenancy conditions may result in non-monetary costs. Affordability must therefore not be judged separately from adequacy and security. Moreover, students should not be viewed as a single, uniform group since financial capacity differs depending on social class, nationality, migration status, family situation and access to welfare support. International students may have to face extra costs, lack knowledge of the local rental system, meet strict documentation requirements and have less access to local guarantors (Sotomayor et al., 2022). Students coming from lower-income backgrounds may need to rely more on work or accept accommodation of lower quality in order to stay within their budgets.

Structural Causes and Consequences

The extent to which student housing is affordable depends on both the resources of individuals and on the general conditions of the housing market. An increasing number of students, the limited amount of accommodation that universities themselves manage, and competition in the private rental sector can all lead to higher rents (Reynolds, 2024; Saiu & Blečić, 2025). Students have to compete not only with each other but also with young professionals, families, temporary workers and short-term visitors. Moreover, the national welfare and higher education systems have an effect on affordability. Since grants, student loans, rent allowances, public housing and university-managed accommodation can all help to alleviate housing

costs, on the other hand systems which depend heavily on private renting pass a greater portion of the costs and the risks onto students (Bertoni, 2024). It is therefore necessary for comparisons between cities to take into account differences in welfare provision, tenancy regulation and the availability of subsidised housing.

As was explained in the previous section, while financialised student housing might result in a greater number of beds it does not guarantee that rents will be affordable for students on lower incomes. Yet financialization should not be seen as the only factor leading to unaffordability; housing construction, the availability of land, the impact of tourism, planning restrictions, enrolment strategies and the state of the wider rental market all influence the cost of student housing (Alietti, 2025; Ehlenz et al., 2024). The problem of unaffordable housing goes beyond simply causing residential difficulty; students might choose to accept overcrowded or low-quality accommodation, commute longer distances, stay with their parents or take on extra paid work (Sotomayor et al., 2022). Such responses can lead to less time and energy being available for studying, taking part in campus activities and social engagement (Reynolds, 2024).

Housing costs can therefore have an impact on students' ability to take part in the wider university experience. Those who have more financial means can select accommodation near the campuses and in areas with urban facilities, whereas students with less money might have to make longer journeys, may suffer from insecure tenancies or have a more limited range of residential options. Affordability thus has a significant spatial aspect: it not only determines whether students can get housing but also influences where they can live and the extent to which they can take part in both university and city life. Housing insecurity might also affect students' wellbeing, since uncertainty regarding rent payments, the continuation of their tenancy or their future accommodation can cause stress and weaken their feeling of stability (Sotomayor et al., 2022). Nevertheless, these effects should be carefully examined since housing difficulties often coincide with wider financial, academic and personal pressures.

Analytical and Comparative Implications

The literature shows that it is impossible to adequately express the issue of student housing affordability through a single numerical figure; the way in which affordability is measured depends on the definitions of income, housing costs, and necessary expenses, and it also has to take into account aspects such as housing quality, location, security and the level of financial strain experienced subjectively. When making comparisons between Bologna and Ghent it is therefore necessary to take into account the differences in their rental markets, the systems of student support, the provision of accommodation and the financial resources available to students; since the same rent-to-income ratio can have different meanings in each city because the make-up of student income and the costs included in the rent may be different, policy statistics may also define affordability in different ways depending on whether they look at advertised rent, total housing expenditure, the number of subsidised beds or the proportion of income spent on housing.

In this thesis, affordability is not only an economic condition that can be measured but also a problem that is constructed through discourse. Those involved in policy and the media may describe unaffordability as being caused by a lack of supply, by high rents, by insufficient public support, by investor activity or by the financial situation of individuals. Each of these interpretations focuses attention on different causes, responsible parties and possible solutions. Student housing affordability is thus both a tangible relationship between resources and costs and a political issue regarding how adequate housing should be supplied. Deciding whether the problem mainly lies with universities, municipalities, higher levels of government or private providers immediately raises questions about institutional responsibility. It is these questions which lead on to the next section on town–gown relations.

Town-Gown relations

The term town–gown relations describes the relationship between higher education institutions and the cities or communities in which they are situated. The term comes about from the historical difference between the urban population of a locality, represented by the "town", and the members of universities, who have traditionally been identified by the gowns they wear. Although the expression first appeared in an Anglophone context, it has since developed into a more general analytical approach for looking at the economic, political, social and spatial relationships between universities and their host cities (Russo et al., 2007).

The relationship between towns and universities is based on a fundamental mutual dependence. Universities need cities for housing, infrastructure, transport, public services, cultural facilities and access to a workforce; while cities in return can gain from the money spent by university employees, students and staff, from the production of knowledge, cultural events, innovation and their international profile (Russo et al., 2007). Universities can thus be seen not as separate institutions but as actors within the urban environment whose decisions have an impact on the development and day-to-day operation of the cities in which they are located.

Such a relationship can be based on both cooperation and conflict. It is possible for universities and municipalities to work together on matters such as economic development, infrastructure, cultural activities, regeneration and the provision of public services. However, disagreements can arise when the priorities of higher-education institutions do not match those of municipal authorities, residents or students. While university expansion may bring about benefits that are spread throughout the city, it can at the same time result in heavy pressures on the housing market, neighbourhoods, transport systems and public space (Oğuz Çevik et al., 2026). Town–gown relations should therefore not be simply judged by whether or not universities and cities have positive or negative relationships; the concept refers to the way in which the benefits, costs, responsibilities and powers to make decisions are shared between the institutions and the urban population. In the case of student housing, the main issue is not merely whether housing is available, but rather which body is seen as being responsible for making sure that the expansion of the university does not lead to unacceptable housing pressures.

Town-gown over time

The relationship between universities and cities has undergone significant changes over time. In early Europe universities were usually closely integrated into the existing urban areas. Instead of having clearly defined campuses, teaching, living and academic work were spread out over private homes, religious buildings and other parts of the city. The students and scholars made up a distinct yet mobile group whose presence brought about both economic advantages and disagreements regarding rents, legal privileges, taxation and public order (Bertoni, 2024).

Bologna is a particularly pertinent historical example since its university grew up as an association of students and scholars inside the city itself rather than as a separate physical campus. Historical research shows that disputes regarding student rights, mobility and accommodation existed from the very beginning of the university's development (Eghbali, 2025). It therefore follows that the current disagreements about housing and institutional responsibility have historical roots, even though the extent of the issues, the parties involved and the market conditions have changed considerably.

During the nineteenth and twentieth centuries the universities underwent an expansion which changed these relationships. In certain instances the universities acquired more clearly defined institutional estates or established suburban campuses, leading to a greater spatial separation between academic activities and ordinary urban life. In other cities, however, the university buildings, the hospitals and the research institutions stayed part of the dense urban areas. It is not correct to regard the difference between a detached campus and an urban university as following a universal historical pattern, since the development of the institutions varied from city to city and between national systems (den Heijer & Curvelo Magdaniel, 2018).

After the Second World War, the widespread expansion of higher education greatly increased the extent of interaction between universities and cities. The rising number of students led to greater demand for housing, transport, services and infrastructure. In cases where the universities did not offer accommodation to match the growth in enrolment, students became more and more reliant on the local private rental market. As a result of this expansion, the relationship between the town and the university was transformed because of the greater impact that decisions taken in higher-education institutions had on the city.

The present day has added another level of complexity. Universities are now expected to make a contribution to economic competitiveness, regional innovation and urban development, as well as having to meet the demands to increase their enrolment and to attract international students (Etzkowitz et al., 2000). At the same time, student housing is generally arranged by a combination of universities, public authorities, small private landlords and commercial developers. This has led to a fragmented institutional situation in which the responsibility for providing housing may be spread among a number of parties who have different aims and capacities. Hence, when we look at the historical evolution of the relationship between towns and universities, what we see is a change in scale and a greater organisational complexity, not merely a transition

from conflict to cooperation. Although universities have always been dependent on cities and have had urban effects, the process of massification, pressure from the housing market and the involvement of the private sector have made it harder to identify who is responsible.

Universities as Urban Anchor Institutions

Universities are often referred to as anchor institutions since they are usually linked to specific locations by means of their campuses, buildings, employment ties and long-term investments. Unlike companies which can move around relatively easily, universities tend to have a lasting physical and institutional presence in the cities where they are located (Perry et al., 2009). This deep involvement enables them to exert a great deal of influence on the local economy, the property market, infrastructure and urban development.

The economic impact of universities can consist of direct employment, purchases made by the institution, money spent by students, tourism resulting from academic events and the drawing in of knowledge-intensive activities. They can also make a cultural contribution through public lectures, museums, libraries, festivals, sports facilities and their international networks. In this way, higher-education institutions can help to enhance the identity and appeal of the cities in which they are located (Laudisa, 2024; Russo et al., 2007). Furthermore, universities may take part in urban regeneration by incorporating new campuses, research facilities and student housing into the redevelopment of former industrial, railway or other underused sites (Laudisa, 2024; Uyttebrouck & Teller, 2023). These investments are capable of improving the infrastructure and bringing in new economic activity into areas that have been neglected before.

It does not follow from the anchor-institution view that universities always have a wholly positive effect. The advantages of university growth might be spread unevenly whereas the disadvantages could be concentrated in certain neighbourhoods or among particular social groups. As institutions expand, they can raise the demand for land and housing in the central area, lead to changes in local services and cause greater competition in the rental market. A process which is referred to institutionally as regeneration might instead be felt by some residents as exclusion, displacement or as a reallocation of urban resources towards students and professional groups.

There are also considerable differences between universities in their role in urban areas. A number of them are large holders of land, engage in property development and provide housing. Other universities have only a small amount of property and exert their influence mainly through their decisions regarding admissions and their demand for local infrastructure. The higher education sector can also contain a number of universities, university colleges and specialist institutions, each with different interests and responsibilities. It is therefore misleading to refer to “the university” as if all the institutions had the same ability to affect or react to urban housing conditions. The idea of the anchor institution is most useful when it not only highlights the universities’ contributions but also takes into account their obligations which are specific to a given location. Where universities benefit from their position in the city and have considerable economic or political power, questions arise as to whether they should take responsibility for the local effects of their institutional growth (Munro & Livingston, 2012).

The issue of responsibility between the university and the town is particularly clear in the case of student housing. Although the universities’ decisions about taking students on have a direct impact on how many students need accommodation, they do not always offer enough housing for the numbers they admit. When the housing provided by the institution is limited, the effects of increasing enrolment can be passed on to local governments, the private rental market, the students themselves and the residential areas. The university might say that its main duty is to provide education and carry out research rather than to offer housing. Looking at it from this point of view, students are considered to be independent adults who secure their accommodation in the same market as other residents; it can therefore be seen as the responsibility of municipal, regional or national governments to regulate housing construction and rental markets.

It is possible that the municipal authorities could take a different view. They might say that universities produce a foreseeable demand for housing as a result of increases in their student numbers and their international recruitment and therefore should play a role in dealing with the resulting problems. Looking at it in this way, universities cannot treat student housing as something separate from their own institutional strategies since access to accommodation is a necessary condition for students to take part in higher education. This results in a gap in responsibilities. While universities may see housing as a matter for the market or for the government, municipalities may not have the necessary financial resources, land or legal authority to provide student housing on their own, and private providers might then step in by treating

commercial development as a solution to the shortage of housing. Yet, as has been discussed in the earlier sections, the creation of more beds does not necessarily guarantee affordability or accessibility.

Institutional responsibility can be expressed in a number of ways. At a basic level, universities can own, build or manage student residences, or they might form partnerships with public or private providers, lease accommodation from outside landlords, or set aside rooms for specific groups of students. Other, less direct, responsibilities could involve giving out housing information, providing legal advice, running guarantor schemes, offering emergency accommodation, or giving financial help to students who are the victims of discrimination or exploitation (den Heijer & Curvelo Magdaniel, 2018). Since such options exist, a normative question arises: what degree of involvement should reasonably be expected of a university? Having an online list of private landlords is a much weaker form of responsibility than guaranteeing access to suitable and affordable housing. Likewise, supplying land for a private development does not automatically mean that the resulting housing will meet the needs of students on a low income.

Student housing can be arranged using a number of different provision models, each of which divides up the responsibilities, financial risk and accountabilities in a different way. In the case of direct university provision, higher-education institutions own or run the residences and thus have more control over the rent, who is eligible, the quality of the accommodation and the level of student support offered. Nevertheless, this model does require a large amount of land, capital and administrative resources (den Heijer & Curvelo Magdaniel, 2018). With public provision, housing can be provided by municipal, regional or national agencies as part of their housing or right-to-study policies. Public provision can give priority to students from lower-income backgrounds, although its success will depend on funding, the eligibility criteria and the number of available beds (Saiu & Blečić, 2025).

In the private-market system, housing is provided by individual landlords or commercial operators. While this can increase capacity without involving direct public spending, affordability and access still depend on market rents and the private providers' commercial aims (Reynolds, 2024). Partnership models involve the use of university or public land together with institutional support and private financing. Such models allow housing to be made available in cases where universities do not have enough capital, but they can also result in a reduction of public or institutional control over rents, allocation and long-term affordability (Pillai et al., 2024). None of the models is by nature affordable or equitable; the results depend on the ownership structure, the financing arrangements, the mechanisms used to set rents, the terms of the contracts and the level of public accountability.

Responsibility can also be linked to institutional capacity. An extensive and well-off university with a considerable amount of land is likely to have a greater ability to offer housing than a smaller university which relies on public funding. Nevertheless, even if capacity is limited the urban effects of enrolment decisions are not eliminated; on the contrary, they may increase the need for coordination between universities, municipalities and higher levels of government. The issue becomes even more complicated when more than one higher-education institution is based in the same city, since the pressure on student housing can be the result of the actions of all the institutions together, even though no single one takes overall responsibility. Municipal authorities may find it difficult to coordinate institutions that have different enrolment strategies, resources and accommodation policies. In these situations, responsibility is spread out throughout the system of institutions rather than being assigned to a single university.

There is also a difference between formal responsibility and moral or political responsibility. A university might not have any legal duty to provide housing for its students yet it can still be criticised for increasing its enrolment without having taken account of the local capacity for accommodation. On the other hand, universities may choose to assume wider civic responsibilities even if such responsibilities are not legally required (Munro & Livingston, 2012); responsibility is thus not a fixed feature of an institution but one that is constructed through discourse. Universities can describe student accommodation as an individual choice or as a matter for the market. Municipalities can see it as a result of university expansion. Developers may argue that private building is necessary since public and institutional provision is not adequate. Student organisations may regard housing as part of the right to education, while residents may view it as a threat to the stability of the neighbourhood. The fact that different interpretations are adopted is important because it decides which kinds of intervention are seen as legitimate. If student housing is mainly framed as a shortage of supply, building new houses may then become the preferred solution. If it is presented as an affordability issue, then subsidies, rent control or public provision may attract more attention. And if it is seen as a problem of institutional responsibility, pressure can be placed on universities to link their enrolment levels with their accommodation strategies.

Actors, Power and Representation

The traditional model which portrays the relationship as existing between two well-defined parties – the university and the city – fails to take into account the fact that on both sides there are a number of groups with differing interests and degrees of influence. Among university organisations, bodies such as the governing boards, the executive leadership, the estates department, the student services, the faculties and the student associations may have different opinions regarding accommodation and urban responsibility. While institutional management may place a priority on increasing enrolment and on international competitiveness, the student-support services are the ones who directly face the effects of housing insecurity. Although students may have a formal presence within the university, they remain on the periphery of the strategic decisions relating to enrolment, land and accommodation.

Cities are just as fragmented. Different bodies such as elected politicians, planning departments, housing services, economic-development agencies and neighbourhood organisations may have their own definitions of university growth. While economic-development agencies may stress employment and innovation, housing departments will concentrate on affordability and residential pressure. As a result, relations between the town and the university may include negotiation and disagreement both within institutions and between them. Private housing providers also complicate the situation. Small landlords, non-profit organisations, university residences and companies that provide accommodation hold different positions in the student housing market. Because of their involvement, responsibility is not simply split between the university and the municipality; market players can have a great deal of influence on housing outcomes even though they are less publicly accountable than universities or governments.

Students are in a rather unclear position. On an individual basis they are usually temporary residents and might stay in a city for just a few years. Yet as a group they make up a permanent and at times considerable portion of the urban population. One cohort after another takes the place of the previous one, which means that even though each student's stay is temporary, there is always a continuing and important level of student demand and presence. Although students can make a major contribution to the local economy and culture, they have only a limited effect on municipal decision-making. Some of them may not register in the area, may not vote in the city or take part in neighbourhood organisations. Their interests might be represented by the universities or by student groups, but these organisations do not necessarily reflect the full range of views among the student population.

Even though there are such obstacles, housing insecurity has led to the emergence of new ways in which students get involved and take part in activism. In Dublin, the student-run 'Shanowen Shakedown' campaign opposed rent increases in purpose-built student accommodation and helped to stimulate a broader public discussion on rent regulation and tenant protection (Reynolds, 2024). In Italy, the 'Senza casa, senza future' protests used tents and other obvious forms of demonstration to present unaffordable accommodation as a barrier to the right to study (Costarelli & Mugnano, 2024; Mutton, 2025). In Toronto, the StudentDwellTO initiative got students involved in recording their own experiences of housing insecurity and advocated for this knowledge to be included in university and municipal planning (Sotomayor et al., 2022). These examples show that students should not be seen simply as people who receive housing policy. The knowledge drawn from their own experiences can be relevant when it comes to decisions about affordability, the provision of housing and institutional responsibility. At the same time, student participation has to take into account the differences among students.

Students should not be regarded as having the same housing interests. Domestic and international students, students from different universities, and students with different levels of financial resources may have varying experiences of the city. It is possible for more affluent students to have access to accommodation in central areas, while others have to rely on housing provided by their families, make long commutes, occupy insecure private rentals or have to take up substantial paid work. The way institutions claim to represent 'students' therefore masks considerable internal inequalities. Residents are also not a single, uniform group; some may gain economic benefit from university activities, rent rooms to students or work for higher-education institutions, while others may be adversely affected by housing competition or by changes in the neighbourhood. The town–gown conflict should thus not be seen as a simple clash between students and long-established residents. A critical town–gown approach must look at which voices are acknowledged in institutional discussions, which knowledge is considered legitimate and who has the authority to define the housing problem. This is especially significant in a discourse-oriented study since the way universities, students and neighbourhoods are described affects how responsibility is distributed.

Limitations and relevance of the Town–Gown Framework

The concept of the town–gown relationship has a number of analytical limitations. One issue is that it is historically linked to university towns in Britain and in North America, which leads to doubts about its applicability to cities in continental Europe. In historic European cities, for example, Ghent and Bologna, the university is often closely woven into the urban structure, making it hard to maintain a clear distinction between the "town" and the "gown" (Eghbali, 2025; Mangione, 2024). Another problem is that the framework tends to regard universities and cities as single, unified entities. As has been discussed above, both universities and municipal governments include competing departments, organisations and social groups. A binary approach may fail to take account of the disagreements that exist within universities and within municipal governments, as well as the impact of regional governments, private developers and civil-society organisations.

Third, a town–gown analysis might focus more on the relationships between institutions and fail to give adequate attention to the inequalities existing among students and residents. The fact that a partnership between a university and a municipality is of a certain quality does not mean that students have access to affordable housing or that neighbourhood groups are represented effectively. Fourth, the framework could overemphasise the uniqueness of the problems associated with universities. Unaffordable housing, displacement and private investment are not caused solely by student populations or higher-education institutions; rather, they are part of broader urban housing systems which are influenced by tourism, population growth, welfare policies, housing construction and changes in the labour market. Town–gown relations should therefore be seen as a context-sensitive approach for examining institutional interdependence and contested responsibility, not as a full explanation of urban change.

Comparative studies show that the way university–city relationships are arranged and the division of responsibility for student housing differs a great deal among the various institutional systems in Europe. According to Russo et al. (2007), sustainable university–city relations depend on achieving a balance between the interests of higher-education institutions, municipal authorities, businesses, and local communities. National policies concerning housing and welfare also influence how responsibility is shared. In certain countries student housing is provided by special public or regional organisations, while in other systems universities, private landlords and commercial providers take on a greater role. For instance, Laudisa (2024) states that the percentage of students residing in university accommodation was about 6.5 per cent in France and just under 8 per cent in Germany, as against only 3 per cent in Italy.

