Institute for Public Policy and Social Research, College of Social Science (IPPSR) Michigan Applied Public Policy Research

Prevalence and Experiences of Homelessness and Housing Insecurity for Michigan State University Students

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Executive Summary

This study on student homelessness and housing insecurity was funded by the Institute for Public Policy and Social Research at Michigan State University (MSU). For the study, we surveyed MSU students enrolled in the academic year 2024-2025; a total of 1,017 students completed the survey. The survey examines student experiences with homelessness and/or housing insecurity at some point over the last year, as well as student preferences for housing.

Results from the spring 2025 survey showed that 8.5% of respondents experienced homelessness at some point over the last 12 months, while 37.7% experienced some form of housing insecurity. Students of color experiencing homelessness were overrepresented. Black students who constitute 6.45% of the student body at Michigan State University (MSU) were overrepresented among the unhoused student body population; they comprise 24% of the students who reported experiencing homelessness over the past year. Asian American/Pacific Islander students comprised 16% of the homeless student body population, followed by MENA students (9%), and Latinos (5%). With respect to gender identity, 56% of those experiencing homelessness were female, and 37% identified as male, indicating that men are overrepresented among this group. Students who identified as another gender had higher rates of homelessness (7%) and were overrepresented. And in terms of the length of homelessness, over half of the students (56%) experienced homelessness for only a few days. Smaller percentages reported longer durations: 16% for 1–3 weeks, 13% for one month, and 11% for 2–5 months. Very few faced extended homelessness; only 2% experienced it for 6–12 months and 1% for 1–2 years.

Students were also asked about their experiences with several forms of housing insecurity and respondents could indicate having experienced multiple forms. In the sample, 25% indicated there was a rent or mortgage increase that made it difficult to pay; 8.8% underpaid on, or were *unable* to pay, their rent or mortgage; 7% indicated moving more than once within the last year. Similarly to homelessness, students of color and women were overrepresented within this data. For instance, 22% of Black students experienced some form of housing insecurity, followed by 17% of Asian and Pacific Islander students.

Preferences for housing were identified through the survey as well. The vast majority (82%) of respondents note that cost was the primary factor in choosing housing when attending college. The second and third most common needs were for safety (56%) and proximity to campus (42%).

The following report analyzes these data and provides some recommendations to better support college students experiencing housing insecurity.

Prevalence and Experiences of Homelessness and Housing Insecurity for Michigan State University Students

Young Adult Homelessness in Michigan

On any given night in Michigan, there are at least 8,997 people living without housing, a number that has slightly increased since 2018 (NAEH 2024). In 2023, a total of 33,226 Michiganders experienced homelessness for some period of time throughout the year, an increase of 2% from the year prior (MCTEH, 2023, p. 4). Though Michigan's rate of homelessness is lower per capita than many U.S. states (NAEH 2024), homelessness in the state nevertheless remains a cause for concern. Significantly, Michiganders aged 18-24 experienced a 3% increase in homelessness from 2022-2023, while all other age groups saw decreases (MCTEH, 2023, p. 6). Of particular concern here is that the number of Black, African American, or African Non-Hispanic young adults experiencing homelessness comprised 52% of the age group 18-24 (MCTEH 2023, p. 7), a rate disproportionate to the total Black or African American population of Michigan, which was around 14% in 2023 (U.S. Census 2024). The main reasons for rising rates of homelessness in general relate primarily to the economy and cost of living. There is insufficient supply of affordable housing to meet the needs of individuals and families throughout the state with a shortage of 185,354 affordable rental homes in Michigan available for extremely low-income renters, or those whose income is below 30% median family income (NLIHC 2024). Nor have wages kept pace with inflation (Butler and Torres, 2023). Other factors, such as the sunset of Covid-19 programs that subsidize rent as well as a moratorium on evictions, also contributed to the recent rise.

The rate of increase for young adults is worrying as these are the primary years in which they begin post-secondary education and specialty career training and at colleges and universities. Without housing stability, students are less likely to succeed in or even finish college and successfully transition into stable careers and prosperous futures. National data on college student homelessness and housing insecurity illustrate an alarming fraction of U.S. students facing barriers to stable housing. A 2020 national survey of students at two- and four-year institutions found that 14% of respondents experienced homelessness and 48% experienced housing insecurity at some point throughout their post-secondary education (The Hope Center, 2021).³ Given the number of college students experiencing homelessness and housing insecurity, and the rise of unhoused Michiganders of college age, we thought it was critical to examine housing security for students at Michigan State University (MSU). MSU not only has a large domestic and international student population, but it is often referred to in Michigan as "the state's school ... [a place where] everyone should be able to come" (Michigan State University 2024a, p. 9). In the hopes that all students attending MSU will succeed, we wanted to see whether students are experiencing homelessness and housing insecurity in order to identify key housing needs and preferences among affected students.