The spatial relationship between university campuses and cities also shows differences. Den Heijer and Curvelo Magdaniel (2018) point out that in certain European areas there has been a trend towards multifunctional campuses that are more closely integrated with the surrounding urban areas. Yet this trend is not uniform and does not always make it clearer who is responsible for student housing. When public or university funds are limited, partnerships with private developers can increase capacity but at the same time spread the responsibility for the allocation of rooms, the rents and long-term affordability (Bozzetti et al., 2024). In Italy the PNRR has promoted the participation of both public and private operators in the provision of student housing. Laudisa (2024) does, however, raise doubts as to whether arrangements that involve private providers give adequate assurances regarding priority access and affordable rents in the long term. For this reason, the relevant literature warns against assuming that there is a single European model of relations between town and university, since institutional responsibility is influenced by the national welfare systems, municipal powers, university resources and the local housing market conditions.

Urban governance

The earlier account of the relationship between town and university pointed out the interdependence, tensions and contested responsibilities that link higher-education institutions with their home cities. Yet the town–gown approach does not completely account for how decisions about student housing are made, which organisations have the power and resources to take action, or why some policy responses are chosen while others are not. To answer these questions it is necessary to look at urban governance. While the town–gown relationships show which actors are involved and what responsibilities are assigned to them, urban governance focuses on the processes by which these actors negotiate, coordinate, regulate and contest urban development.

Student housing is very well suited to being examined from the point of view of urban governance since it is seldom entirely under the control of a single organisation. Although municipalities can regulate land use,

housing conversions and building activities, they are not necessarily in a position to control university enrolment or funding for higher education. Universities affect the number and makeup of students who move to a city, but they need not have any formal duty to provide housing. Regional and national governments set the main elements of planning, welfare, education and housing policy, while private landlords and commercial developers control a large portion of the available housing. The students and the residents of the neighbourhood suffer the effects of these arrangements but have relatively little power over strategic decision-making. Student accommodation thus arises within an institutional environment in which authority, resources and responsibilities are spread out.

Urban governance may generally be regarded as the set of formal and informal procedures by means of which collective urban problems are identified and dealt with. It includes the actions of elected governments as well as the relationships involving public agencies, private companies, civil-society organisations, universities, residents and other bodies whose resources are needed in order to draw up or put into effect policy (Milovanović Rodić et al., 2018). The concept is thus different from that of government: government usually means formal institutions which have legally defined powers, while governance more broadly refers to the processes by which decisions are coordinated across organisational and sectoral boundaries (Peters & Pierre, 2012). The distinction should not be seen as implying that governments have become irrelevant or that modern governance is completely non-hierarchical. Municipal, regional and national governments still have legal authority, the power to tax, planning tools and regulatory capabilities which are not available to most non-state actors. The governance approach rather highlights the fact that public authorities often have to rely on other organisations for finance, information, property, expertise and the actual implementation of policies. Governance can therefore involve a mix of hierarchical regulation, market exchange, negotiation and collaboration rather than simply replacing one form of coordination with another (Addie, 2017).

The change from government to governance is often portrayed as a move from direct public provision to one involving steering, coordination and partnership. In this approach, public authorities establish objectives and regulatory frameworks but rely on universities, housing organisations or private developers to achieve the desired results (Doolittle, 2026). Yet this kind of shift has important political implications: since implementation is handed over to organisations that are not directly answerable to democracy, the ability of public authorities to ensure control over affordability, the allocation of housing, quality and the long-term outcomes may be reduced. Urban governance should therefore be looked at not just as a way of improving coordination but also as involving a redistribution of authority and responsibility. When it comes to student housing, the governance viewpoint raises a number of analytical issues. These are which actors are seen as legitimate participants, which level of government has the power to intervene, how financial and regulatory resources are distributed, and who can be held responsible in the event that policies fail to provide sufficient or affordable accommodation. It is also necessary to consider how student housing problems are defined: if, for example, they are described as a shortage of housing, an affordability crisis, an investment opportunity, a problem relating to the liveability of a neighbourhood or an issue of institutional responsibility, this can lead governance in very different directions.

Multi-Level Governance and Institutional Fragmentation

Student housing is managed at various territorial and institutional levels. National governments can decide on funding for higher education, arrangements concerning student support, taxation and general housing legislation. Regional authorities may have responsibility for planning, housing subsidies, the regulation of rents, or for student welfare. Municipalities may handle decisions about land use, the granting of building permits, the conversion of property, the enforcement of housing quality standards and local development policies. Universities and other higher-education institutions are in a position to make choices regarding enrolment, international recruitment, campus development and the provision of accommodation for their institutions. These vertical relationships are also supplemented by horizontal interactions between municipalities, universities, housing providers, investors, student organisations and residents.

The idea of multi-level governance is helpful for showing how authority is spread out among various levels rather than being held by a single governmental body (Hooghe & Marks, 2003). When this concept is applied to student housing it becomes clear that local governments may be required to respond to pressures whose main causes or whose solutions are outside of municipal control. A city might see higher student demand as a result of national policies on higher education or because of strategies employed by universities, but could still lack both the legal and financial means to provide housing on its own. On the other hand, national programmes aimed at increasing the supply of student housing rely on decisions

concerning land use made at the municipal level and on local implementation. This way of dividing up responsibilities can lead to institutional fragmentation. This is the case when different organisations control separate aspects of a policy issue but no single actor has enough authority or incentive to coordinate the various elements. As a result, university enrolment, housing construction, rental regulation, land allocation, student support and neighbourhood management may each be dealt with by separate institutional systems. Each organisation may act in a way that makes sense given its own responsibilities yet still end up contributing to poor overall outcomes.

Universities might place a priority on educational expansion, on research performance and on recruiting international students. Municipal economic-development offices might see students as helping to boost consumption, to promote innovation and to enhance the vitality of the city. Planning departments might support more densely packed housing or redevelopment, while municipal housing departments would concentrate on affordability and on residential stability. Private developers assess projects on the basis of their financial feasibility and the returns they are expected to generate. At the regional or national level, authorities might want to achieve quick increases in the number of available beds. Students, on the other hand, might focus on the cost of rent, the location of the accommodation, the security of the contract and the quality of the housing. The governance problem does not arise merely because these interests are different, but because there is no institutional arrangement that automatically brings them into harmony. Fragmentation also occurs within universities and within municipalities. Universities cannot be regarded as single, unified actors since the executive leadership, the estates department, the accommodation office, the student-support services and the student representatives all have their own interpretations of what institutional responsibility entails. Municipal governments are likewise made up of elected representatives, planning agencies, housing departments, enforcement bodies and economic-development organisations. Governance in urban areas therefore requires negotiation both between and within institutions.

The fact that there are many higher-education institutions in one city leads to an extra problem relating to coordination. Although student demand might be the result of the joint actions of universities, university colleges and specialist institutions, the accommodation policies remain the responsibility of each individual institution. One institution might argue that its enrolment is only a portion of the total demand in the city and thus refuse to take the main responsibility. Municipalities may have to bring together institutions which have different resources, legal statuses and strategic aims. This is particularly important when carrying out a comparative study of cities in which the structure of higher education is organised in different ways. The role of private housing providers also adds to the fragmentation of this system. Small landlords, non-profit housing organisations, commercial property operators, developers and institutional investors are in different positions. Some of them directly manage housing, while others finance, develop or own it. Their decisions can have a major impact on rents, quality and the spatial concentration of housing, even though their formal duties may be less extensive than those of public institutions. Governance analysis must therefore take into account the various types of market participants rather than viewing 'the private sector' as a single entity.

Governance Instruments and Policy Implementation

Urban governance is achieved by means of particular policy instruments, these instruments converting general objectives into rules, incentives, programmes and various kinds of organisational arrangements. In the case of student housing, examples of such instruments are land-use planning, restrictions on the conversion of housing into student accommodation, licensing and quality standards, public or university accommodation, subsidies, land transfers, partnership agreements, rent conditions, information services and financial support. The choice of instruments depends on how the fundamental problem has been defined. One important type of intervention is planning regulation. Municipalities can regulate the conversion of existing housing into shared student housing, set concentration limits, introduce minimum quality standards or decide on locations for large-scale residences (Revington & Wray, 2022; Wilkinson & Greenhalgh, 2022). Such measures may be aimed at protecting family housing, avoiding excessive spatial concentration or responding to complaints from neighbours. Yet the outcomes are not always clear-cut. Restricting student housing in one area may shift student demand to neighbouring areas, while reduced access to shared housing can lead to greater pressure on students in areas where there are no affordable alternatives (Hubbard, 2008).

Planning instruments also have an effect on the development of purpose-built student accommodation. It is possible for municipalities to identify suitable sites, set out the design requirements, decide on the permitted density and negotiate contributions as part of the planning process. Purpose-built student accommodation can be used as a means of housing students without placing excessive pressure on existing residential areas. Yet planning approval on its own does not ensure that affordable rents are offered, that rooms are properly

allocated or that lower-income students have access to them. The importance of purpose-built student accommodation in terms of governance therefore depends on the conditions linked to the development as well as on the number of rooms being built. Public authorities and universities can also get involved by providing accommodation directly. Accommodation that is managed by the public or by an institution may enable greater control over allocation, rent levels, tenancy conditions and the support given to students. Nevertheless, such expansion will require land, finance and administrative resources. In cases where these resources are scarce, governments and universities may resort to subsidies, guarantees, leases or partnerships with private providers. As was discussed in the previous section, these different models allocate risk and authority in various ways. Urban governance analysis should therefore look at the contractual and regulatory conditions associated with the provision rather than assuming that the outcome is determined by whether the provision is public or private.

Public-private partnerships are of particular importance since they bring together public or institutional aims with private financing and the provision of services. A university or a public authority can offer land, provide planning support, give guarantees of demand or offer financial help, while the private partner is responsible for financing, building or operating the accommodation (Ehlenz et al., 2024). These types of arrangements can enhance delivery capacity and lower immediate public spending. They might, however, result in long-term commitments that limit the public institution's control regarding rents, design, management or allocation (Doolittle, 2026). The assessment of such partnerships should therefore take into account which risks are passed on, which remain with the public sector, how the returns are calculated and whether affordability obligations persist throughout the agreement. A partnership can still be regarded as collaborative even if decision-making power is held by the organisation in control of the finance or property. The fact that several parties formally take part does not mean that they have an equal partnership.

Policy instruments also face problems when it comes to implementation. Housing regulations, for example, require a sufficient number of staff members, adequate data and the necessary enforcement powers. The conditions attached to planning approval or to public subsidies have to be monitored over time. Although municipalities may set quality or affordability standards they might not have the capacity to detect breaches or to apply effective sanctions. Universities may draw up accommodation strategies without linking them to their enrolment decisions. National targets for new bed spaces may focus on meeting the numerical target while giving only limited information regarding rents, location or eligibility. This results in a gap between the formulation of policy and its actual implementation. A governance arrangement might seem very comprehensive at a strategic level yet deliver weaker results in practice. Gaps in implementation can occur because of limited resources, vague institutional mandates, shifts in political priorities or reliance on voluntary cooperation (Peters & Pierre, 2012; Milovanović Rodić et al., 2018). In the case of a discourse-oriented analysis, it is therefore essential to differentiate between statements about what a policy will achieve and evidence relating to how the policy actually operates.

Collaboration and shared responsibility

The phenomenon of spreading responsibility has led to a great deal of demand for collaborative governance (Milovanović Rodić et al., 2018). Generally speaking, collaborative governance involves setups in which public institutions take direct part in collective decision-making, consensus-building or the implementation of policy (Peters & Pierre, 2012). In the case of student accommodation, collaboration can take the form of agreements between the municipality and the university, strategic housing forums, joint data collection, stakeholder committees, student-housing task forces or partnerships with housing providers. Collaboration can offer a number of advantages. Universities have data on enrolment, student characteristics and expected demand. Municipalities have planning powers and knowledge of the local housing situation. Students can supply evidence on affordability, discrimination and housing quality. Residents have knowledge of changes in the neighbourhood, and housing providers have information regarding construction and management. Combining these different kinds of knowledge can result in a more comprehensive understanding of the issue.

Collaboration can also bring together resources which no single actor has on its own. For example, a municipality might have responsibility for planning but not the funds needed for investment. A university could own some land but not have the ability to build and manage accommodation. A public housing organisation may have the relevant expertise but will still need financial or institutional support. It follows that co-ordinated action can enhance the total capacity to respond.

It should not be assumed that collaborative governance is inherently democratic or fair. When entering into negotiations the various participants have unequal legal authority, financial means, technical knowledge and access to politics. Developers might have specialised expertise in finance and planning, universities might have land and institutional influence, and municipalities will still have regulatory power. Although students and neighbourhood groups may be invited to consultations they do not necessarily have equivalent control over the final decisions.

The idea of collaborative governance might mask these imbalances if it supposes that having a number of different parties involved means that power is shared among them. It is possible for people to be involved only after the main objectives, locations or ways of financing have already been decided. Furthermore, technical jargon and the release of confidential commercial information can also limit the extent to which things can be properly examined. The process that results can appear to be formally inclusive yet in reality be controlled by organisations that have greater resources. Collaboration can also have the effect of removing politics from conflicts. Discussions about student housing involve competing claims relating to land, public funding, affordability and urban space. By treating these conflicts as technical coordination problems, the disagreements about which needs should be given priority may be hidden. Where the parties have fundamentally different interests, it may be difficult or inappropriate to reach a consensus. For example, a developer who wants to achieve commercially viable rents, a university that wants extra capacity, a municipality that is aiming at regeneration and students who are concerned about affordability may not all have the same idea of what success is.

Shared responsibility can in this case lead to accountability difficulties. If a number of parties are involved, each one might say that another organisation is in control of the key factor. Thus, universities might blame the restriction on planning rules, municipalities might attribute demand to increasing enrolment, and private providers might explain high rents as being due to land and building costs. Responsibility thus gets spread out even if it is not actually accepted. Collaborative governance should therefore be evaluated in terms of whether the roles, obligations, and mechanisms of accountability are clearly defined.

Urban governance is not a matter of neutrally bringing together various stakeholders; it is influenced by power. Different actors have different abilities to define problems, to set the agenda, to supply authoritative knowledge, and to decide which solutions are seen as feasible (Doolittle, 2026; Peters & Pierre, 2012). Power can come about through legal authority, ownership of land, financial resources, professional expertise, institutional reputation, access to decision-makers, or the ability to mobilise public support (Kreitzer, 2025). Although municipalities have formal planning and regulatory powers, their ability to put these powers into practice may be restricted by financial dependence, national legislation, or competition for investment. Universities might not have direct planning powers but can exert a great deal of influence because of their economic position, their land holdings, and their control over enrolment. Developers and investors may have no electoral legitimacy but can still affect the range of available options by deciding which projects they regard as financially viable.

Knowledge is also a source of power. When it comes to making decisions about housing needs, figures relating to the number of students, the level of vacancies, affordability, demand and future enrolment must be used. The body in charge of the relevant data can affect the way the problem is framed. If the emphasis is placed on a total shortage of beds, this may lead to responses that involve building new housing, while if the data concerning rent burdens, waiting lists, or the quality of housing is examined, attention will be drawn to issues of affordability and access. Governance analysis should therefore look not just at which actors are involved but also at which kinds of evidence are regarded as legitimate. It becomes hard to hold people accountable when policy is developed through networks and contractual relationships. Traditional democratic accountability presumes that elected officials can be assessed in relation to the decisions they take. In complex governance arrangements, on the other hand, responsibilities may be spread among the various municipal departments, the universities, private providers and higher levels of government. Commercial confidentiality might limit access to information contained in contracts, and long-term agreements may last beyond electoral cycles.

Accountability ought then to be looked at in a number of different ways. By way of political accountability, elected representatives are held responsible to the public. Administrative accountability refers to whether agencies abide by the relevant laws and by the procedures they have stated. Contractual accountability means that public or private partners fulfil the conditions which have been agreed. Social accountability means that the groups affected are able to get information, challenge decisions and seek redress (Luescher, 2008; Peters & Pierre, 2012). In the case of student housing, questions of accountability involve determining who is to be held responsible in situations where rents go beyond students' financial means,

when there is not enough room provided, when the accommodation does not meet quality standards or when the development has negative effects on the neighbourhood. It is particularly hard to establish these responsibilities when policy documents continually refer to housing as a shared challenge without laying down enforceable obligations.

Student Participation and Representation

Students play a key role in the governance of student housing yet are not always seen as political participants. They can instead be viewed in terms of being consumers, tenants, members of the university, temporary residents or beneficiaries of institutional support. The way in which they are represented has important implications for the kind of involvement they have. Under a consumer-focused approach, students are mainly seen as users of accommodation services and their contribution might take the form of completing satisfaction surveys, making complaints or giving feedback on the quality of housing provided by the university or private landlords. While such mechanisms can help to improve the delivery of services, they generally give only limited influence on strategic issues such as setting rent, determining enrolment growth, land development or the overall allocation of housing. In contrast, a stakeholder or democratic model regards students as a group with a right to take part in decisions that affect their education and their residence in the city (Luescher, 2008). This model takes into account the knowledge that students have gained from their direct experience of rental markets, financial difficulties and housing insecurity.

It does not follow that a formal representation will have a real impact. It is possible for student representatives to be on committees even if they have only limited access to information or power in making decisions, and their involvement might only start after key strategic decisions have already been taken. Student turnover can also cause a lack of continuity since representatives may leave their positions after relatively short periods. Housing policy, development and construction take place over much longer timeframes than the average length of time that students live on campus. There is another problem due to the diversity of the student body. Domestic and international students, students from lower and higher income groups, students who live with their families and those who live in private or institutional accommodation may have different interests. Representatives selected from well-established student organisations may not reflect the experiences of students who are facing the greatest housing insecurity. International students, part-time students and those who live further from the campus may face practical obstacles to taking part. The fact that students have only a temporary individual residence should not be taken to mean that their collective interests are temporary. Even though individual groups of students change over time, student demand remains a steady element of the urban housing system. Governance arrangements should therefore treat students as a continuously present urban population rather than as a series of unrelated short-term visitors.

To evaluate student participation, one must consider its timing, the extent to which it includes all relevant parties, and the degree of influence it has. It is important to find out who is invited, which groups of students are represented, what information they are given, at what stage they take part, and whether their input has an effect on final decisions (Luescher, 2008; Naylor et al., 2021). Participation that involves only consultation and not actual influence might grant institutional legitimacy without leading to a redistribution of decision-making power. Student activism and tenant mobilisation can lead to the development of alternative ways of participating when the formal channels are weak. As explained in the previous town–gown section, campaigns in a number of cities have opposed rent increases and have drawn attention to the link between housing and access to education (Reynolds, 2024). There is no need to go into these examples in detail here. The point about their relevance to governance is that they show participation can take place both within and outside of formal institutional arrangements, and that protest can thus become a way of entering a policy process from which students would otherwise be excluded.

Comparative Relevance to Bologna and Ghent

The situation in urban governance offers a way of comparing Bologna and Ghent without supposing that the two cities have the same institutional setups. The comparison must look at how the responsibilities are divided among municipal authorities, higher-education institutions, regional agencies, national governments and housing providers, and it should also take into account the effect on local actors' ability to intervene of differences in planning powers, welfare provision, institutional accommodation, and the way universities are organised (Peters & Pierre, 2012; Saripek et al., 2024).

For Bologna, the analysis must take into account the relationships between the municipal government, the University of Bologna, the regional institutions concerned with the right to study, the national housing schemes, private providers of accommodation and student organisations (Gabellini, 2025; Giannotti Mura, 2025). The governance of student housing is part of Italy's "diritto allo studio universitario" system. In Emilia-Romagna, ER.GO — the regional body responsible for the right to higher education — provides accommodation and other student support services. Access to subsidised accommodation is granted via annual calls and on the basis of rankings determined by economic, academic and enrolment criteria (ER.GO, n.d.-a, n.d.-b). Nationally, Law 338/2000 provided for state co-financing for the construction, acquisition, renovation and adaptation of university residences (Legge 14 novembre 2000, n. 338, 2000). More recently, Reform 1.7 of the National Recovery and Resilience Plan has aimed at creating an additional 60,000 student bed spaces by 2026 by offering incentives to both public and private providers (Ministero dell'Università e della Ricerca, n.d.).

For Ghent the relevant area of governance comprises the municipal government, the Flemish government, the city's higher-education institutions, private landlords and developers, the providers of accommodation and student representatives. Since housing is mainly a regional responsibility in Belgium, student rental agreements are regulated by the Flemish Housing Rental Decree. At the same time the Flemish Housing Code of 2021 (Vlaamse Overheid, 2018, 2020) sets out requirements relating to housing quality. This code also forms the legal basis for municipal student housing labels and for any additional local quality requirements. The City of Ghent goes beyond the regional framework by means of its General Building Regulation, its permitting requirements and its specific rules concerning student accommodation. The city no longer allows conventional family homes to be converted into new rooming houses and instead promotes large-scale collective student housing (Stad Gent, n.d.-a, n.d.-b). Such developments have to satisfy certain management conditions, these including the exclusive rental of rooms to students and, in appropriate cases, a management agreement with a recognised higher-education institution (Stad Gent, n.d.-a). Coordination between the municipality and the city's higher-education institutions is achieved through Kotatgent, a joint student housing initiative involving both the City of Ghent and the higher-education institutions in the city (Universiteit Gent, n.d.).

The institutional differences in question should not be regarded simply as background factors; they have an impact on which organisations are able to set up regulations, offer financial assistance, build student housing and determine policy priorities. They can also influence the way in which responsibility is talked about. In a system where public or regional provision is stronger, for example, student housing is likely to be defined differently from it in a system that depends more on private rental or on initiatives from institutions themselves. The comparative analysis can therefore concentrate on a number of aspects: the levels of government involved; the relationships between municipalities and higher-education institutions; the role given to market players; the involvement of students and residents; the measures proposed; and the mechanisms employed to deal with affordability, liveability and accountability. The comparison should not only reveal differences in formal policy but also differences in the discourses used to justify those policies.

Limitations of the Urban-Governance Framework

The idea of urban governance has some significant limitations. To begin with, its wide scope can lead to analytical vagueness since almost any kind of interaction between the government, markets and civil society can be labelled as governance. The framework has to be used by referring to clearly defined aspects such as actors, scales, instruments, power, participation, accountability and implementation. Secondly, the governance literature tends to overemphasise the shift from hierarchy to networks; although public authorities still hold considerable legal powers and many policy arrangements remain hierarchical, formal horizontal partnerships can also involve considerable inequalities. Governance analysis should not assume that networks are either completely non-hierarchical or inherently cooperative.

Third, an emphasis on institutional coordination may mask structural inequalities. Housing outcomes are determined by land ownership, investment, income inequality and the general conditions of the housing market. If we are to understand the pressure on student housing we must take into account studentification, financialization and affordability; the role of governance is to explain how these pressures are interpreted and dealt with through institutional arrangements.

Fourth, it is not possible to determine governance quality just from policy documents. While strategies and agreements show how organisations present their roles and intentions, they do not necessarily reflect how decisions are actually implemented or experienced. This point is especially important in the case of the

present thesis since its empirical material is mainly made up of policy and media documents rather than involving direct observation of negotiations or interviews with the participating actors. The analysis must therefore make a distinction between governance as it is portrayed in discourse and governance as it is actually carried out. It can look at how actors claim to cooperate, allocate responsibility and justify policy, but it should not assume that these claims correctly describe what happens in everyday practice. Nevertheless, discrepancies between stated objectives and reported outcomes can still serve as evidence of institutional tensions and accountability gaps.

Framing and Discourse in Student-Housing Policy and Media

The earlier sections have looked at the material, institutional and spatial processes by means of which student housing becomes an urban issue. Massification accounts for the expansion and diversification of higher education; studentification refers to the changes in the neighbourhoods that result from the presence of a large number of students; financialization and assetization highlight the investment-oriented ways in which housing is provided; concerns about affordability point to unequal access to appropriate accommodation; and town–gown relations and urban governance identify the various actors, responsibilities and institutional arrangements concerned. These approaches shed light on important aspects of student housing. Yet they do not entirely explain how certain conditions come to be seen as policy problems or how particular responses come to be politically legitimate.

Policy papers and media reports do more than just describe a situation which is already in place; they choose certain aspects of that situation, arrange them into coherent narratives, identify causes and consequences, show who the various actors are, and make some proposed interventions seem more suitable than others. Student housing can be portrayed as a shortage that calls for more buildings to be constructed, as an affordability crisis that calls for public action, as a neighbourhood issue that needs spatial regulation, or as an investment opportunity that helps with urban regeneration. These different interpretations are not the same; each one focuses on particular aspects of the problem while keeping others in the shade. In this final part of the literature review, framing and discourse are presented as complementary concepts for examining these interpretative processes. The section begins by distinguishing between discourse, frames and framing; it then looks at how policy problems are constructed in official documents, examines how media framing functions, and considers the way in which policy and media discourses interact. It goes on to apply these concepts to the case of student housing, discusses the power relations that come into play when urban problems are defined, and finally sets up the link to the methodology chapter.

Even though discourse, frames and framing are closely related, they refer to different analytical levels. Discourse is the most general of the three. It deals with systems of meaning by means of which actors interpret social conditions, classify people and institutions, and decide what can reasonably be said or done regarding a policy issue. Discourse includes language, but it cannot be reduced to individual words or statements; it also covers categories, assumptions, narratives, forms of knowledge and common understandings which make certain descriptions of reality seem coherent or credible (Schmidt, 2008). Discourses are produced in a social context and at the same time have the ability to influence social and institutional practices. For instance, the language used to describe housing may affect whether it is seen mainly as a social need, a market commodity, a public responsibility or an investment asset. Yet discourse should not be regarded as an independent force that directly brings about policy outcomes; institutional powers, financial resources, legal competencies and the actual conditions of housing still influence what actors are able to do. Instead, discourse analysis looks at how these conditions are interpreted and how specific actions are justified within them.

Schmidt (2008) identifies two types of policy discourse: coordinative and communicative. Coordinative discourse refers to the exchange of ideas among the various actors who are involved in the development and implementation of policy; such exchange can take place between elected officials, civil servants, experts, universities, housing organisations and market actors. Communicative discourse, on the other hand, deals with the way in which political and institutional actors present their policies to the general public. The distinction is useful for the present thesis since municipal strategies and documents issued by universities may mainly be engaged in coordinative policy processes. By contrast, press releases, public statements and media reports are the ones that communicate and debate these ideas in more open public settings.

A discourse is more general than a frame. It is possible to think of frames as organising principles which make a complicated issue easy to understand by selecting and linking together certain elements. A frame gives an answer—either directly or indirectly—to the question of what is going on and what is at issue.

Gamson and Modigliani (1989) define frames as central organising ideas that are part of broader interpretive packages. These packages may contain metaphors, examples, catchphrases, visual images, arguments about cause and effect, and moral evaluations. Frames therefore are not made up merely of recurring keywords. The meaning of the same word can vary within different interpretive contexts, and a frame can still be present even if no single identifying term shows up. Van Gorp (2006, 2007) stresses that frames are embedded in wider cultural understandings. As a result, in order to identify a frame it is necessary to reconstruct the relationships between the definitions of the problem, the causal interpretations, the values, the representations of the actors, and the proposed responses rather than simply counting separate expressions.

Framing is the active process by which certain aspects of an issue are chosen, linked together and made more prominent. According to Entman (1993) there are four possible framing functions: defining the problem, identifying its causes, making moral evaluations and suggesting a course of action. Although not all texts carry out all four functions explicitly, this framework offers a useful basis for analysing the way an issue is organised into a coherent interpretation.

For example, one text on student housing might regard a lack of accommodation as the main issue, link the shortage to rising numbers of students or to planning restrictions, criticise the delay in building new housing and suggest that construction should be speeded up. In another case, the main problem might be seen to be excessively high rents, with the cause identified as market power or as insufficient public provision and the recommendation being rent control, financial subsidies or the provision of housing by institutions. Such texts can describe the same housing situation while at the same time creating different versions of cause and politics. Since framing is important, it establishes the connection between how a situation is interpreted and the actions that follow. Although frames do not automatically lead to policy, they can make certain kinds of intervention seem necessary, reasonable or legitimate while making others look irrelevant or unworkable. The study of framing thus brings focus to the relationship between the definition of a problem, the attribution of responsibility and the policy response.

Policy Problems as Discursive Constructions

Policy papers are often composed using technical and administrative terminology and might include statistics, objectives, classifications, legal provisions and plans for implementation. This style can give the impression that policies deal with objectively defined problems in a neutral way. On the other hand, the literature on policy analysis demonstrates that defining a problem involves some degree of interpretation and political judgement. Bacchi's approach is based on the idea that policies contain unspoken representations of the problems they are intended to deal with. Instead of just asking how the government responds to a problem that already exists, the analysis looks at what the problem is presented as within the proposed response (Bacchi, 1999). For instance, a policy promoting private construction may implicitly represent the problem as being one of inadequate supply or lack of investment. A regulation that restricts the conversion of housing may represent the problem as being the loss of traditional housing or as the spatial concentration of students. It is important because these representations include assumptions regarding causes, the groups affected and the appropriate responsibilities of institutions. They can also result in omissions. A policy aimed at increasing the number of available rooms may give only limited attention to rent levels, allocation criteria or the quality of housing. In contrast, an affordability policy which focuses on financial assistance may fail to examine underlying supply conditions or the practices of landlords. The aim of discourse analysis is not necessarily to show that one representation is wrong, but rather to identify the assumptions and exclusions through which that representation becomes possible.

Stone's (1989) idea of causal stories also shows how policy-makers link conditions to responsibility. Since urban problems usually do not have a single clear cause, student housing pressure might be blamed on university expansion, on inadequate construction, on tourism, on private investment, on planning restrictions, on weak public funding or on changes in student preferences. There are political implications in choosing one causal explanation rather than another since this directs responsibility towards different parties. Causal stories can present a condition as accidental, as inevitable, or as deliberately created. If housing shortages are described as an unavoidable result of demographic growth, responsibility may become widely dispersed. But if they are seen as the result of university recruitment policies or planning decisions or of investment practices, then the possibility of institutional intervention becomes more apparent. Thus causal attribution helps to decide who is expected to take action and which instruments are considered justified.

Hajer's contribution concerning discourse coalitions introduces an institutional aspect to this process (Hajer & Laws, 2006). A discourse coalition is made up of individuals or organisations who do not necessarily have the same interests but who instead use similar storylines in order to interpret a particular policy issue. For instance, municipal governments, universities and developers could back a common narrative according to which large-scale new accommodation is needed, even if each of them has different reasons for doing so. Storylines provide a way of simplifying complex policy debates into more accessible explanations. Terms like innovation, regeneration, balance, liveability, sustainability or affordability are able to bring together a range of different parties without it being necessary to agree on all the details. The job then is to look at how these terms are defined, by whom they are used and the policies that they justify.

Expertise is also used in shaping policy discourse. While statistics on enrolment, the number of available beds, vacancies, rents, or expected demand can serve as relevant evidence, the way things are measured is not neutral. For example, adding up the total number of student rooms gives a different picture from looking at rent burdens, waiting lists, the quality of housing, or the number of students who cannot move to the city. Since indicators can thus help to define a problem by making some conditions measurable and others less so, technical evidence should not be regarded simply as rhetorical. The important issue is how the evidence is chosen, interpreted and linked to the policy claims. Discourse analysis looks at the kind of knowledge that is given authority, the people who are recognised as experts, and the experiences that remain hard to express within administrative categories.

Media Framing and the Construction of Public Meaning

Student-housing issues are also dealt with in the realm of media discourse, where they are defined and debated. News reports do not give a full account of the events in question. When reporting on them, journalists and editors decide which developments to cover, which people to quote, which statistics to emphasize and which language to employ. The way they make these choices has an effect on the extent to which certain interpretations come to prominence. Scheufele (1999) differentiates between frame building and frame setting. Frame building refers to the processes involved in the creation of media frames, such as journalistic practices, official sources, professional standards and political communication. Frame setting, on the other hand, refers to the way in which media frames may relate to how the audience interprets them. It is important to make this distinction since textual analysis can look at the frames that appear in news reports but cannot on its own demonstrate how audiences understand or react to them.

Media frames may be of an episodic or thematic nature (Semetko & Valkenburg, 2000). Episodic reporting centres on particular events or individual cases, for example a student who is unable to find a room, a controversial development proposal or complaints about one neighbourhood. Thematic reporting, on the other hand, sets events within broader patterns relating to housing markets, public policy or university expansion. Although both types of reporting can be informative, they allocate explanatory focus in different ways: individual stories might evoke empathy but at the same time mask the underlying structural causes, while thematic accounts may highlight wider forces even though they give less attention to the lived experiences of people. It is especially important to consider journalistic sourcing. Municipal officials, university representatives, developers, estate agents and residents as well as student organisations have unequal access to the media. Those actors who have established communication departments, professional expertise and regularly produce data are more easily regarded as authoritative sources and their language thus spreads among press releases, policy documents and news reports.

It does not follow that journalists merely repeat the official viewpoint. Media coverage can question the claims made about policy, highlight contradictions, compare different versions of events, or give a platform to people who have limited access to formal decision-making processes. Local media can offer a space in which students, residents, activists and other institutional actors can debate who is to be held responsible. The degree to which such contestation takes place is something that has to be established through empirical investigation and cannot be assumed from the start. Metaphors, labels and repeated narratives are key components of media framing. For instance, Munro (2018) shows how reporting on the housing market can personify the market as being healthy, weak or recovering. The use of such language treats complex economic relationships as though they were the conditions of a single organism. Similarly, in reports about student housing, metaphors relating to crisis, pressure, balance, invasion, regeneration or release can be used to convey implicit evaluations.

Labels also place individuals within various moral and political groups. When students are referred to as vulnerable renters, privileged consumers, temporary outsiders or as contributors to urban vitality, this leads

to different expectations regarding their rights and duties. Likewise, when developers are described as providers, partners, speculators or investors, this in turn affects the way their role is assessed. The importance of these labels does not stem simply from the choice of words but from the broader narratives in which they are used. However, media analysis should not assume that significant language indicates the existence of a single, unified media discourse; local newspapers, public broadcasters, commercial media, university publications and activist media may draw on different sources and target different audiences. Media frames can also change over time, especially after policy announcements, protests, housing shortages or the emergence of controversial developments.

The realm of policy and that of the media should not be seen as entirely separate. Policy-makers communicate via the media, and media coverage can determine which issues attract public and political attention. Information and terminology for journalists can come from official reports, statements by universities and development proposals. Political figures can then quote media narratives as proof of public concern or of the urgency of a matter. Carragee and Roefs (2004) maintain that framing research should take into account power and the issue of frame sponsorship. The frames that are put forward do not do so with equal levels of support. Governments, universities and commercial organisations may have professional communications teams, institutional authority and access to data. Student groups and residents might have to depend more on protest, personal testimony, social media or local journalism in order to make their interpretations known. Frame sponsorship does not ensure that a frame will dominate. Journalists may challenge the official version, and less powerful groups may successfully present alternative narratives. Yet unequal access does affect which interpretations are most consistently circulated and which actors are regarded as credible.

The policies and the way the media talk about the issue can reinforce each other. If government officials keep on describing there being a shortage of housing, this can lead the press to focus on the numerical supply of housing. On the other hand, media coverage of students who cannot find accommodation can in turn support political arguments that there is a need for immediate action. Yet the interaction between the two areas can also involve disagreement. The media might cast doubt on whether the newly built rooms are affordable, whether universities take on enough responsibility, or whether planning decisions are mainly aimed at investors. The relationship should therefore not be seen as a straightforward process in which policy sets the frame for media coverage or media narratives determine policy. In both areas there are many actors and institutional limitations. The analysis should rather look at the circulation, the points of overlap and the instances of divergence: which frames appear in both policy and media documents, which are specific to only one area, and in what way similar terms are used differently.

Sensitising Frames for Student-Housing Analysis

The literature points out a number of different ways in which student housing might be viewed. These should be understood as sensitising concepts rather than as a fixed coding system. Their function is to draw attention to possible patterns while at the same time allowing further or combined frames to arise out of the material. In a supply-oriented approach, the main problem is seen as a quantitative discrepancy between the number of students and the amount of available housing. This frame might focus on increasing enrolment, delays in construction, the availability of land or planning restrictions. Possible responses in this case could be the building of new housing, reform of planning procedures, the release of land or the provision of incentives for private development. The significance of this frame does not lie in whether or not further supply is objectively unnecessary, but rather in the various aspects of access that it covers or omits. A supply-oriented approach may or may not take account of rents, allocation, quality and eligibility.

The affordability or social-access approach to the issue is based on the connection between the cost of housing and the resources available to students. It can focus on the burden of rent, on welfare assistance, on unequal access, on displacement, or on the link between housing and students' participation in education. This kind of framework can lead to measures such as public provision, accommodation by institutions, the offering of subsidies, the introduction of rent conditions, or stronger tenant protections. Within this framework there can be different interpretations depending on whether affordability is seen as a temporary matter relating to student welfare or as part of a general right to both housing and education. A neighbourhood-liveability framework links student housing to issues such as noise, waste, the rate of population turnover, residential stability, the use of public spaces and the conversion of housing. It can be used to justify limits on shared housing, concentration thresholds or management requirements. While this framework can point out valid local concerns, it might also lead to the generalisation of students or treat them mainly as a source of disorder. The analysis should look at which behaviours are associated with the

category of 'student' and check whether other causes, for example poor housing design, inadequate landlord management or insufficient infrastructure, are taken into account.

An investment or regeneration approach to student accommodation is used to draw in capital, to redevelop land, to promote urban vitality or to boost the city's educational economy. In this view, PBSA can be seen as modern infrastructure or as a solution that allows students to be accommodated while at the same time supporting redevelopment. On the other hand, critical alternative perspectives can depict the same kinds of developments as being financialised, exclusive, or disconnected from affordable housing needs. The existence of these different interpretations illustrates the fact that accommodation cannot be judged simply on the basis of the number of rooms. Regarding who is expected to take action, a responsibility frame comes into play. Universities can be portrayed as institutions whose housing duties are limited or as urban anchor institutions which have to take account of the effects of increasing enrolment numbers. Municipalities can be viewed as regulators, coordinators or providers of housing. Higher levels of government can be given the responsibility for financing and providing welfare. Private developers can be presented either as necessary providers or as market players who need more regulation. Student housing can also be described as a shared responsibility, though such wording might either promote cooperation or fail to make clear who has enforceable obligations.

The different frames are not mutually exclusive either; for example, a policy can include both supply and affordability aspects, while a media report might link neighbourhood liveability to the university's responsibilities. Moreover, frames can have internal contradictions, such as a development being promoted as making housing more affordable without stating what the expected rents will be, or being presented as supporting neighbourhood balance even though it concentrates a large number of students in one area. It is for this reason that the analysis should reconstruct the various combinations of problem definitions, causes, actor positions and solutions rather than assigning each document to a single fixed category.

Framing affects not only the way in which the problem is seen but also the way in which the various actors are positioned. Students can be portrayed as consumers buying an educational and residential experience, as vulnerable tenants at risk of being in insecure housing, as temporary outsiders with only a weak connection to the neighbourhood, or as urban citizens who are entitled to take part in local decision-making. The positions assigned to them imply different rights and kinds of agency. A university may be seen as an educational institution, an economic anchor, a competitive organisation, a landowner or as a responsible housing provider. Yet viewing the university as a single unified actor can hide the differences between its executive leadership, its accommodation services, its estates department, its student representatives and its academic communities.

It is possible to view residents as part of an established community that has legitimate knowledge of local conditions, or alternatively to see their concerns as being a form of resistance to development or as showing hostility towards the students. However, it must not be assumed that one of these interpretations applies to all residents. In a similar way, developers and investors can be seen as providers of the necessary accommodation, as institutional partners, as experts in the property market, or as actors who contribute to commodification.