³ 195,629 students completed this survey (The Hope Center, 2021, p. 4).

Michigan State University and other Higher Ed Institutions

While data on homelessness exist for young adult Michiganders, no data exist evaluating the extent of student homelessness in the state. With 52,089 undergraduate and graduate students enrolled at MSU as of Fall 2024 (Michigan State University, 2024b), MSU offers an interesting case study. MSU enrolls a diverse student body; its student body is socio-economically diverse and the students hail from across the world. Like in many states, however, costs directly and indirectly associated with attending college continue to rise in Michigan. From 2023-2024, Michigan's rental housing prices increased 12.47%, the third highest increase in the nation (Gardner, 2024). For the 57% of MSU undergraduates who live off campus (U.S News and World Report, 2022), students are subject to cost and regulatory changes in the rental housing market. Even for those living in University owned, operated, or affiliated housing, increasing housing costs may still be financially challenging. Additionally, in-state tuition at MSU increased 2.7% beginning in the academic year 2024-2025. In particular, the cost of housing and dining for first year students has gone up 14% over the past two academic years (Mencarini, 2024). Given that stable housing is essential to student success, it is imperative to understand the extent to which MSU students are affected by housing insecurity and homelessness so that institutions and policy makers may better address the housing-related barriers that students face while pursuing their post-secondary training.

Although there have only been a few surveys specific to U.S. post-secondary institutions, these data are revealing. A 2018 California State University (CSU) system-wide survey found that almost 11% of CSU students experienced homelessness "one or more times" in a 12-month period; students who identify as Black and first generation reported the highest rates of homelessness at 18% (Crutchfield and Maguire, 2018). A 2023 Portland State University (PSU) survey found rates of student homelessness and housing insecurity at 19.1% and 54.1% respectively, and students identifying as LGBTQIA+ and/or as people of color experienced the highest rates of homelessness and housing insecurity (Greene et al., 2023). Though Michigan has a much lower rate of homelessness than these two states, the presence of young adult homelessness nevertheless has been increasing in the state, and thus warrants attention.

Data Collection

In spring 2025, we received MSU Institutional Review Board approval and fielded an online survey on undergraduate and graduate students at Michigan State University. The survey adapts questions from a similar survey conducted by researchers at Portland State University (see Greene et al. 2023). We asked whether students have experienced homelessness or some type of housing insecurity at some point over the past 12 months. Data collection took place from March 20, 2025, to April 11, 2025. During the 22-day data collection period, 1,428 randomly selected students accessed the data collection website. Out of these, 1,017 students met the eligibility requirements and submitted completed surveys, 292 were screened out for being ineligible (currently living in residence halls), and 119 accessed the website without answering the screening question (See Appendix for sample design).

Michigan State University Student Homelessness and Housing Insecurity Survey Results

I. Overview of Homelessness at MSU

Our survey asked respondents two main questions to measure whether they experienced homelessness over the past year. First, we posed a dichotomous question asking students to indicate whether over the past 12 months they had ever been homeless. In addition, we also asked whether over the past 12 months they had slept in any of 13 possible locations, which included both stable housing (e.g., campus residence halls) and locations indicative of homelessness (e.g., cars, shelters). Full question wording is provided in the appendix. We adopt HUD's (U.S. Housing and Urban Development) definition of homelessness, which includes any student indicating they had been homeless over the past 12 months and/or who indicated that they had experienced any of the housing categories identified in questions 5-13 in Appendix.

Overall, 87 out of 1,017 respondents (or 8.5% of the sample) indicated they were experiencing homelessness over the last 12 months. As Table 1 denotes, among the entire sample, 5.3% of students indicated temporarily staying with someone until they found other housing, 3.6% noted they had stayed in a vehicle, 1.1% had temporarily stayed in a hotel or motel without a permanent home to return to, 1% stayed outside (such as in a tent on a sidewalk or park), and less than 1% reported staying at a treatment center (0.3%), at a shelter (0.1%), in transitional housing (0.1%), and in a closed area not meant for human habitation (0.1%).