Power functions by being able to make such representations believable. Those who control the legal system, investment, land, expertise or statistical data have a greater ability to set the terms of any discussion. Power also functions through absence; international students, students on low incomes, informal tenants or students who are unable to find accommodation may be less visible in policy statistics and in public consultations. A discourse analysis must therefore look at which voices are included, how they are presented, and which groups are mentioned without being directly quoted. The fact that some voices are silent does not necessarily mean that they have been deliberately excluded; in some cases information is missing because of the purpose of the document, limitations of the data or journalistic constraints. Yet regular omissions can show the limits of how a problem is portrayed. For example, a strategy that keeps talking about capacity while leaving out information on rents, or a media debate that talks about neighbourhood effects without taking student views into account, produces a partial account even if the omission is not intentional.

Limitations of Framing and Discourse Analysis

Framing and discourse analysis offer tools for looking at meaning, power, and legitimation, but they also have their limitations. Firstly, textual evidence cannot show what an author's private intention was; a

particular frame might arise from institutional routines, fixed terminology or conventions of genre rather than from a deliberate effort to influence the way things are interpreted. Secondly, the fact that a frame exists does not prove that it had an effect on readers; to find out how the audience interpreted the material would necessitate interviews, surveys, experiments or some other kind of reception research. Although the present analysis can identify the interpretive resources provided by texts, it cannot show how each member of the audience understood them.

Third, it should not be assumed that policy discourse is the same as policy implementation. The strategies, agreements and public statements which institutions produce show how they present their roles and aims. They do not necessarily indicate how policies function in reality or whether the objectives declared have in fact been achieved. Although media reports can offer information on conflicts and on the outcomes, they still amount to representations and not direct observations of the way in which governance takes place. Fourth, discourse analysis includes the researcher's own interpretation. The frames should be built up from patterns found in the various texts rather than being deduced from individual words. The decisions regarding coding must be clear, backed by evidence from the texts and allow for alternative interpretations. The researcher should also stay alert to any unexpected or contradictory material rather than forcing all the texts to fit into the categories that have been derived from the literature.

Fifth, discourse should remain connected to material conditions. Language shapes how rent increases, shortages, housing conversion and neighbourhood conflict are understood, but it does not replace their material existence. A discursive approach does not imply that housing problems are merely rhetorical. It examines how material conditions acquire political meaning and how particular accounts of them legitimise intervention. Finally, the comparative and multilingual character of the thesis introduces additional challenges. Italian and Dutch terms may not have exact English equivalents, while concepts such as affordability, liveability, social housing, student residence or neighbourhood balance can carry institutionally specific meanings. Translation should therefore preserve important original terms where necessary and consider how categories operate within each linguistic and policy context (Galster & Lee, 2020).

The way in which the topics are framed and the language used form the link that allows the various concepts outlined in this literature review to be interpreted. Although studentification, affordability, financialization, relations between the university and the town, and urban governance refer to material and institutional processes, it is through specific representations that these processes appear in policy and media discussions. The question therefore goes beyond asking what changes take place in student cities and also involves examining how those changes are described, linked together and made amenable to governance. The empirical analysis can be based on a number of closely related aspects: how the main problem is defined; what causes and consequences are identified; where responsibility is attributed; which actors are included, excluded or placed in specific roles; what solutions and policy tools are promoted; and what metaphors, labels, narratives and kinds of evidence are employed. It is also important to take note of any underlying assumptions, the areas that are left unmentioned, the contradictions, and the ways in which developments or interventions are justified or challenged.

The dimensions must be used as a flexible means of analysis rather than as a fixed set of pre-determined categories. In some cases, the categories can be derived from the existing literature, while in other cases they should be derived inductively from the material obtained from Bologna and Ghent. By adopting this method, the analysis will be able to detect the dominant and competing frames in each city and to look at the way in which these frames justify or challenge specific governance responses. Comparison should be made at several levels: between the policy and media documents in each city; among the sources of the municipal authority, the university, the government and other institutions; and between the situations in Bologna and Ghent. The aim is not merely to count how often certain words or frames appear. Instead, it is to investigate how coherent representations are built, which actors support or oppose them, and how these representations are related to different governance and institutional settings. The methodology chapter that follows describes how this framework is put into practice through the selection of cases, the choice of documents and media, the coding process, the cross-language interpretation and the comparative analysis. It also considers the researcher's role in identifying frames and the limitations involved in drawing conclusions from textual material. Thus, framing and discourse analysis complete the theoretical framework by offering a systematic approach for examining how student housing and neighbourhood change are given meaning in policy and in public debate.

Methodology

This thesis adopts a qualitative comparative case-study design to examine how student housing and its relationship with neighbourhood change are constructed in policy and media discourse in Bologna and Ghent. Rather than seeking to measure the causal effect of student populations on housing markets or neighbourhoods, the research is interpretive. Its primary concern is how different actors define student-housing problems, identify their causes and consequences, allocate responsibility and legitimise particular forms of intervention.

The research combines policy analysis with a framing-oriented discourse analysis. Policy documents are treated not simply as descriptions of pre-existing housing problems, but as texts through which particular understandings of those problems are constructed. This approach is informed by Bacchi's (1999) argument that policy responses contain implicit representations of what the problem is understood to be. Framing analysis complements this perspective by examining how particular elements of an issue are selected and connected into coherent interpretations. Following Entman (1993), attention is therefore given to problem definitions, causal interpretations, evaluations and proposed responses. Frames are not understood as isolated keywords. Rather, they are reconstructed through recurring combinations of problem definitions, causal claims, actor representations, responsibility attributions, policy solutions and forms of legitimation. This is consistent with the understanding of frames as broader organising principles developed by Gamson and Modigliani (1989) and Van Gorp (2006, 2007).

This approach is particularly suitable for student housing because apparently similar material conditions can be interpreted in different ways. A shortage of accommodation may be presented as a supply problem requiring additional construction, an affordability problem requiring public intervention, a neighbourhood problem requiring spatial regulation, or a consequence of tourism and housing-market transformation. These interpretations matter because they make some forms of intervention appear more appropriate or legitimate than others.

The comparison was conducted at three interconnected levels. First, documents were compared within each city to identify recurring and competing frames. Second, differences between actor groups were considered, particularly among municipal authorities, higher-education institutions, regional or national authorities, media organisations, student organisations and resident or civic actors. Third, Bologna and Ghent were compared to examine how similar student-housing pressures are interpreted within different governance and institutional contexts. The aim is therefore not statistical generalisation. The two cases are used to investigate how student housing becomes politically and institutionally meaningful in two historically established European student cities.

Case selection

Bologna and Ghent were selected because they combine important similarities with meaningful institutional differences. Both are historically established cities in which large student populations and higher-education institutions have important roles in the urban economy, identity and housing market. In both cities, student housing has become connected to debates concerning affordability, housing supply, urban development and the relationship between students and other urban residents. At the same time, the institutional organisation of student housing differs considerably between the two cases. This makes comparison analytically useful rather than treating studentification as a uniform process.

In Bologna, student-housing governance involves the city of Bologna (Comune di Bologna), the University of Bologna, the Emilia-Romagna regional right-to-study system, ER.GO, national programmes and private housing providers. Publicly supported student accommodation is closely connected to the Italian *diritto allo studio* framework, while national instruments such as Law 338/2000 and more recent PNRR measures have sought to expand dedicated student accommodation.

In Ghent, student housing operates within a different institutional setting involving the city of Ghent (Stad Gent), the Flemish government, several higher-education institutions and private providers. The Flemish government regulates student tenancy and housing-quality standards, while the municipality exercises substantial influence through planning, building regulations, permits and student-housing policies. Ghent has also developed explicit policies aimed at directing students towards dedicated student accommodation and limiting pressure on the conventional family-housing market. These institutional differences are already

identified in the theoretical framework as potentially relevant to the way responsibility and policy responses are constructed.

The cases were therefore not selected because they are assumed to experience identical forms of studentification. Instead, they provide two comparable settings in which broadly similar pressures are interpreted and governed through different institutional arrangements.

Corpus construction and source selection

The empirical corpus covers the period from 1 January 2018 to 30 June 2026. A common temporal boundary was used for both cases in order to capture recent student-housing debates while maintaining comparability between the cities. The period includes developments before, during and after the COVID-19 pandemic as well as more recent policy initiatives concerning student accommodation, housing affordability and urban development.

The objective was not to construct a statistically representative sample of all material published on student housing, but to capture the principal institutional and public arenas in which the issue is framed and contested. Candidate sources were identified through targeted searches of municipal, regional, national, university, student-organisation, resident-group and media websites. Searches were conducted across the three languages used in the study: English, Italian and Dutch. Search terms were adapted to the institutional and linguistic context and included concepts relating to student housing, accommodation, student residences, rents, affordability, neighbourhood change and housing policy. Relevant Italian terminology included, for example, “alloggi per studenti”, “studentati”, “caro affitti” and “affitti brevi”, while Dutch searches used terms including “studentenhuisvesting”, “studentenkamers”, “kot”, “betaalbaarheid” and related terminology.

A source was eligible for inclusion when it:

- fell within the defined research period
- concerned Bologna or Ghent, or a regional/national policy framework directly relevant to student housing in the case city
- contained a substantive discussion of student housing rather than an incidental reference
- provided material relevant to at least one of the analytical dimensions, such as affordability, housing supply, neighbourhood change, liveability, tourism, investment, planning or institutional responsibility
- contained sufficient accessible text to allow meaningful qualitative analysis.

Sources were excluded when student housing was mentioned only incidentally, when they concerned another city without meaningful relevance to the case, when the full text was unavailable to a degree that prevented reliable coding, when they duplicated another source, or when they consisted mainly of individual accommodation advertisements or practical rental listings without a broader policy or discursive dimension. The final analysis contains 51 sources, consisting of 25 sources for Bologna and 26 for Ghent.

The media component was deliberately balanced across the two cases because policy and institutional documents were initially more numerous. The final media sample therefore contains six included media sources for each city. Media sources were selected not simply to reproduce institutional policy announcements, but also to capture public contestation, student perspectives, neighbourhood concerns and alternative interpretations of student-housing development. The complete analysis inventory, including dates, producing actors, source types, inclusion decisions and links or file locations, is retained as part of the research documentation and can be presented in an appendix if requested. Student-organisation and resident sources were included as supplementary counter-framing material instead of a separate primary actor category. Their purpose was to identify interpretations that

Source type	Bologna	Ghent
Municipal sources	8	9
Joint/participatory sources	2	1
Higher-education institutions	3	4
Regional/national sources	4	3
Media sources	6	6
Student organisations	1	1
Resident/civic sources	1	2
Total	25	26

contest, qualify or redirect the dominant frames found in policy, institutional and media discourse.

Coding and analytical procedure

The unit of analysis was the individual document. Coding was conducted in a structured Excel workbook. The purpose was not to perform line-by-line quantitative content analysis or count the frequency of individual words. Instead, each source was read as a complete text and relevant passages were used to reconstruct its principal interpretation of student housing.

The initial coding framework was developed deductively from the theoretical framework. For each source, the analysis considered:

- how the central student-housing problem was defined
- which causes and consequences were identified
- which actors were held responsible or expected to act
- how students and residents were represented
- how universities and higher-education institutions were positioned
- how landlords, developers and other private-market actors were represented
- which solutions and concrete policy instruments were proposed
- how affordability was discussed
- how neighbourhood change and liveability were represented
- how dedicated or purpose-built student accommodation was evaluated
- how particular responses were legitimised
- whether competing or counter-frames were present
- which labels, metaphors and recurring narratives were used
- which relevant actors or issues were absent from the text

Coding was both deductive and inductive. The broad analytical dimensions were derived from the literature on framing, policy problem construction, housing affordability, studentification, town–gown relations and urban governance. More specific codes were refined as patterns emerged from the empirical material. The coding framework therefore remained open to interpretations that had not been anticipated by the theoretical literature. This was important in avoiding the imposition of identical categories on Bologna and Ghent. After the entire corpus had been coded, a coding-consistency audit was conducted. Similar concepts were checked across sources and cities to ensure that terms such as affordability, institutional responsibility, neighbourhood pressure, dedicated student housing and market transformation were being applied consistently. Overlapping codes were clarified and an operational codebook was produced. The final codebook specifies definitions, inclusion criteria and distinctions between closely related categories.

For example, a distinction was made between a housing access and affordability frame, in which shortage or price was primarily interpreted through the ability of students to obtain accommodation, and a governed expansion of dedicated student housing frame, in which the organising argument concerned how additional accommodation should be supplied, allocated, managed or regulated. Similarly, documents produced by public institutions were not automatically coded as institutional-responsibility frames. That classification was used only where the division, negotiation or coordination of responsibility constituted the organising logic of the source.

In the final stage, source-level coding was combined into five cross-case frame families:

1. Housing access and affordability
2. Shared institutional responsibility and governance
3. Urban balance and protection of the regular housing market
4. Market transformation, touristification and extraction
5. Governed expansion of dedicated student housing.

Each source was assigned one principal consolidated frame for the purpose of structured comparison. This does not mean that a document contained only one interpretation. Many sources contained secondary themes or explicitly contested their own or other actors' dominant interpretations. These were retained through the detailed codes and counter-frame fields. The principal-frame classification therefore identifies the organising story of a document rather than eliminating its internal complexity. Frame counts are used

only descriptively to assist comparison within the purposively constructed corpus. They are not interpreted as statistical measures of the prevalence of frames in Bologna or Ghent's wider public discourse. Analytical claims are instead based on patterns across documents, differences among actor groups and close textual evidence.

After the within-case coding was completed, Bologna and Ghent were compared using a structured comparison matrix. The comparison considered the principal problem definitions, causes, consequences, responsibility attributions, representations of students and residents, roles assigned to higher-education institutions and private providers, proposed solutions, affordability, neighbourhood change, tourism, investment and the framing of dedicated student accommodation.

Particular attention was given to similarities in terminology that did not necessarily indicate similarity in meaning. For example, additional student-housing supply could be legitimised as a means of protecting the right to study, relieving the regular family-housing market, supporting neighbourhood liveability or facilitating urban development. The comparative analysis therefore focuses on the relationships among codes rather than the presence of isolated concepts. The comparison also distinguishes dominant frames from counter-frames. Student organisations, resident groups, media reports and institutional actors can challenge apparently established interpretations. These disagreements are analytically important because they show that policy discourse is not internally uniform and that different actors seek to establish different understandings of what the housing problem is and what constitutes an appropriate response.

Multilingual analysis, positionality, reflexivity and the use of AI

The corpus contains material in Italian, Dutch and English. Sources were analysed in their original language rather than translated in full before coding. This was intended to reduce the risk of losing institutionally or culturally specific meanings during the initial interpretive process. Original-language quotations were retained in the coding matrix. Quotations used in the final thesis are translated into English by the researcher, while the original wording is preserved in the research material. Where a direct English equivalent risks obscuring an institutionally specific meaning, the original term can be retained and explained at first use. This is particularly relevant for expressions such as *diritto allo studio*, *canone concordato*, *kot* and *draagkracht*, which do not map perfectly onto single English policy concepts.

Translation is therefore treated as an interpretive step rather than a purely technical substitution of words. Particular attention is given to whether the translated version preserves the actor's original evaluation, degree of urgency and policy meaning. The selection of Bologna and Ghent is also connected to my familiarity with both cities, as I spent approximately seven months in Bologna as an Erasmus student, living in a shared apartment with other Erasmus students. The initial housing search was difficult and included exposure to unreliable or potentially fraudulent accommodation listings. These experiences provided contextual familiarity with both student-housing markets and contributed to the initial interest in the research topic. They are not treated as empirical evidence in the analysis. The thesis does not infer general student experiences from the researcher's own housing history.

Reflexivity is particularly important because familiarity with both cases may sensitise the researcher to issues such as scarcity, affordability, scams or expensive forms of student accommodation while simultaneously creating expectations about what the analysis is likely to reveal. Several safeguards were therefore used. The coding framework required claims to be grounded in the content of individual sources; counter-frames and contradictions were recorded rather than removed; important original-language quotations were retained; and coding was reviewed across the complete corpus for consistency. Interpretations that contradicted initial expectations were retained where supported by the material.

Generative AI tools were used in a limited supporting role during the preparation of this thesis. They were used for brainstorming, improving the academic formulation and clarity of text, and assisting with spelling, grammar, and general language revision. Generative AI was not used to generate empirical material, select or analyse sources, conduct the coding process, or produce the substantive research findings. All source selection, interpretation, comparative analysis, and final academic responsibility remain with the author.

Methodological Limitations

Several limitations follow from this research design. First, the corpus is purposive rather than statistically representative. The analysis can identify recurring and competing interpretations within the selected sources, but it cannot establish the frequency of particular frames across all public communication in either city. Second, the research analyses representations of student experience rather than student experience itself. Student-produced and student-organisation sources provide direct forms of student voice, while media documents sometimes contain student testimony. However, no interviews or surveys were conducted specifically for this thesis. The study therefore cannot claim to reconstruct the lived experiences of the wider student population. Third, identifying a frame within a text does not demonstrate its effect on an audience. Determining how residents, students or other readers interpret media and policy discourse would require reception research, such as interviews, surveys or experiments. As the theoretical framework recognises, textual analysis identifies interpretive resources but cannot show how every audience responds to them. Fourth, policy discourse cannot be equated with implementation. Municipal strategies, university plans and public statements demonstrate how institutions represent their objectives and responsibilities, but do not necessarily show whether those policies operate as presented or achieve their stated outcomes.

Fifth, the corpus contains different types of material. A strategic plan, municipal press release, media report and student campaign have different purposes, audiences and institutional constraints. These differences are analytically useful but mean that apparently similar statements cannot automatically be treated as equivalent evidence. Sixth, multilingual interpretation introduces additional uncertainty. Terms relating to affordability, liveability, rights, student accommodation and neighbourhood balance operate within specific institutional and linguistic contexts. Translation can therefore alter nuance even when undertaken carefully. Finally, discourse analysis necessarily involves researcher interpretation. Frames were therefore reconstructed from combinations of textual elements rather than isolated words, and coding decisions were retained in a transparent source-level matrix. Nevertheless, another researcher could reasonably interpret some documents differently. The objective is consequently not to claim a single objectively correct classification of every source, but to present a systematic, transparent and textually supported interpretation of the patterns that structure student-housing discourse in the two cases.

Empirical analysis

The two cities show several common concerns, especially around affordability, insufficient or mismatched housing supply and the need for coordination between public authorities and higher-education institutions. However, these concerns are gathered into different dominant narratives. In Bologna, the housing problem is more often connected to the right to study, touristification, short-term rental conversion and a contested distribution of responsibility between the University, the municipality and higher levels of government. In Ghent, affordability is increasingly prominent, but student housing is more consistently connected to the protection of the regular housing market, neighbourhood carrying capacity and the managed expansion of dedicated student accommodation. These differences are developed first within each case and then compared directly in a cross-case synthesis. The descriptive distribution of the final frame assignments is shown below. These counts indicate visibility within the purposively selected corpus only. They are not treated as statistical measures of the prevalence of particular frames in the wider public sphere. Overview of consolidated frames in the final corpus:

Final frame family	Bologna	Ghent
Housing access and affordability	9	7
Shared institutional responsibility and governance	5	7
Urban balance and protection of the regular housing market	1	6
Market transformation, touristification and extraction	6	1
Governed expansion of dedicated student housing	4	5

Bologna

The Bologna corpus is organised most clearly around an access-and-affordability problem that is repeatedly connected to touristification, changes in the private rental market and unresolved questions of institutional responsibility. Affordability is not represented only through the level of rent. Across policy, media and student sources it also includes the practical ability to find a room, the quality and security of available

accommodation, discrimination, scams and the possibility of remaining close enough to the university to participate in academic and urban life. At the same time, several Bologna sources identify short-term rental conversion and tourism as mechanisms that redirect housing away from long-term residential use. This gives the Bologna debate a distinctive causal and political vocabulary that is much less visible in the Ghent material. Dedicated student housing is nevertheless not rejected. Public, regional and university-linked provision is generally legitimised when it is connected to affordability and the right to study, while expensive private residences are more often treated as evidence that numerical supply and actual access are not the same problem.

Housing access and affordability

Affordability is the most consistently visible organising problem in the Bologna material. Municipal sources, regional right-to-study documents, media reports and student protest all describe a situation in which the availability of a nominal housing supply does not guarantee that students can actually obtain suitable accommodation. The problem is constructed simultaneously as economic, practical and educational. In a 2024 agreement on negotiated rents, the Comune di Bologna and the Città metropolitana described free-market rents in some parts of the city as having become inaccessible to both families and students. This formulation places students within a broader urban affordability problem rather than treating their housing needs as a separate niche market. The municipal response is accordingly directed at the rental system itself through the renewal of the *canone concordato* framework and associated incentives. The statement describes:

“i canoni, che in alcune aree della città sono diventati inaccessibili per la più parte di famiglie, studenti e studentesse.” (Comune di Bologna & Città metropolitana di Bologna, 2024)

[rents, which in some parts of the city have become unaffordable for most families and students.]

This framing is significant because unaffordability is not constructed as a problem affecting students in isolation. Students are positioned alongside families as users of the same increasingly inaccessible residential rental market. In the wider statement, rising rents are also connected to pressure from tourism on long-term housing availability. The *canone concordato* is consequently legitimised as an instrument for making long-term renting more accessible by influencing the conditions under which the private rental market operates rather than by directly controlling most of the housing stock.

Media accounts make the access problem more concrete by showing how price interacts with search difficulty, insecurity and unequal bargaining power. Il Resto del Carlino described a highly competitive rental environment in which students encounter expensive rooms, poor-quality options, scams and discriminatory selection processes (Il Resto del Carlino, 2023). The article is analytically useful because it broadens affordability beyond the advertised monthly rent. A room can be financially expensive, but it can also be practically inaccessible because of the time required to search, the conditions imposed by landlords, the location of the accommodation or uncertainty over whether an advertisement is genuine. Distance also appears as part of the burden: being forced further from central Bologna or university facilities may lower rent in some cases, but it changes daily routines and can make participation in university life more difficult. In this sense, housing access is represented as a relationship among price, location, quality, security and opportunity.

A later BolognaToday article adds a longitudinal price dimension to this representation. It reported that the average advertised cost of a single room had risen by 73 per cent between 2021 and 2025, reaching up to €651 per month (BolognaToday, 2025). This source is less developed in its explanation of responsibility, but it strengthens the overall problem definition by presenting student-room inflation as a visible part of Bologna's wider housing crisis. The analytical importance of such figures lies less in proving a specific causal mechanism than in the way they make urgency credible. Quantification supports the description of a crisis, while other sources supply the causal and political interpretations through which that crisis becomes governable.

Regional right-to-study policy reinforces the affordability frame from a different institutional position. ER.GO's 2025–2027 planning document explicitly recognises that housing difficulties extend beyond students who meet the eligibility requirements of the formal right-to-study system. Discussing the possibility of widening access to available accommodation, ER.GO refers to students who fall outside the *diritto allo studio* criteria but nevertheless struggle to find housing in the private rental market. It then states:

“Il fenomeno del ‘caro affitti’ colpisce, se pur in modo diverso, tutte le sedi universitarie regionali, con rincari che si fanno più sensibili di anno in anno” (ER.GO, 2024, p. 11).

[The phenomenon of ‘high rents’ affects, albeit to different degrees, all university locations across the region, with increases becoming more pronounced year after year.]

This formulation is significant because ER.GO is an institution primarily responsible for targeted right-to-study support, yet the document explicitly recognises a housing demand extending beyond the students traditionally covered by that system. Affordability is therefore not represented simply as a question of providing enough subsidised places to scholarship-eligible students. Instead, ER.GO places its own accommodation provision within a wider private rental market in which students outside the formal welfare criteria can also experience difficulty accessing housing. The document consequently presents the possible extension of accommodation to a broader group of students as a limited response to pressures that the existing right-to-study system cannot fully absorb.

Student protest makes the normative implications of this access problem more explicit. Reporting on renewed student demonstrations in September 2023, RaiNews described protesters connecting expensive and scarce accommodation to both the right to housing and the right to study. The protest was organised by UDU – Unione degli Universitari and Cambiare Rotta, whose demands included the return of an *equo canone*, greater investment in scholarships and housing, and opposition to the role of private student residences. RaiNews reported the demand:

“no allo strapotere degli studentati privati” (RaiNews, 2023).

[no to the excessive power of private student residences.]

The term *strapotere* is particularly significant because it conveys more than dissatisfaction with the price of individual rooms. It represents private student residences as exercising excessive influence within the housing system and contests the assumption that greater private provision necessarily represents an adequate response to the student-housing crisis. The same protest connected this critique to the right to study and the right to housing, while reporting that almost three out of four respondents to a 1,300-student survey had difficulty finding accommodation and that some consequently gave up living in Bologna or even attending university.

This introduces an important counter-frame within the Bologna affordability material: increasing the numerical supply of student accommodation is not automatically equivalent to increasing housing access. Where new residences target students able to pay premium rents, additional beds may coexist with continued exclusion among students with fewer financial resources. Across the Bologna corpus, this distinction between the quantity of accommodation and the conditions attached to it is central. Negotiated rents, targeted subsidies, publicly or regionally supported residences and assistance for economically disadvantaged students are legitimised because they seek to improve effective access. By contrast, expensive private accommodation can be contested where it expands supply without addressing the affordability constraints facing a substantial part of the student population. Affordability therefore functions not only as a dominant problem definition in Bologna, but also as a criterion through which competing housing solutions are judged. Across these sources, students are positioned in two related ways. They are vulnerable housing seekers exposed to a difficult market, but they are also political actors capable of contesting the terms on which housing is provided. This distinction matters for the wider analysis. Policy sources tend to represent students as beneficiaries or target groups of housing instruments, while media and student-protest sources more often give them an active voice and connect the housing problem to educational rights and urban belonging. The affordability frame thus creates a bridge between individual housing difficulty and broader questions about who can remain in Bologna as a student and under what conditions.

Market transformation, touristification and extraction

The most distinctive Bologna-specific causal frame links student-housing pressure to the transformation of the private rental market towards tourism and other more profitable uses. This interpretation is visible from the beginning of the research period and is not confined to activist or media criticism. In an October 2018 Question Time published by the Comune di Bologna, councillor Marco Piazza explicitly connected student-

housing difficulties to a shift in private rental supply towards short-term tourist accommodation. His question described a situation in which:

“l’offerta privata si sta orientando verso le locazioni turistiche creando gravi problemi agli studenti” (Comune di Bologna, 2018).

[Private rental supply is shifting towards tourist rentals, creating serious problems for students.]

The importance of this formulation lies in the causal link it establishes. Student difficulty is not represented only as the predictable result of growing student numbers, but also as an outcome of how property owners allocate housing between competing uses. The subsequent response from the municipal housing councillor approached this problem comparatively pragmatically. It discussed extending the geographical search for accommodation into the metropolitan area while also defending incentives for *canone concordato* contracts, including municipal tax reductions and rent-support instruments. The resulting frame is therefore one of market governance rather than outright rejection of private ownership or tourism. The objective is to influence the incentives shaping rental decisions and make medium- and long-term letting more attractive. In this institutional discourse, tourist rentals can contribute to pressure on the residential market, but the preferred response is to rebalance that market through regulation, incentives and coordination.

Student and civic voices articulate the same transformation in more confrontational terms. A September 2018 report by DIRE described protests against expensive and scarce housing involving Link Bologna, Arci Ritmo Lento and a separate mobilisation by the group *Cerco e non trovo casa a Bologna*. The report connected the housing problem to rising rents, irregular contracts, competition among prospective tenants and the increasing attraction of short-term tourist letting for property owners. One protester described the broader consequence in particularly direct terms:

“Molta gente sta rinunciando a vivere in questa città” (DIRE, 2018).

[Many people are giving up on living in this city.]

The quotation expands the meaning of the housing problem beyond a shortage of student rooms. Difficulty obtaining accommodation is represented as determining who is able to remain in Bologna at all. This interpretation is reinforced by the remainder of the statement, which criticises both the municipality and the university for failing to assume responsibility for what the protester describes as an increasingly unsustainable problem. Students are therefore positioned not simply as temporary consumers looking for accommodation, but as people whose ability to participate in the city and university is constrained by the organisation of the housing market.

A 2019 intervention associated with Comitato Pensare Urbano develops a related but more explicitly political interpretation. During the Comune di Bologna’s public inquiry on housing hardship, Fabio D’Alfonso, speaking as an expert nominated by the committee, argued that the growth of short-term rentals was removing housing from the regular rental market and increasing the attractiveness of higher-return uses. He rejected the assumption that a stagnant housing supply necessarily justified additional construction and instead argued:

“Le case ci sono, quello che serve è la volontà del pubblico di disporre del proprio patrimonio e di metterlo a servizio della città, non degli speculatori” (Comune di Bologna, 2019).

[The homes are there; what is needed is the willingness of the public sector to make use of its own property and put it at the service of the city, rather than speculators.]

This formulation changes the meaning of scarcity. Rather than treating the housing problem simply as a numerical absence of dwellings, it presents scarcity as partly produced by decisions about how existing property is used and for whose benefit. In the wider intervention, this argument is directly connected to vacant public property, short-term tourist letting and the removal of residential units from the medium- and long-term rental market. If housing exists but is vacant, underused or redirected towards more profitable uses, then the proposed response shifts from construction alone towards public-asset mobilisation, regulation and redistribution. Shortage is consequently framed as a political question of allocation and priorities.

Media discourse later condenses this conflict into a particularly strong narrative concerning Bologna's urban identity. In a 2024 interview with the University of Bologna's delegate for students, Federico Condello connected the housing problem to a longer-term choice about the social function of the city. He argued:

“Bologna deve scegliere se essere turistopoli o la grande città universitaria che siamo”
(Amaduzzi, 2024).

[Bologna must choose whether to become a ‘touristopolis’ or remain the major university city that we are.]

The term *turistopoli* is intentionally provocative and is difficult to reproduce exactly in English. It presents tourism not simply as another source of housing demand but as a potentially dominant model of urban development. The contrast with *la grande città universitaria* constructs the housing debate as a choice about whom Bologna is organised to accommodate and what kind of city it intends to remain. In the same interview, expensive private student residences are criticised for raising housing prices and contributing to a social turnover in the student population. Housing affordability is therefore linked to the future composition of the university itself: a city that becomes inaccessible to lower-income students risks altering the socially diverse student population historically associated with Bologna.

The Bologna material also extends this critical market frame beyond touristification. A November 2025 RaiNews report examined very small rooms and converted spaces being offered at prices described as unaffordable for both students and low-paid workers. The report framed these practices through the expression:

“avidità immobiliare” (RaiNews, 2025).

[real-estate greed.]

This language is substantially more moralised than the municipal vocabulary of incentives, coordination and market rebalancing. *Avidità* explicitly associates the housing problem with excessive profit-seeking. The report reinforces this interpretation through examples including a ten-square-metre room advertised for €490 per month, extremely small or unsuitable spaces and private student accommodation reaching substantially higher prices. Students are also positioned alongside low-paid workers, broadening the affordability problem beyond the university population. The result is a frame in which housing pressure is not treated as a neutral consequence of scarcity alone but as a product of the relationship between scarce residential space, high market returns and the capacity of property owners or providers to extract increasingly high rents.

Taken together, these sources reveal an important distinction within the Bologna discourse. Municipal actors generally acknowledge that the organisation of the rental market, tourist demand and incentives available to owners affect student access, but they tend to legitimise responses based on regulation, negotiated rents, fiscal incentives and coordination. Student, civic and some media voices go further by representing the same processes through the language of exclusion, speculation, excessive market power and extraction. The underlying causal mechanism is similar—the redirection of housing towards more profitable uses—but the attribution of responsibility and the resulting policy implications differ considerably. Market transformation therefore functions not only as a diagnosis of Bologna's housing problem, but also as a site of contestation over how strongly the private rental market should be governed.

The relationship between touristification, investment and private student residences is nevertheless not uniform across the Bologna corpus. Public and institutional actors continue to accept private investment as part of the housing response, while student and civic actors are more likely to question whether profit-driven provision can satisfy the right-to-study objective. The empirical pattern is therefore not a simple opposition between public and private housing. Rather, the legitimacy of private provision is made conditional on what it does to long-term residential access, rent levels and social composition. Touristification and market extraction become powerful frames because they identify mechanisms through which housing can be numerically present yet socially unavailable.

Shared institutional responsibility and governance

The Bologna corpus repeatedly constructs student housing as a problem whose responsibility is distributed across multiple institutions. The municipality, the University of Bologna, the Metropolitan City, the Emilia-Romagna Region, ER.GO, national government and private providers all appear as actors with partial competencies. The result is not simply a picture of fragmentation. Several sources actively frame coordination itself as a policy response, while others contest attempts to shift too much responsibility onto a single institution.

The clearest early example is the 2019 HousING Bo initiative jointly developed by the Comune di Bologna and the University of Bologna. The initiative defined the housing problem through availability, affordability and governance and proposed a permanent laboratory, integrated data, emergency measures, new residences, agreed rents, regulation of short-term rental platforms and public-private investment (Comune di Bologna & Università di Bologna, 2019). This is a strong town-gown governance frame because the relationship between the city and university is not treated as background. Joint responsibility and joint knowledge production are themselves part of the intervention.

“un piano per il riequilibrio del mercato degli affitti” (Comune di Bologna & Università di Bologna, 2019).

[a plan to rebalance the rental market.]

Municipal discourse also repeatedly scales the housing problem upward. In a 2023 manifesto on the housing emergency, Bologna joined other Italian cities in arguing that municipalities require greater capacity and support from higher levels of government (Comune di Bologna, 2023). The statement “Abbiamo bisogno di occuparci di casa a ogni livello di governo” makes the multilevel character of responsibility explicit. Local authorities are positioned as important actors, but not as institutions capable of solving the problem within their existing powers and resources. This framing is consistent with the role of regional right-to-study provision and national student-housing programmes elsewhere in the corpus.

“Abbiamo bisogno di occuparci di casa a ogni livello di governo” (Comune di Bologna, 2023).

[We need to address housing at every level of government.]

The University of Bologna accepts an institutional housing role but also draws boundaries around it. The University’s 2022–2027 Strategic Plan identifies the shortage of student accommodation as a weakness and includes a goal to increase the availability and quality of student housing. It also proposes measures to make rents more sustainable for economically disadvantaged off-site students and envisages cooperation with public and private organisations (Università di Bologna, 2022). Housing is therefore incorporated into the University’s strategic responsibilities rather than treated as completely external to its educational mission.

At the same time, later university-linked discourse makes clear that this responsibility is not understood as unlimited. A 2026 InCronaca article on Unibo’s plans for approximately 900 additional beds reports the position that the University is acting to expand supply but cannot compensate by itself for the deficiencies of the wider housing system (InCronaca, 2026). The distinction is important: the counter-frame is not that housing is someone else’s problem, but that the University cannot be made solely responsible for urban housing conditions that are also shaped by municipal planning, regional welfare systems, national funding and private-market behaviour.

“L’Università, però, da sola non può sopperire alle mancanze di tutti” (Addarii, 2026).

[The University, however, cannot make up for everyone else’s shortcomings on its own]

This produces a recognisable pattern of negotiated responsibility. Bologna’s institutions generally accept interdependence, but they differ over the scale and limits of their obligations. The municipality can regulate planning and local rental instruments but calls for national and regional action. Unibo can provide residences, student support and partnerships but resists becoming the substitute for a wider housing policy. ER.GO can allocate subsidised accommodation according to right-to-study criteria but recognises that high

rents affect students beyond its beneficiary group. Private providers can add supply, but their contribution remains contested when accommodation is too expensive. Governance is therefore constructed as a problem of coordination across actors whose capacities and objectives only partly overlap.

Governed expansion of dedicated student housing

Despite the strong market critique in Bologna, dedicated student housing is repeatedly legitimised as part of the response. The important distinction is between adding beds in general and producing accommodation under social, institutional or affordability conditions. Municipal, regional and national sources tend to present public or publicly supported residences as instruments for the right to study, particularly for off-site and lower-income students. A 2025 Comune di Bologna initiative to create approximately 90 price-controlled beds illustrates this logic. The project involved transforming a public asset into housing for off-site, meritorious and low-income students (Comune di Bologna, 2025). The target group is therefore central to the legitimacy of the intervention. The policy is not simply presented as increasing a housing number; it is justified because the new places are allocated toward students whose access to Bologna would otherwise be constrained by the private market.

“trasformare in alloggi per studenti fuori sede, meritevoli e a basso reddito” (Comune di Bologna, 2025)

[to convert them into housing for students living away from home who demonstrate academic merit and have low incomes .]

Regional policy uses a similar vocabulary. In May 2026, the Emilia-Romagna Region described the expansion of university residences across the region as a means of strengthening the right to study and responding to growing demand among off-site students (Regione Emilia-Romagna, 2026). Nationally, PNRR Reform 1.7 provides a larger supply-expansion context through the objective of creating 60,000 additional student beds by 2026 (Ministero dell’Università e della Ricerca, 2022–2026). These sources frame dedicated accommodation as educational and social infrastructure, not only as real-estate development.

This supply frame is nevertheless conditioned by the affordability findings discussed above. A new residence does not automatically resolve the housing crisis if its rents remain beyond the reach of the students who face the greatest difficulty. The Bologna corpus therefore distinguishes between different forms of dedicated provision. Public or right-to-study beds are commonly legitimised through access and redistribution. Private student residences are more ambivalent: they may relieve some pressure and serve a section of demand, but media and student sources also present high-priced accommodation as contributing to social differentiation. The empirical result is a governed-supply frame in which the purpose, allocation and price of new accommodation matter as much as the number of units created.

Urban balance and neighbourhood change

Neighbourhood balance is much less prominent as a dominant Bologna frame than it is in Ghent. This does not mean that neighbourhood change is absent from Bologna’s housing debate. Rather, it is more often mediated through questions of residentiality, tourism, regeneration and access to the city than through an explicit policy vocabulary of student concentration and neighbourhood carrying capacity. The most direct source in this frame is the 2024 Molo Bolo/Scalo Ravone project, where a new student residence is incorporated into a wider mixed-use regeneration strategy (Comune di Bologna, 2024). The project is presented as both urban redevelopment and a partial response to the growing need for student accommodation at favourable conditions.

“dare una parziale ma significativa risposta al bisogno sempre crescente di abitazioni a condizioni vantaggiose per gli studenti universitari” (Comune di Bologna, 2024).

[to provide a partial but significant response to the growing need for housing at affordable conditions for university students.]

The framing is revealing because the student residence is not primarily justified as a way to remove students from family neighbourhoods or reduce nuisance. It is presented as part of a broader urban transformation that can combine housing, services and regeneration. Elsewhere in the Bologna corpus, neighbourhood

consequences appear indirectly through the loss of long-term residential housing to tourist uses and the displacement of students and other renters toward the metropolitan area. Thus, urban balance exists as an issue, but it is more often described through residential accessibility and the competition among urban uses than through an explicit policy objective of separating student and family housing.

Bologna synthesis

Taken together, the Bologna material constructs student housing primarily as a problem of access to the city and access to study. High rents, insecure searches and insufficient affordable accommodation are central, but they are rarely explained by shortage alone. A distinctive group of municipal, student, civic and media sources connects the problem to touristification, short-term rental conversion and property-market extraction. These causal accounts broaden student housing into a debate over the social function of Bologna and who the historic city is becoming accessible to.

Institutional responses do not converge on one responsible actor. Instead, Bologna produces a negotiated governance frame in which the municipality, University, Region, ER.GO and national government claim partial roles and partial limits. Dedicated supply is widely accepted when it is connected to the right to study, public assets or low-income allocation, but private student residences are judged more conditionally. The Bologna configuration can therefore be summarised as an interaction among affordability, market transformation and shared-but-contested responsibility. Neighbourhood change is present, but it is less often constructed through a direct language of student concentration and family-housing protection than in Ghent.