Over the past year you …	Percent of all respondents indicating "yes"
1) Temporarily stayed with a relative, friend, or couch surfing until I find other housing	5.3%
2) In a vehicle (e.g., car, truck, van, RV, or camper)	3.6%
3) Temporarily at a hotel or motel without a permanent home to return to (not on vacation or business travel)	1.1%
4) Outdoor location (such as street, sidewalk, or alley; bus or train stop; campground or woods, park, beach, or riverbed; under bridge or overpass; or other)	1.0%
5) At a treatment center (such as detox, hospital, etc.)	0.3%
6) At a shelter	0.1%
7) In transitional housing or independent living program	0.1%
8) In a closed area/space with a roof not meant for human habitation (such as abandoned building; car, truck, or van; encampment or tent; unconverted garage, attic, or basement;	0.1%
9) At a group home such as halfway house or residential program for mental health or substance abuse	0.0%

Table 1: Rates of Homelessness by Item, Among the Entire Sample

II. Overview of Housing Insecurity at MSU

In addition to homelessness, we asked students to indicate their level of housing insecurity. To assess this status, we asked them whether they had experienced any circumstances associated with housing insecurity over the past 12 months. Detailed question wording can be found in the appendix.

If respondents indicated having experienced any of the categories below, we classified them as being housing insecure. In the sample, 37.7% of survey respondents (383 people) met criteria for experiencing housing insecurity over the past 12 months. Table 2 shows the relative hardships experienced by respondents at sometime in the last 12 months. The most common category related to cost of living: wholly 25% of students in our sample found it difficult to pay rent because of a rent increase. The next most common reasons for housing insecurity among MSU's student population related to not being able to pay their rent or mortgage (8.8% of the sample), having moved several times (7% of the sample), and having not paid the full amount for their bills (6.6% of the sample). Finally, some students also indicated being housing insecure due to living with others beyond the expected capacity of the house or apartment they were living in (2.2% of the sample), leaving their household because they felt unsafe (2% of the sample), receiving a summons to appear in housing court (1.2% of the sample), and being evicted from their home (0.9% of the sample).

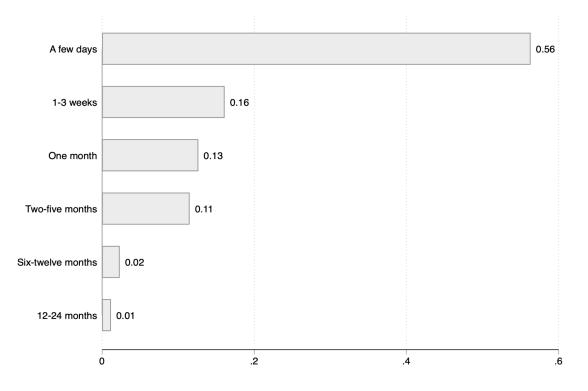
Over the past year you	Percent of all respondents indicating "yes"
1) There was a rent or mortgage increase that made it difficult to pay	25.4%
2) You were unable to pay or underpaid your rent or mortgage	8.8%
3) You received a summons to appear in housing court, (d) You have not paid the full amount of a gas, oil, or electricity bill	1.2%
4) You have not paid the full amount of a gas, oil, or electricity bill	6.6%
5) You moved in with other people, even for a little while, because of financial problems	5.8%
6) You lived with others beyond the expected capacity of the house or apartment	2.2%
7) You left your household because you felt unsafe	2.0%
8) You were evicted from your home	0.8%
9) You moved several times	7.0%

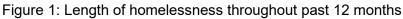
III. Homelessness Profiles at MSU

We asked a number of additional questions that allow us to further examine student experiences of homelessness and housing insecurity. We looked at the length of homelessness students experienced as well as who is most affected by homelessness and housing insecurity along different demographic categories.

1) Length of Homelessness

The survey asked respondents to estimate how long they were without housing in the past 12 months. As Figure 1 depicts, among the 87 students who meet the HUD definition of homelessness, over half of these students experienced homelessness for only a few days (56%). A smaller share of respondents experienced homelessness for longer periods of time. For instance, 16% of the 87 students reported experiencing homelessness for 1-3 weeks, 13% for one month, and 11% for between 2-5 months. Very few respondents reported experiencing homelessness more than six months; 2% of the 87 students who reported being homeless over the past 12 months reported the experience of homelessness lasting for 6-12 months, and 1% reported it lasting for between 1-2 years.