Ghent

The Ghent corpus also contains a strong affordability and shortage narrative, but the organisation of the problem differs from Bologna. Student housing is repeatedly linked to the functioning of the regular housing market. Dedicated student accommodation is legitimised not only because students need rooms, but because it is expected to prevent student demand from occupying ordinary houses and apartments intended for families and other residents. This market-separation objective is combined with a planning vocabulary of neighbourhood carrying capacity, liveability, spatial distribution, management and ownership. The city positions itself as an active planner and coordinator, while UGent becomes an increasingly direct housing provider through purchasing, leasing and management. Media and student sources nevertheless show that affordability remains unresolved and that large-scale construction is not automatically accepted as a sufficient response.

Housing access and affordability

Affordability is a substantial and increasingly measurable problem in the Ghent corpus. The city's annual student-housing surveys are particularly important because they institutionalise price, housing type and student experience as recurring policy evidence. The 2024 survey reported an average monthly student-housing cost of €522.74. Thirty-eight per cent of students who did not live on kot identified high rent as the main reason, while approximately one third of students already living in student accommodation considered their rent too high (Stad Gent, 2024). The 2025 follow-up recorded an average cost of €544.11, with 42.4 per cent of kot students judging their rent too high and 40 per cent of non-kot students citing price as the main barrier (Stad Gent, 2025).

“De betaalbaarheid van koten en studio's blijft een uitdaging voor veel studenten.”
(Stad Gent, 2025).

[The affordability of student rooms and studios remains a challenge for many students.]

The significance of these surveys is not only the price trend. By repeating the measurement and combining it with information about location and housing form, Stad Gent and the higher-education institutions construct student housing as a stable field of governance. Affordability becomes something that can be monitored, compared across years and integrated into policy on supply and quality. The 2025 communication explicitly groups the response around price, supply and quality. This differs from a purely emergency-oriented discourse because it treats the student housing problem as one requiring continuous data production and adjustment.

Media reporting makes the consequences of these price levels more visible. VRT NWS interpreted the 2024 survey through the finding that price was the principal reason many students did not go on kot (VRT NWS, 2024). The article also compared housing forms, presenting higher-education accommodation as relatively inexpensive and large privately developed housing as more costly. This comparison complicates a simple supply frame. If the cheapest institutional accommodation is limited while a significant part of new supply is more expensive, additional beds do not necessarily reach the students for whom moving away from home is most important.

“We moeten ervoor zorgen dat mensen die echt een kot nodig hebben om te studeren er ook een kunnen vinden.” (VRT NWS, 2024)

[We need to ensure that people who genuinely need student accommodation in order to study are also able to find it]

Affordability is also linked to the regular housing market. VRT reported that a significant share of students lived in houses and apartments outside the conventional student-housing stock. The same pattern appears in wider Flemish media reporting, which described a Ghent shortage of roughly 10,000 student rooms and noted that many students share ordinary houses and apartments that the city would prefer to return to residents (HLN, 2024). Price and shortage are therefore not separate issues: when dedicated accommodation is too scarce or too expensive, students seek housing in the regular market, creating the very pressure that Ghent’s planning policy seeks to reduce.

The student counter-frame is especially visible in the controversy over the proposed kot tax. In July 2025, the Gentse Studentenraad criticised the planned annual charge by arguing that years of rising prices and shortage were already making study in Ghent less accessible (Schamper & Gentse Studentenraad, 2025). The student council challenged an implicit fiscal-citizenship narrative in which students could be treated as city users who did not contribute sufficiently. Instead, students were presented as an important part of Ghent’s social and economic success and as a group already carrying high housing costs.

“Terwijl studenten een drijvende factor zijn binnen het succesverhaal dat Gent is, worden wij blijkbaar geslacht voor onze gouden eieren.” (Schamper, 2025).

[While students are a driving force behind Ghent’s success story, apparently we are being slaughtered for our golden eggs]

This counter-frame matters because it changes the representation of students. Municipal affordability policy often constructs students as differentiated target groups whose needs can be measured and addressed through basic rooms, social rents and institutional supply. The student council instead foregrounds students as urban contributors and political subjects whose contribution to the city should affect how they are taxed and treated. The underlying disagreement is not over whether affordability is a problem, but over which interventions are consistent with an affordable and inclusive student city.

Urban balance and protection of the regular housing market

The strongest Ghent-specific frame constructs student housing as an instrument for managing the relationship between student demand and the regular housing market. This logic appears early in the corpus. In its 2018 changes to the General Building Regulation, Stad Gent stated that specific student housing should remove pressure from the ordinary housing market (Stad Gent, 2018). The wording establishes a clear separation between student-specific accommodation and conventional residential housing. Dedicated supply is therefore not only a service to students; it is a planning mechanism for protecting housing intended for other residents.

“Specifieke studentenhuysvesting moet hierbij de druk wegnemen van de reguliere woningmarkt.” (Stad Gent, 2018).

[Specific student housing should help relieve pressure on the regular housing market]

This market-separation logic remains visible throughout later policy. The 2021 city study estimated a substantial additional need for specific student accommodation and combined that supply diagnosis with questions of affordability and spatial balance (Stad Gent, 2021). In the subsequent action plan, the city explicitly sought to increase recognised student housing while simultaneously safeguarding the carrying capacity of Ghent neighbourhoods (Stad Gent, 2022). This is an important feature of the Ghent frame: more supply and neighbourhood protection are not presented as opposing positions. New dedicated

accommodation is legitimate precisely because it can be used to reduce pressure elsewhere, but its own location and scale are also subject to liveability conditions.

The 2022 search for landowners near student campuses illustrates this dual objective operationally. Stad Gent invited landowners and developers to help identify sites for larger student-housing projects while stating that neighbourhood carrying capacity and project liveability would be considered from the beginning of the development process (Stad Gent, 2022). The city therefore does not occupy a passive regulatory role. It actively facilitates supply while using planning criteria to condition where and how that supply is delivered.

“Tegelijk waken we van bij het begin over de draagkracht van de buurt en de leefbaarheid van projecten.” (Stad Gent, 2022)

[At the same time, from the outset we safeguard the carrying capacity of the neighborhood and the livability of the projects]

The 2023 cross-party recommendations make this balancing logic even more explicit by linking affordability and neighbourhood liveability in the same statement (Stad Gent, 2023). Rather than treating residents and students as inherently competing constituencies, the recommendations present both affordable student housing and liveable neighbourhoods as governance objectives. Measures such as student villages, additional basic rooms, accessible rooms and spatial steering are therefore legitimised as ways of reconciling these objectives. The key issue is not merely whether students are concentrated, but whether concentration is planned, managed and compatible with the housing and social functions of the surrounding area.

“We waken over de betaalbaarheid van studentenwoningen en de leefbaarheid voor buurten.” (Stad Gent, 2023)

[We safeguard the affordability of student housing and the livability of neighborhoods]

Resident discourse demonstrates that the same vocabulary can be used to contest a project rather than support it. In an AVS report on objections to a proposed 181-student complex in central Ghent, neighbourhood residents argued that the project was disproportionate, threatened residential character and social cohesion and could create problems relating to noise, waste and traffic. Their objection described the proposal as “onevenwichtige stadsontwikkeling” and invoked the city’s own emphasis on balanced distribution and social mix. This is analytically important because the disagreement is not a simple conflict between a pro-student municipality and anti-student residents. Residents adopt the city’s own language of balance and liveability to argue that a particular form of supply expansion violates the principles through which student housing is normally legitimised.

“Dit project zorgt volgens de buurtbewoners voor een onevenwichtige stadsontwikkeling.” (AVS, 2025)

[According to residents, this project results in an unbalanced form of urban development]

The neighbourhood frame therefore has both enabling and restrictive effects. It legitimises new dedicated student housing where that housing is expected to relieve pressure on family dwellings, but it can also justify restrictions, site conditions or objections where concentration is considered excessive. Students can appear in this discourse as a demand group whose housing needs must be accommodated, but also as a source of spatial pressure to be managed. The strongest counter-frame is that student concentration should not automatically be equated with nuisance. The regional policy research included in the corpus cautions against assuming a simple relationship between concentration thresholds and perceived overlast and questions overly mechanical kotestops or concentration rules. This introduces a more evidence-sensitive version of the liveability frame: neighbourhood concerns are legitimate, but the causal link between student numbers and nuisance cannot simply be presumed.

Shared institutional responsibility and governance

Ghent’s governance frame is characterised by a relatively routinised distribution of roles among Stad Gent, higher-education institutions and the Flemish level. This does not mean that responsibility is uncontested, but coordination is more often embedded in concrete instruments such as action plans, monitoring systems, planning rules, legal standards and institutional housing programmes. The city repeatedly presents itself as a steering actor that can bring together landowners, developers and higher-education institutions while protecting neighbourhood interests.

The 2022 municipal action plan is the clearest expression of this role. Stad Gent stated that its actions were intended to increase recognised student housing substantially while simultaneously protecting neighbourhood carrying capacity (Stad Gent, 2022). The plan gives the city a matchmaking and

coordinating function and expects higher-education institutions, developers and landowners to participate in implementation. Responsibility is therefore distributed, but the municipality claims an explicit role in structuring the field rather than only reacting to projects after they are proposed.

“Onze acties zijn erop gericht om het aanbod aan erkende studentenhuisvesting fors te laten toenemen en tegelijkertijd de draagkracht van de Gentse buurten te bewaken.” (Stad Gent, 2022)

[Our actions are aimed at substantially increasing the supply of recognized student housing while at the same time safeguarding the carrying capacity of Ghent's neighborhoods.]

UGent's own discourse increasingly accepts a direct institutional housing role. In 2022 the University emphasised the need for more affordable and good-quality student housing and combined renovation, leasing and partnership strategies with calls for a broader Flemish plan (Universiteit Gent, 2022). This is a shared-responsibility position: UGent acknowledges that it must act, but it also locates its efforts within a housing system that requires coordination with public authorities and other providers.

“Wij blijven als universiteit de grote nood aan meer betaalbare kwaliteitsvolle studentenhuisvesting benadrukken.” (Universiteit Gent, 2022).

[As a university, we continue to emphasise the great need for more affordable, high-quality student housing]

Regional policy analysis makes the responsibility question more explicit. The 2023 Steunpunt Wonen report identifies ambiguity concerning the obligations of higher-education institutions and recommends reconsidering their formal mandate so that institutions would either provide their own accommodation or assume a coordinating role according to need (Sansen, Vermander, & Dresler, 2023). This recommendation is important because it transforms university responsibility from a voluntary partnership norm into a possible institutional obligation. It also shows that the apparently coordinated Ghent model still contains unresolved questions over who must ultimately ensure that sufficient and affordable accommodation exists.

“Herbekijk de opdrachtomschrijving van HOI's en voorzie een verplichting om een eigen aanbod te voorzien of de regie op te nemen in functie van de noden.” (Sansen et al., 2023, p. 56)

[Reconsider the mandate of higher-education institutions and introduce an obligation either to provide their own accommodation or to take on a coordinating role according to need.]

The thematic committee on student housing further demonstrates that governance is not internally uniform. Its report brings together students, residents, developers, higher-education institutions and activist voices and records competing problem definitions and proposed solutions. “Betaalbaarheid was het centrale thema” captures the importance of price, but the wider report also shows disagreement over supply, regulation, neighbourhood effects and the role of private development (Stad Gent, 2022). The committee is therefore valuable not because it represents one official city frame, but because it exposes the negotiation through which different frames enter the policy process.

Taken together, these sources portray Ghent as a system in which governance is active, multi-actor and increasingly institutionalised. The municipality plans and monitors; the Flemish government provides tenancy and quality frameworks; higher-education institutions are expected to contribute supply and management; and private developers are incorporated under conditions. Yet the distribution of responsibility remains politically relevant. The existence of coordination does not eliminate disagreement over affordability, project scale, institutional obligations or who should bear the financial cost of expansion.

Governed expansion of dedicated student housing

Dedicated student housing is strongly legitimised in Ghent, but the corpus does not support a simple conclusion that the city is unconditionally pro-PBSA. The preferred model is governed supply: additional accommodation should be directed toward students, be appropriately located, include sufficient basic or socially priced rooms, have clear management arrangements and reduce pressure on the ordinary housing market. This distinguishes Ghent's supply frame from both laissez-faire private development and a blanket rejection of large student complexes.

The 2021 city study provided an influential shortage diagnosis and concluded that additional specific student housing was necessary (Stad Gent, 2021). Later implementation documents focus not just on the quantity of rooms but on project delivery and composition. The cross-party recommendations call for more basic rooms and accessible accommodation, while the city's site-search initiatives aim to accelerate projects in locations considered appropriate for student housing. The shortage provides urgency, but policy legitimacy is constructed through the conditions attached to the response.

“We moeten inzetten op bijkomend aanbod van specifieke studentenhuisvesting.

”(Stad Gent, 2021)

[We need to increase the supply of specific student housing.]

UGent’s recent housing strategy makes the institutionalisation of supply particularly visible. In 2025 the University issued a call aimed at increasing its offer to 6,000 rooms, with particular attention to scholarship students and international students and a preference for basic rooms (Universiteit Gent, 2025). A July 2025 update reported approximately 1,700 additional rooms already identified through purchases and long-term leases as part of a broader masterplan (Universiteit Gent, 2025). These measures move the University beyond an advisory or welfare role and toward direct portfolio management. Housing becomes an operational institutional responsibility linked to specific vulnerable groups.

“De komende jaren willen we ons aanbod aan studentenhuisvesting verhogen tot 6.000 kamers, vooral gericht naar beursstudenten en internationale studenten.”

(Universiteit Gent, 2025)

[In the coming years, we want to increase our student-housing provision to 6,000 rooms, primarily aimed at scholarship students and international students.]

The clearest example of conditionally legitimate private supply is the 530-room project reported by VRT NWS in April 2024. A private developer would construct the project, but UGent would lease and manage the entire complex for 33 years, and almost 80 per cent of the rooms were intended to be offered at social rates (Vandriessche, 2024). The article frames the project positively because private delivery is institutionally anchored through long-term university management and an affordability commitment that exceeds the city’s minimum social-room requirement.

“Wij zitten aan bijna 80 procent met dit project” (Vandriessche, 2024)

[With this project, we are at almost 80 per cent.]

This example clarifies the meaning of PBSA in the Ghent corpus. Large scale is not treated as sufficient evidence that a project is either desirable or harmful. The evaluation depends on the relationship among scale, price, management, ownership and location. A professionally managed project with a high share of affordable rooms can be framed as part of the solution, particularly if it helps remove student demand from the regular housing market. By contrast, luxury-oriented projects or fragmented ownership structures can be criticised because they undermine affordability or long-term management quality. PBSA is therefore a governed category rather than a fixed policy preference.

Market transformation and investment

Marketisation is present in the Ghent material, but it is much less often the dominant causal frame than in Bologna. The clearest investment-oriented example is an AVS article on the conversion of a former hotel into 110 student units. The project is presented as a response to an estimated shortage of 10,000 to 12,000 rooms, but the article simultaneously describes the rooms and studios as individually purchasable real-estate products starting at €165,000 (AVS, 2025). Student housing therefore appears both as needed urban supply and as an investment asset.

“De kamers worden te koop aangeboden vanaf 165.000 euro” (AVS, 2025)

[The rooms are offered for sale starting at €165,000.]

A more critical version appears in Het Nieuwsblad’s analysis of the continuing kotencrisis. The article asks whether the construction boom itself is an adequate solution and reports criticism that developers prefer luxury rooms because they are more profitable (Reynaers, 2025). It also raises questions about shortage estimates produced by market actors with an interest in further development. This does not displace the dominant Ghent supply and governance frames, but it introduces an important counter-current: a development model can increase capacity while leaving the affordability problem unresolved.

“Ontwikkelaars richten zich graag op luxekoten” (Reynaers, 2025)

[Developers are keen to focus on luxury student rooms.]

The Ghent corpus therefore contains a market critique, but it is structured differently from Bologna. Tourism and short-term rental conversion do not organise the Ghent student-housing debate. Market concerns are more commonly attached to the type of units developers produce, the profitability of luxury accommodation, the ownership structure of projects and the conditions under which private actors are incorporated into public or university strategies. The dominant governance response is to discipline and

condition market participation rather than to frame tourism-driven housing conversion as a central cause of the crisis.

Ghent synthesis

The Ghent material supports a managed-supply interpretation of student-housing governance. Affordability is a major and increasingly visible access problem, but the city's preferred response is closely connected to the separation of student demand from the regular housing market. Dedicated student accommodation is expected to protect family housing and neighbourhood liveability, while its own scale and location are governed through planning and carrying-capacity considerations. This gives resident interests a more structurally visible role in the policy discourse than in Bologna.

Responsibility is distributed across Stad Gent, higher-education institutions and the Flemish framework, with UGent increasingly becoming a direct purchaser, lessee and manager of student housing. Private development is not rejected but becomes legitimate when affordability, management and spatial conditions are secured. Student and media sources complicate this model by showing that price remains a barrier and that luxury construction cannot be assumed to resolve the crisis. The Ghent configuration can therefore be summarised as an interaction among affordability, market separation, neighbourhood balance and institutionally managed supply.

Comparative synthesis

The two cases share a broad recognition that student housing has become an urban housing problem rather than a matter that can be left entirely to individual students. Both corpora contain shortage, affordability and institutional-responsibility narratives, and both legitimise some form of additional dedicated student accommodation. The comparison nevertheless shows that similar pressures are translated into different organising frames. Bologna more often constructs the problem through access to the city, touristification and negotiated responsibility, whereas Ghent more often constructs it through the relationship between student-specific supply, the regular housing market and neighbourhood governance. These differences are visible not only in the topics discussed, but in the causal stories and policy instruments through which student housing is made governable.

A shared access problem, but different political translations

Affordability is a major frame in both cities, yet its political translation differs. Bologna sources repeatedly connect high rents and insecure housing to the right to study and to the possibility of remaining in the city. Student protest is especially explicit in presenting housing as a condition of educational access, while regional right-to-study documents reinforce the link between accommodation and welfare. Ghent also treats price as an access problem, but affordability is increasingly translated into recurring monitoring, room-type distinctions, social pricing and basic-room requirements. The city's annual surveys turn price into a measurable governance variable, and university strategy targets scholarship and international students through dedicated provision.

This difference should not be overstated. Bologna also uses quantitative evidence and targeted instruments, while Ghent student actors politicise affordability directly. The comparative pattern is one of emphasis: Bologna's affordability discourse more often appears in a vocabulary of crisis, exclusion and rights, whereas Ghent more routinely embeds affordability in the design and monitoring of the student-housing system. In both cases, the strongest counter-frame is that additional supply cannot be equated automatically with improved access. The price, location, quality and allocation of new housing determine whether the students most affected by the crisis can actually benefit from it.

Shared responsibility, organised differently

Both cases reject the idea that one actor can solve the student-housing problem alone. The difference lies in how this shared responsibility is represented. Bologna repeatedly stages responsibility as a negotiation among the Comune, Unibo, ER.GO, the Region and national government. Joint initiatives such as HousING Bo demonstrate cooperation, but later university discourse simultaneously emphasises the limits of Unibo's ability to compensate for failures in the wider housing system. Municipal actors also scale the problem upward by calling for national and regional action. Responsibility is therefore shared, but its boundaries remain publicly visible and contestable.

Ghent's shared-responsibility frame is more often institutionalised through planning and operational arrangements. Stad Gent claims a steering and matchmaking role; the Flemish level provides tenancy and quality frameworks; and UGent increasingly purchases, leases and manages accommodation directly. The Steunpunt Wonen report still identifies uncertainty over formal HEI obligations, showing that the system

is not fully settled. Nevertheless, compared with Bologna, responsibility is more frequently expressed through instruments of coordination, monitoring, management and regulation rather than through overt public disagreement over who should carry the burden.

Neighbourhood change is more explicitly governable in Ghent

The sharpest cross-case contrast concerns neighbourhood change and the regular housing market. Ghent repeatedly defines student housing through a spatial relationship between dedicated accommodation and ordinary family housing. Specific student housing is legitimised because it should reduce pressure on the regular market, while new projects are simultaneously assessed through neighbourhood carrying capacity, liveability and spatial distribution. Residents therefore appear as a structurally recognised group within the student-housing policy field, and their concerns can both support and contest development.

Bologna does not lack neighbourhood change, but it is described differently. The corpus contains residentiality, regeneration and metropolitan-displacement concerns, yet these are less often organised around a direct policy objective of separating students from family housing. The strongest urban-balance source presents student accommodation as mixed-use regeneration and affordable provision, while other sources connect residential change more strongly to touristification and the loss of long-term rental availability. The comparison therefore suggests that neighbourhood change enters governance through different objects: in Ghent, student concentration and the protection of the regular housing market; in Bologna, competition among residential, tourist and investment uses of housing.

Bologna's distinctive causal frame: touristification and market transformation

Touristification is the clearest Bologna-specific frame. Municipal, student, civic and media sources all connect short-term rental conversion or tourism-oriented development to student housing pressure. The frame is particularly powerful because it can be articulated in several political registers. Municipal sources describe a need to rebalance the rental market; student and civic actors describe exclusion and extraction; media discourse turns the issue into a conflict over Bologna's identity as a tourism destination or an inclusive university city. The same underlying mechanism therefore supports different responsibility attributions and policy preferences.

The comparable Ghent critique is narrower. Marketisation appears through the sale of student units as investment products, developer preferences for luxury rooms and concerns over whether private construction solves affordability. These are meaningful tensions, but tourism is largely absent from the Ghent student-housing corpus. The comparison should therefore not treat financialization, touristification and private development as interchangeable processes. The empirical finding is that market transformation is present in both cities but acquires different concrete forms and different political salience.

Conditional legitimacy of dedicated student housing

Neither case can be characterised as simply pro- or anti-PBSA. In Bologna, public, regional and university-linked residences are generally legitimised through the right to study and affordable access, while expensive private student residences are criticised for serving wealthier students and failing to resolve the access problem. In Ghent, large-scale and private provision is often treated positively when it is professionally managed, socially priced and spatially appropriate. Long-term university leasing and high shares of social-rate rooms can turn a privately delivered complex into an institutionally governed solution.

The comparison therefore shows that the meaning of dedicated student housing is relational. Scale or private ownership alone does not determine whether a project is constructed as desirable. Legitimacy depends on the relationship among price, allocation, management, ownership, location and the wider housing-market objective. This is one of the clearest points of convergence between the two cities: more supply is accepted, but it is expected to do more than simply add units. It must also address, or at least not intensify, the affordability and urban-governance problems through which student housing has been defined.

Empirical conclusion

Overall, the empirical material shows that policy and media actors in Bologna and Ghent do not merely describe a common student-housing shortage. They construct different relationships between housing, neighbourhood change and responsibility. Bologna's discourse is organised most strongly around affordability, access to study, touristification and negotiated town-gown responsibility. Ghent's discourse is organised more strongly around the separation of student and regular housing markets, neighbourhood balance, institutional coordination and conditionally managed supply. Media, student and resident sources do not simply reproduce official policy frames: they sharpen, contest or redirect them, especially around

private-market power, student contribution, project scale and whether additional construction actually improves affordability.

These findings provide the empirical basis for the following discussion. The next chapter can therefore move from the question of what frames are present to the question of how the differences between them relate to the wider theoretical literature on studentification, affordability, financialization, town–gown relations and urban governance. In particular, the Bologna–Ghent comparison makes it possible to examine why broadly similar housing pressures become politically meaningful through different institutional arrangements and different understandings of who and what student-housing policy is intended to protect.

Discussion

The empirical analysis shows that Bologna and Ghent share several student-housing pressures, particularly affordability problems, limited or mismatched supply and uncertainty over institutional responsibility. However, these pressures are not framed or governed in identical ways. This supports the central argument of the thesis: studentification is not only a material process of neighbourhood change, but also an interpretive and political process through which actors define problems, assign responsibility and legitimise particular responses.

The discussion focuses on four comparative findings. First, studentification becomes governable through different spatial and political concerns in the two cities. Second, both cases demonstrate that additional housing supply cannot be equated automatically with effective access. Third, responsibility is shared in both cities but organised differently. Finally, the treatment of private and dedicated student housing shows that the legitimacy of new supply depends less on a simple public-private distinction than on the conditions attached to provision.

Studentification and neighbourhood change

The literature presents studentification as a context-dependent process shaped by housing systems, planning regulation, university strategies and student demand rather than as a fixed sequence of neighbourhood change (Smith, 2005; Hubbard, 2008). The Bologna–Ghent comparison strongly supports this interpretation.

In Ghent, student housing is framed particularly through its relationship with the regular housing market. Municipal policy seeks to direct students towards specific student accommodation while protecting conventional family housing from further subdivision. Neighbourhood liveability, carrying capacity and the spatial distribution of student residences therefore become central governance concerns. Dedicated accommodation is not simply presented as additional supply; it functions as an instrument for managing where student demand is located and for limiting pressure on other forms of housing.

In Bologna, neighbourhood change is framed less through a direct separation between student and family housing. Students are more often situated within a broader struggle over access to long-term rental housing. Touristification and the movement of housing towards short-term or more profitable uses appear as important explanations of pressure. Students therefore frequently appear alongside families and other long-term residents as groups competing for increasingly scarce residential space.

This contrast complicates a simple understanding of studentification as conflict between students and established residents. In Ghent, student concentration is more explicitly treated as something that should be spatially managed. In Bologna, the stronger causal emphasis falls on the transformation of the housing market itself. The comparison therefore shows that studentification interacts with wider urban processes rather than operating independently from them. What becomes politically salient depends on the local housing context: the protection of the regular housing market in Ghent, and the preservation of long-term residential access in Bologna.

The findings also reinforce the need to avoid treating students as a homogeneous group. In both cities, affordability debates distinguish implicitly or explicitly between students with different financial resources. Bologna sources frequently represent students as vulnerable housing seekers, while Ghent's institutional strategies increasingly target groups such as scholarship and international students. Studentification should therefore be understood not only through tensions between students and non-students, but also through inequalities within the student population itself.

Affordability beyond numerical supply

Affordability is one of the clearest points of convergence between the two cases. At the same time, the analysis confirms that affordability cannot be reduced to advertised rent or to the total number of available rooms. The literature review distinguishes affordability from accessibility and adequacy, showing that a dwelling may exist without being realistically obtainable because of price, deposits, location, eligibility, insecurity or poor quality (Galster & Lee, 2020; Sotomayor et al., 2022).

This broader understanding is particularly visible in Bologna. Here, affordability is connected not only to rent levels but also to the difficulty of finding accommodation, unequal bargaining power, scams, discrimination, housing quality and distance from university life. Student and right-to-study discourse also links housing access to educational participation. The implication is that formal access to higher education can be undermined when students cannot secure suitable accommodation in the city.

Ghent also treats affordability as a major problem, but it is more frequently incorporated into the governance of supply through monitoring, basic-room requirements, social pricing and targeted university provision. The difference is one of emphasis rather than absolute contrast: Bologna more often politicises affordability through exclusion and rights, whereas Ghent more often translates it into characteristics that student-housing provision should contain.

In both cases, the strongest common conclusion is that more beds do not necessarily mean better access. Expensive private residences can increase aggregate supply while remaining inaccessible to students with limited resources. This corresponds with the literature on financialization, which distinguishes the use value of housing from its investment value (Cattabriga, 2023). The empirical findings therefore suggest that student-housing policy should be evaluated through the type of supply produced: its price, location, quality, allocation and security, rather than through bed numbers alone.

Shared responsibility and urban governance

The comparison also clarifies the role of town-gown relations and urban governance. Student housing rarely falls within the exclusive competence of one institution. Universities influence student demand, municipalities control important planning instruments, regional and national governments shape housing and welfare frameworks, and private providers control a substantial part of supply. The resulting distribution of authority creates a recurring responsibility gap.

In Bologna, this responsibility is more visibly negotiated among the Comune, the University of Bologna, ER.GO, the Emilia-Romagna Region and national government. Joint initiatives demonstrate cooperation, but institutional boundaries remain explicit. University actors can acknowledge housing pressure while stressing the limits of what the university can solve, while municipal actors call for action at higher levels of government. Responsibility is therefore shared, but also publicly contested.

Ghent presents a more institutionalised form of shared responsibility. Stad Gent takes a steering and planning role, the Flemish level provides the regulatory framework, and higher-education institutions are increasingly expected to contribute directly to accommodation supply and management. UGent's recent expansion of its housing role illustrates this development. Nevertheless, the debate over whether higher-education institutions should have formal obligations shows that the system is not free from ambiguity.

The distinction is therefore not between cooperation and conflict, but between different ways of organising interdependence. Bologna more often frames responsibility as negotiation across institutional levels; Ghent more often embeds it in planning, monitoring and operational arrangements. This finding supports the urban-governance literature's emphasis on multi-actor coordination, while also showing its limits. Shared responsibility can increase capacity, but it can also disperse accountability. Effective governance therefore requires not only collaboration, but also clarity about which actor is expected to deliver which outcome.

Market transformation and dedicated student housing

The role of private and dedicated student accommodation provides a final important comparison. The literature associates PBSA with both the commodification of student life and attempts to reduce pressure on established residential neighbourhoods (Hubbard, 2009; Chatterton, 2010). The empirical material shows that neither city can be described as simply supportive or opposed to such development.

Bologna's most distinctive market-related frame concerns touristification. Short-term rental conversion is repeatedly connected to reduced long-term housing availability, while expensive private student residences are criticised where they expand numerical supply without improving access for lower-income students. Financialization is therefore relevant, but it should not be treated as interchangeable with touristification. Different market mechanisms affect student housing in different ways.

In Ghent, tourism is largely absent from the student-housing debate. Market concerns focus more on luxury rooms, investment-oriented projects and whether private development contributes to affordability. At the same time, privately delivered accommodation can be positively framed when it is institutionally managed, appropriately located and linked to social or basic-room provision.

This suggests that the public-private distinction alone is insufficient. What matters is the relationship among ownership, price, allocation, management and location. A private project may become part of a public or institutional housing strategy when clear affordability and management conditions are attached to it. Conversely, new supply can be contested when it functions primarily as a premium investment product. The legitimacy of dedicated student housing is therefore conditional and relational.

This point also refines the concept of studentification. Dedicated housing may concentrate students in large developments, but it can simultaneously reduce pressure on conventional housing. In Ghent, this spatial management function is central. In Bologna, dedicated housing is judged more strongly through its contribution to effective access. The same housing form therefore acquires different meanings within different governance systems.

Comparative implications and limitations

Taken together, the comparison leads to two broader conclusions. First, studentification should be analysed as an institutionally mediated process. Similar student populations and housing pressures can produce different policy priorities because planning powers, welfare arrangements, housing markets and university roles differ between cities. Second, student-housing governance should be evaluated in terms of access and accountability rather than supply and partnership alone. Additional rooms matter, but so do the conditions under which they are provided and the responsibilities attached to the actors involved.

The framing perspective is important because these differences are not merely descriptive. Defining student housing as an affordability problem, a neighbourhood-balance problem, a market-transformation problem or a responsibility problem makes different interventions appear appropriate. Bologna and Ghent therefore demonstrate that studentification is not only something that happens to neighbourhoods; it is also interpreted and made governable through locally specific narratives about housing, responsibility and urban belonging.

These conclusions must be read within the limits of the research design. The corpus is purposive rather than statistically representative, and the analysis identifies recurring interpretations within selected policy, institutional, media, student and civic sources rather than their prevalence across the entire public sphere. The thesis also analyses representations of governance rather than policy implementation itself. It cannot establish the direct causal effect of student numbers, tourist rentals or dedicated accommodation on rents or displacement, nor can it determine how audiences respond to the frames identified.

The study's multilingual and interpretive character introduces further uncertainty. Original-language coding, a structured codebook, attention to counter-frames, and a consistency audit were used to enhance transparency, but alternative interpretations remain possible. The findings should therefore be understood as a comparative account of how student-housing problems are constructed and governed, rather than as a complete evaluation of housing outcomes in either city.

Conclusion

This thesis examined how policy and media actors (and civic actors to a lesser extent) in Bologna and Ghent frame the relationship between student housing and neighbourhood change, and how these framings legitimise or contest local governance responses. The results show that student housing is not simply a question of supply or demographic pressure; instead, it is a political and interpretative issue that is determined by distinct housing systems and governance situations.

In Bologna student accommodation is mainly seen in terms of affordability and access, aspects which are closely linked to touristification and to the wider discussions about the right to stay in the city; responsibility for student housing is spread out but disputed among a number of institutional levels. By contrast, in Ghent student housing is mostly treated as a spatial planning issue, with a focus on preserving the liveability of neighbourhoods and the regular housing market, backed by more organised institutional co-ordination.

Even though there are these differences, the analysis shows that simply increasing the amount of student housing is not enough in either city. Providing new accommodation does not automatically lead to better access, since aspects such as affordability, eligibility, location, and quality are still important. Moreover, the value of student housing is influenced less by ownership and more by the way it is integrated into the wider housing system.

The process of studentification is determined by the institutional context and does not produce the same effects everywhere. Universities, municipalities, and other stakeholders all influence the outcome, yet responsibility is often spread thin. Moreover, students are not a single, uniform group, as there are substantial differences in access to housing among them.

The findings therefore suggest that student housing should be treated as a shared institutional responsibility, with a clearer distribution of roles among the actors involved. Without such clarity, coordination may occur in practice while accountability remains diffuse.

The study has certain limitations due to its focus on discourse rather than on implementation or impact, as well as because of the purposive corpus it uses; it does not evaluate causal effects or provide a full account of the public debate. It would therefore be useful for upcoming research to look into people's lived experiences, examine policy implementation and consider longitudinal housing outcomes, as well as extend the comparative study to other student cities.

Bibliography

- Aalbers, M. B. (2016).** *The financialization of housing: A political economy approach*. Routledge.
<https://doi.org/10.4324/9781315668666>
- Addarii, L. (2026).** *Unibo prepara novecento letti*. InCronaca.
<https://incronaca.unibo.it/archivio/2026/alloggi-studenti-unibo-prepara-900-posti-letto>
- Addie, J.-P. D. (2017).** From the urban university to universities in urban society. *Regional Studies*, 51(7), 1089–1099. <https://doi.org/10.1080/00343404.2016.1224334>
- Alietti, A. (2025).** L'abitare studentesco tra diritto allo studio e la città campus: Riflessioni sul caso ferrarese. In *Annuario socio-economico ferrarese 2025: Politiche urbane: Spazio, tempo, territorio*. C.D.S. Cultura Edizioni. <https://hdl.handle.net/11392/2601291>
- Amaduzzi, M. (2024).** Università di Bologna, il delegato agli studenti: «Turistopoli o grande centro universitario, la città decida cosa vuole essere». *Corriere di Bologna*.
https://corrieredibologna.corriere.it/notizie/cronaca/24_agosto_28/alma-mater-il-delegato-agli-studenti-turistopoli-o-grande-citta-universitaria-bologna-decida-cosa-vuole-essere-df4ba052-d194-40b8-bd03-8fccb8ffcxlk.shtml
- Anacker, K. B. (2019).** Introduction: Housing affordability and affordable housing. *International Journal of Housing Policy*, 19(1), 1–16. <https://doi.org/10.1080/19491247.2018.1560544>
- AVS. (2025a).** *Voormalig hotelgebouw in hartje Gent transformeert tot studentencomplex*.
<https://avs.be/nieuws/voormalig-hotelgebouw-in-hartje-gent-transformeert-tot-studentencomplex>
- AVS. (2025b).** *Buurtbewoners dienen bezwaar in tegen studentencomplex in Gent*.
<https://avs.be/nieuws/buurtbewoners-dienen-bezwaar-in-tegen-studentencomplex-in-gent>
- Bacchi, C. L. (1999).** *Women, policy and politics: The construction of policy problems*. SAGE Publications.
- Bertoni, F. A. (2024).** *Student housing in Italy: Historical development and policy impact* [Masterscriptie, Politecnico di Milano].
- Bozzetti, A., Bartolucci, S., & Marzani, G. (2024).** Residenze universitarie e rischi di studentification: quale impatto sul contesto urbano? *Autonomie Locali e Servizi Sociali*, 2, 309-330.
<https://doi.org/10.1447/114811>
- Brennan, J., King, R., Lebeau, Y., Little, B., & Williams, R. (2004).** The university in its place: Social and cultural perspectives on the regional role of universities. In *Universities, social change and transformation: Global perspectives* (pp. 3-153). Springer.
- Carragee, K. M., & Roefs, W. (2004).** The neglect of power in recent framing research. *Journal of Communication*, 54(2), 214–233. <https://doi.org/10.1111/j.1460-2466.2004.tb02625.x>
- Cattabriga, G. (2023).** *Financialization and the student housing crisis in Bologna, Italy: A comprehensive analysis* [Masterscriptie, Lunds Universitet].
- Chatterton, P. (2010).** The student city: An ongoing story of neoliberalism, gentrification, and commodification. *Environment and Planning A*, 42(3), 509–514.
- Comune di Bologna. (2018).** *Question Time, chiarimenti sul mercato degli affitti in città*.
<https://www.comune.bologna.it/novita/comunicati-stampa/question-time-chiarimenti-sul-mercato-degli-affitti-citta-0>

Comune di Bologna. (2019). *Istruttoria pubblica sul disagio abitativo, l'intervento di Fabio D'Alfonso, esperto indicato dal Comitato "Pensare Urbano", promotore dell'Istruttoria.*
<https://www.comune.bologna.it/novita/comunicati-stampa/istruttoria-pubblica-sul-disagio-abitativo-lintervento-di-fabio-dalfonso-esperto-indicato-dal>

Comune di Bologna. (2023). *Emergenza Casa: un Manifesto per abilitare i Comuni all'azione.*
<https://www.comune.bologna.it/novita/comunicati-stampa/emergenza-casa-un-manifesto-abilitare-i-comuni-allazione>

Comune di Bologna. (2024). *Reinventing Cities, allo Scalo Ravone-Prati un nuovo quartiere residenziale sostenibile e al Palazzo Aiuto Materno uno studentato.*
<https://www.comune.bologna.it/novita/comunicati-stampa/reinventing-cities-allo-scalo-ravone-prati-un-nuovo-quartiere-residenziale-sostenibile-e-al-palazzo>

Comune di Bologna. (2025). *Casa, la Giunta approva due delibere: circa 90 posti letto per studenti a prezzo calmierato e 30 alloggi per emergenza e pronta accoglienza abitativa.*
<https://www.comune.bologna.it/novita/comunicati-stampa/casa-la-giunta-approva-due-delibere-circa-90-posti-letto-studenti-prezzo-calmierato-e-30-alloggi>

Comune di Bologna, & Città metropolitana di Bologna. (2024). *Canone concordato, firmato il rinnovo dell'Accordo Territoriale per tutta l'area metropolitana.*
<https://www.comune.bologna.it/novita/comunicati-stampa/canone-concordato-firmato-il-rinnovo-dellaccordo-territoriale-tutta-larea-metropolitana>

Comune di Bologna, & Università di Bologna. (2019). *HousING Bo, Comune e Università insieme per migliorare la condizione abitativa degli studenti.* <https://www.comune.bologna.it/novita/comunicati-stampa/housing-bo-comune-e-universita-insieme-migliorare-la-condizione-abitativa-degli-studenti>

Costarelli, I., & Mugnano, S. (2024). Introduzione: L'abitare studentesco: Un'emergenza nazionale. *Sociologia Urbana e Rurale*, 46(134 Suppl.), 7–12. <https://doi.org/10.3280/SUR2024-134-S001>

den Heijer, A. C., & Curvelo Magdaniel, F. T. J. (2018). Campus–city relations: Past, present, and future. In P. Meusburger et al. (Eds.), *Geographies of the university, knowledge and space 12*. Springer. https://doi.org/10.1007/978-3-319-75593-9_13

Department for Education and Skills (2003) *The Future of Higher Education*. Cm 5735. London: HMSO.

Doolittle, E. C. (2026). Public-private partnerships and the political economy of student housing affordability. *Journal of Higher Education Policy and Management*.

Eghbali, A. (2025). Student life in the historical university city: Bologna and its students. In I. Cattabriga et al. (Eds.), *The historical city. A critical reference and role model* (pp. 89–101). Springer. https://doi.org/10.1007/978-3-031-71473-3_12

Ehlenz, M. M., Mawhorter, S. L., & Pendall, R. (2024). The complexities of student housing. *Housing Policy Debate*, 34(5), 603–619. <https://doi.org/10.1080/10511482.2024.2372566>

Entman, R. M. (1993). Framing: Toward clarification of a fractured paradigm. *Journal of Communication*, 43(4), 51–58. <https://doi.org/10.1111/j.1460-2466.1993.tb01304.x> (Wiley Online Library)

Entman, R. M., & Rojecki, A. (1993). Freezing out the public: Elite and media framing of the U.S. anti-nuclear movement. *Political Communication*, 10(2), 155–173. <https://doi.org/10.1080/10584609.1993.9962973> (Taylor & Francis Online)

ER.GO (2024). *Relazione programmatica 2025*. https://www.er-go.it/amministrazione-trasparente/bilanci/bilancio-preventivo-e-consuntivo/bilancio_di_previsione_2025-2026-2027/programmatica-previsione-2025-2026-2027

ER.GO. (2026) *Conosci ER.GO*. <https://www.er-go.it/conosci-er-go>

ER.GO. (2026). *Alloggio*. <https://www.er-go.it/faq/alloggio>

Etzkowitz, H., Webster, A., Gebhardt, C., & Terra, B. R. C. (2000). The future of the university and the university of the future: Evolution of ivory tower to entrepreneurial paradigm. *Research Policy*, 29(2), 313–330. [https://doi.org/10.1016/S0048-7333\(99\)00069-4](https://doi.org/10.1016/S0048-7333(99)00069-4)

Galster, G., & Lee, K. O. (2020). Housing affordability: A framing, synthesis of research and policy, and future directions. *International Journal of Urban Sciences*. <https://doi.org/10.1080/12265934.2020.1713864>

Goossens, C., Oosterlynck, S., & Bradt, L. (2019). Livable streets? Green gentrification and the displacement of longtime residents in Ghent, Belgium. *Urban Geography*. <https://doi.org/10.1080/02723638.2019.1686307>

Gabellini, P. (2025). Università e città oggi: Bologna. In E. Mangione, C. L. Giannotti Mura, A. Bozzetti, G. Marzani, A. Bove, & L. Perini (Eds.), *Vivere la città universitaria: L'abitare studentesco come generatore di trasformazioni* (pp. 56–65). Politecnico di Torino. <https://hdl.handle.net/11583/3004831>

Gamson, W. A., & Modigliani, A. (1989). Media discourse and public opinion on nuclear power: A constructionist approach. *American Journal of Sociology*, 95(1), 1–37. <https://doi.org/10.1086/229213>

Giannotti Mura, C. L. (2025). Prospettive sul dibattito: La finanziarizzazione dell'abitare studentesco tra fenomeno PBSA e affordability. In E. Mangione, C. L. Giannotti Mura, A. Bozzetti, G. Marzani, A. Bove, & L. Perini (Eds.), *Vivere la città universitaria: L'abitare studentesco come generatore di trasformazioni* (pp. 81–89). Politecnico di Torino. <https://hdl.handle.net/11583/3004831>

Grabkowska, M., & Frankowski, J. (2016). 'Close to the city centre, close to the university'. Are there symptoms of studentification in Gdańsk, Poland? *Bulletin of Geography. Socio-economic Series*, 32, 73–83. <https://doi.org/10.1515/bog-2016-0016>

Guerzoni, M. (2025). Università e questione abitativa. In E. Mangione, C. L. Giannotti Mura, A. Bozzetti, G. Marzani, A. Bove, & L. Perini (Eds.), *Vivere la città universitaria: L'abitare studentesco come generatore di trasformazioni* (pp. 66–74). Politecnico di Torino. <https://hdl.handle.net/11583/3004831>

Hajer, M. A., & Laws, D. (2006). Ordering through discourse. In M. Moran, M. Rein, & R. E. Goodin (Eds.), *The Oxford handbook of public policy* (pp. 251–268). Oxford University Press. <https://doi.org/10.1093/oxfordhb/9780199548453.003.0012>

Hooghe, L., & Marks, G. (2003). Unraveling the central state, but how? Types of multi-level governance. *American Political Science Review*, 97(2), 233–243. <https://doi.org/10.1017/S0003055403000649>

Hubbard, P. (2008). Regulating the social impacts of studentification: A Loughborough case study. *Environment and Planning A*, 40(2), 323–341. <https://doi.org/10.1068/a396>

Hubbard, P. (2009). Geographies of studentification and purpose-built student accommodation: Leading separate lives? *Environment and Planning A*, 41(8), 1903–1923. <https://doi.org/10.1068/a4149>

Hulchanski, J. D. (1995). The concept of housing affordability: Six contemporary uses of the housing expenditure-to-income ratio. *Housing Studies*, 10(4), 471–491. <https://doi.org/10.1080/02673039508720833>

Kreitzer, D. (2025). *How the town views the gown: A case study of a campus-community relationship*. Bucknell University Digital Commons. https://digitalcommons.bucknell.edu/honors_theses/733/

Landi, D. (2018). Caro affitti, gli studenti in piazza a Bologna contro Airbnb. *DIRE*. <https://www.dire.it/19-09-2018/245119-caro-affitti-gli-studenti-in-piazza-a-bologna-contro-airbnb/>

Laudisa, F. (2024). Universities as urban anchors: Examining the socio-economic impact and support dynamics in Italy. *URBANA*, 1(1), 14.

Legge 14 novembre 2000, n. 338: *Disposizioni in materia di alloggi e residenze per studenti universitari*. (2000). *Gazzetta Ufficiale della Repubblica Italiana*, 274. <https://www.normattiva.it/uri-res/N2Ls?urn:nir:stato:legge:2000-11-14;338>

Leone, G. M. (2025). Caro affitti: stanze piccole e a cifre insostenibili. Il sindacato SGB: “Avidità immobiliare”. *RaiNews*. <https://www.rainews.it/tgr/emiliaromagna/video/2025/11/car0-affitti-stanze-piccole-e-a-cifre-insostenibili-il-sindacato-sgb-avidita-immobiliare-9d41fa1a-05b5-4b74-8026-a21cff764017.html>

Luescher, T. M. (2008). *Student governance in transition: University democratisation and managerialism: A governance approach to the study of student politics and the case of the University of Cape Town* [Doctoral dissertation, University of Cape Town]. <http://hdl.handle.net/11427/11247>

Mattheus, L., & Frans, J. (2025). Stad Gent kondigt extra kotbelasting aan, Gentse Studentenraad razend. *Schamper*. <https://www.schamper.ugent.be/daily/stad-gent-kondigt-extra-kotbelasting-aan-gentse-studentenraad-razend>

Milovanović Rodić, D., Čolić, R., & Maruna, M. (2018). The role of university in a policy making process: Introducing integrated urban projects for effective urban governance in Serbia. In E. Anguillari and B. Dimitrijević (Eds.), *Integrated urban planning: Directions, resources and territories* (pp. 63–82). TU Delft Open. <https://raf.arh.bg.ac.rs/handle/123456789/519>

Ministero dell’Università e della Ricerca. (n.d.). *Riforma 1.7: Alloggi per gli studenti e riforma della legislazione sugli alloggi per gli studenti*. <https://www.mur.gov.it/it/pnrr/misure-e-componenti/m4c1/riforma-17-alloggi-gli-studenti-e-riforma-della>

Munro, M. (2018). House price inflation in the news: A critical discourse analysis of newspaper coverage in the UK. *Housing Studies*, 33(7), 1085–1105. <https://doi.org/10.1080/02673037.2017.1421911>

Munro, M., & Livingston, M. (2012). Student impacts on urban neighbourhoods: Policy approaches, discourses and dilemmas. *Urban Studies*, 49(8), 1679–1694. <https://doi.org/10.1177/0042098011419237>

Mutton, Z. (2025). Transforming urban places: Political participation of university students in Bologna. In I. Cattabriga et al. (Eds.), *The historical city. A critical reference and role model*. Springer. https://doi.org/10.1007/978-3-031-71473-3_13

Naylor, R., Dollinger, M., Mahat, M., & Khawaja, M. (2021). Students as customers versus as active agents: Conceptualising the student role in governance and quality assurance. *Higher Education Research & Development*, 40(5), 1026–1039. <https://doi.org/10.1080/07294360.2020.1792850>

OECD (2008) *Tertiary Education for the Knowledge Society*, Volumes 1 and 2. Paris: OECD Publishing.

Oğuz Çevik, M., Aslan Şenol, S., Soygüzelöğlu, B., Özdemir, Z., & Altanlar, A. (2026). Rethinking studentification: Town–gown interaction in small cities through everyday urban experiences. *Population, Space and Place*, 32(5), Article e70323. <https://doi.org/10.1002/psp.70323>

Padley, M., Marshall, L., & Valadez-Martinez, L. (2019). Defining and measuring housing affordability using the Minimum Income Standard. *Housing Studies*, 34(8), 1307–1329. <https://doi.org/10.1080/02673037.2018.1538447>

Perry, D. C., Wiewel, W., & Menendez, C. (2009). The university's role in urban development: From enclave to anchor institution. *Land Lines*, 21(3), 2–7. <https://www.lincolnst.edu/publications/articles/universitys-role-urban-development>

Peters, B. G., & Pierre, J. (2012). Urban governance. In P. John, K. Mossberger, and S. E. Clarke (Eds.), *The Oxford handbook of urban politics* (pp. 71–86). Oxford University Press. <https://doi.org/10.1093/oxfordhb/9780195367867.013.0005>

Pillai, A. K., Vieta, M. A., & Sotomayor, L. (2024). University student housing as business proposition and entrepreneurial activity: The Canadian case. *Housing Policy Debate*, 34(5), 644–667. <https://doi.org/10.1080/10511482.2021.1883703>

Oxenaar, M., Conte, V., & Aalbers, M. B. (2026). Emerging financialization in Brussels: Institutional investment in niche rental housing markets. *European Urban and Regional Studies*, 33(1), 31–47. <https://doi.org/10.1177/09697764241294179>

Pechar, H., & Andres, L. (2011). Higher-education policies and welfare regimes: International comparative perspectives. *Higher Education Policy*, 24(1), 25–52. <https://doi.org/10.1057/hep.2010.24>

RaiNews. (2023). *Caro affitti, torna la protesta degli universitari*. <https://www.rainews.it/amp/tgr/emiliaromagna/articoli/2023/09/caro-affitti-torna-la-protesta-degli-universitari-07a021ce-f5d4-49cb-962a-0f838745ab24.html>

Revington, N., & Wray, A. J. D. (2024). Land-use planning approaches to near-campus neighborhoods and student housing development patterns in Ontario, Canada. *Housing Policy Debate*, 34(5), 668–694. <https://doi.org/10.1080/10511482.2022.2093939>

Reynaers, T. (2025). Gemiddeld 575 euro voor een studentenkamer: kotencrisis houdt aan, maar is bouwwoede wel de oplossing? Het Nieuwsblad. <https://www.nieuwsblad.be/regio/oost-vlaanderen/regio-gent/gent/gemiddeld-575-euro-voor-een-studentenkamer-kotencrisis-houdt-aan-maar-is-bouwwoede-wel-de-oplossing/72064732.html>

Reynolds, A. (2024). Contesting the financialization of student accommodation: Campaigns for the right to housing in Dublin, Ireland. *Housing Studies*, 39(6), 1495–1515. <https://doi.org/10.1080/02673037.2021.2023731>

Russo, A. P., van den Berg, L., & Lavanga, M. (2007). Toward a sustainable relationship between city and university: A stakeholdership approach. *Journal of Planning Education and Research*, 27(2), 199–216. <https://doi.org/10.1177/0739456X07307208>

Sage, J., Smith, D., & Hubbard, P. (2012a). The diverse geographies of studentification: Living alongside people not like us. *Housing Studies*, 27(8), 1057–1078. <https://doi.org/10.1080/02673037.2012.728570>

Sage, J., Smith, D., & Hubbard, P. (2012b). The rapidity of studentification and population change: There goes the (student)hood. *Population, Space and Place*, 18, 597–613. <https://doi.org/10.1002/psp.690>

Scheufele, D. A. (1999). Framing as a theory of media effects. *Journal of Communication*, 49(1), 103–122. <https://doi.org/10.1111/j.1460-2466.1999.tb02784.x>

- Saiu, V., & Blečić, I. (2025).** University student housing: Between public governance and private markets. A preliminary analysis of Cagliari. In A. Oppio, M. Bottero, S. Stanghellini, & M. Rossitti (Eds.), *Local economic systems and housing real estate markets in university towns* (pp. 175–189). Springer. https://doi.org/10.1007/978-3-031-91895-7_11
- Sansen, J., Vermander, M., & Dresler, A. D. (2023).** *Studentenhuisvesting: Een analyse van het Vlaamse aanbodbeleid*. Steunpunt Wonen.
- Saripek, D. B., Peker, Z., & Cerev, G. (2024).** Addressing the housing crisis: Insights from a study on university students in Turkey. *Social Welfare: Interdisciplinary Approach*, 14, 54–69. <https://doi.org/10.15388/SW.2024.14.4>
- Semetko, H. A., & Valkenburg, P. M. (2000).** Framing European politics: A content analysis of press and television news. *Journal of Communication*, 50(2), 93–109. <https://doi.org/10.1111/j.1460-2466.2000.tb02843.x>
- Smith, D. P. (2005).** ‘Studentification ication’: The gentrification factory? In R. Atkinson & G. Bridge (Eds.), *Gentrification in a global context: The new urban colonialism* (pp. 72–89). Routledge.
- Schmidt, V. A. (2008).** Discursive institutionalism: The explanatory power of ideas and discourse. *Annual Review of Political Science*, 11, 303–326. <https://doi.org/10.1146/annurev.polisci.11.060606.135342>
- Schouppe, W. (2024).** Prijs studentenkamer in Gent belangrijkste reden om niet op kot te gaan. *VRT NWS*. <https://www.vrt.be/vrtnws/nl/2024/01/28/kotenbevraging>
- Stone, D. A. (1989).** Causal stories and the formation of policy agendas. *Political Science Quarterly*, 104(2), 281–300. <https://doi.org/10.2307/2151585>
- Sotomayor, L., Tarhan, D., Vieta, M., McCartney, S., & Mas, A. (2022).** When students are house-poor: Urban universities, student marginality, and the hidden curriculum of student housing. *Cities*, 124, 103572. <https://doi.org/10.1016/j.cities.2022.103572>
- Stad Gent. (2018).** *Wijzigingen in Algemeen Bouwreglement Stad Gent*. <https://persruimte.stad.gent/164551-wijzigingen-algemeen-bouwreglement-stad-gent/>
- Stad Gent. (2021).** *Resultaten grootschalige studie studentenhuisvesting bekend*. <https://persruimte.stad.gent/200506-resultaten-grootschalige-studie-studentenhuisvesting-bekend/>
- Stad Gent. (2022a).** *Actieplan voor meer en betere studentenhuisvesting in Gent*. <https://persruimte.stad.gent/213143-actieplan-voor-meer-en-betere-studentenhuisvesting-in-gent/>
- Stad Gent. (2022b).** *Gent op zoek naar eigenaars van gronden nabij studentencampussen*. <https://persruimte.stad.gent/214691-gent-op-zoek-naar-eigenaars-van-gronden-nabij-studentencampussen>
- Stad Gent. (2022c).** *Verslag Themacommissie Studentenhuisvesting (8/11/2022)*. <https://stad.gent/nl/over-gent-stadsbestuur/stadsbestuur/het-bestuur/de-gemeenteraad/themacommissie-op-verplaatsing>
- Stad Gent. (2023).** *Van studentendorp tot meer basiskamers: 15 aanbevelingen rond studentenhuisvesting*. <https://persruimte.stad.gent/232052-van-studentendorp-tot-meer-basiskamers-15-aanbevelingen-rond-studentenhuisvesting/>
- Stad Gent. (2025).** *Tweede grote kot-enquête: Gentse student ligt wakker van betaalbaarheid*. <https://persruimte.stad.gent/246219-tweede-kot-enquete-gentse-student-ligt-wakker-van-betaalbaarheid/>

Stad Gent. (2026). Bouwvoorschriften studentenhuysvesting. <https://stad.gent/nl/wonen-bouwen/bouwvoorschriften/bouwvoorschriften-studentenhuysvesting>

Stad Gent. (2026). Vergunningen en bouwkundige voorschriften voor koten. <https://stad.gent/nl/wonen-bouwen/huren-verhuren/studentenkamers-verhuren/vergunningen-en-bouwkundige-voorschriften-voor-koten>

Trow, M. (2007). Reflections on the transition from elite to mass to universal access: Forms and phases of higher education in modern societies since WWII. In J. J. F. Forest & P. G. Altbach (Eds.), *International handbook of higher education* (pp. 243–280). Springer. https://doi.org/10.1007/978-1-4020-4012-2_13

Universiteit Gent. (2022). *UGent keurt nu ook nieuwe bouw- en renovatieplannen voor studentenhuysvesting goed.* https://www.ugent.be/plone_portal/nl/actueel/persberichten/goedkeuring-bouw-renovatieplannen-studentenhuysvesting-ugent.htm

Universiteit Gent. (2025). *UGent zoekt extra studentenkamers.* <https://www.ugent.be/student/nl/meer-dan-studeren/huysvesting/oproep>

Universiteit Gent. (2026). *Info voor verhuurders.* <https://www.ugent.be/student/nl/studentenleven/huysvesting/kot/verhuurder>

Uyttebrouck, C., & Teller, J. (2023). *Shared housing for students and young adults and the urban-regeneration process of second-tier cities.*

Vandriessche, N. (2024). 530 nieuwe studentenkoten op komst in Gent: “Bijna 80 procent voor sociale verhuur”. *VRT NWS*. <https://www.vrt.be/vrtnws/nl/2024/04/17/immogra-530-studentenkoten-drie-koningen-universiteit-gent-bouwv/>

Van Gorp, B. (2006). Een constructivistische kijk op het concept framing. *Tijdschrift voor Communicatiewetenschap*, 34(3), 246–256. <https://doi.org/10.5117/2006.034.003.246>

Van Gorp, B. (2007). Het reconstrueren van frames via inductieve inhoudsanalyse: Uitgangspunten en procedures. *KWALON*, 12(2), 13–18. <https://doi.org/10.5117/2007.012.002.005>

Van Loon, J., Oosterlynck, S., & Aalbers, M. B. (2019). Governing urban development in the Low Countries: From managerialism to entrepreneurialism and financialization. *European Urban and Regional Studies*, 26(4), 400–418. <https://doi.org/10.1177/0969776418798673>

Verhetsel, A., Kessels, R., Zijlstra, T., & Van Bavel, M. (2017). Housing preferences among students: Collective housing versus individual accommodations? A stated preference study in Antwerp (Belgium). *Journal of Housing and the Built Environment*, 32(3), 449–470. <https://doi.org/10.1007/s10901-016-9522-5>

Vlaamse Overheid. (2018). *Decreet houdende bepalingen betreffende de huur van voor bewoning bestemde goederen of delen ervan (Vlaams Woninghuurdecreet).* Vlaamse Codex. <https://codex.vlaanderen.be/PrintDocument.ashx?id=1029963>

Vlaamse Overheid. (2020). *Vlaamse Codex Wonen van 2021.* Vlaamse Codex. <https://codex.vlaanderen.be/PrintDocument.ashx?id=1033810>

Wetzstein, S. (2017). The global urban housing affordability crisis. *Urban Studies*, 54(14), 3159–3177. <https://doi.org/10.1177/0042098017711649>

Wilkinson, C., & Greenhalgh, P. (2024). Exploring student housing demand, supply side and planning policy responses in a small university city: Studentification in Durham, UK. *Housing Policy Debate*, 34(5), 746–768. <https://doi.org/10.1080/10511482.2022.2137379>