2) Homelessness and Race

Next, we examine the race of the 87 students who report experiencing homelessness under the HUD definition over the past year. As Figure 2 shows, White students, despite constituting the majority at Michigan State University (64.2%), comprised 41% of the group of students who were unhoused over the past year. Students of color were overrepresented within these data. Black students make up 6.45% of the student body but 24% of those who experienced homelessness last year; Asian American/Pacific Islander students made up 16%, MENA 9%, and Latinos 5%. Of note, only 6 Native American/American Indian students completed the survey and none of them reported experiencing homelessness over the past year (though there are only 144 students total at MSU). Finally, 11% of the unhoused student body population did not report a race on the survey.

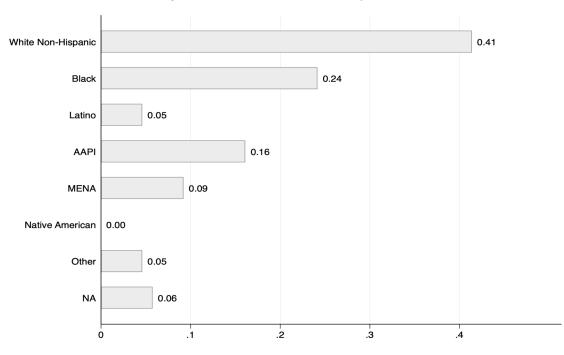


Figure 2: Unhoused Students by Race

3) Homelessness by Gender

Next, we evaluate the share of students who are unhoused by gender. Of the 87 students who reported experiencing homelessness over the past year, over half (56%) were female. Men constituted 37% of this group, followed by 7% of students who identified with another gender. Men are overrepresented among this group given 30% of our survey respondents are male.

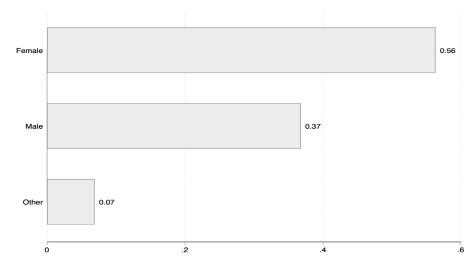
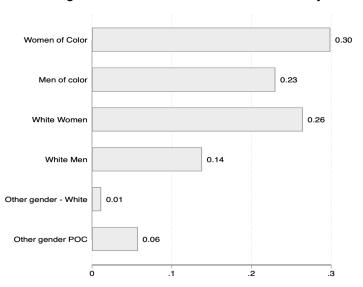
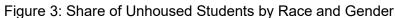


Figure 6: Unhoused Students by Gender

4) Homelessness by Race and Gender

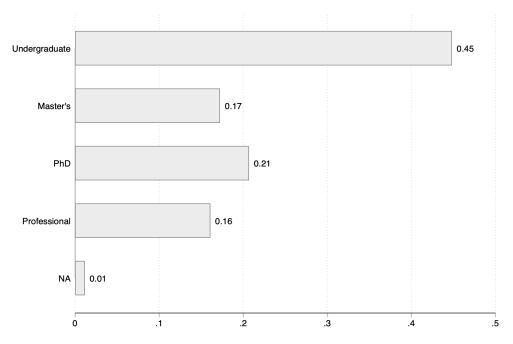
We also examined the share of students who are unhoused over the past year at the intersection of race and gender. Figure 3 breaks down the share of the 87 students who reported being unhoused over the past year along these characteristics. We find that non-White women constituted the largest share of unhoused students at MSU over the past year (30% of the unhoused sample). White women were the next most common group to be represented (26%) of the sample, followed by men of color (23%), and White men (14%). Significantly, 6% of people of color who identify as a third/non gender were unhoused at some point in the last year.

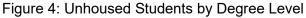




5) Homelessness by Degree Level

Finally, the survey asked students what their current year or level of study is. Respondents could either indicate they were undergraduate students (e.g. 1st-4th year or higher undergraduates), Master's students, Doctoral students (e.g., PhD, EdD or equivalent), Professional student, or prefer not to say. Figure 4 denotes the share of the 87 unhoused students over the past year at each level of study/type of degree. Nearly half of students who reported being unhoused over the past year were undergraduate students (45%). The next most common group were PhD students (21%), Master's students (17%), followed by students in professional programs (16%). About half of the students (54%) are in postgraduate degree programs, indicating they are significantly overrepresented among unhoused students.





IV. Housing Insecurity Profiles

1) Housing Insecurity by Race

Among those 383 students who reported experiencing at least one form of housing insecurity that we inquired about, White students were the most represented group (51%), followed by Black students (22%) and AAPI students (17%). Students with other racial backgrounds constituted less than 10% of all students who reported being housing insecure over the past year. The overrepresentation of Black and AAPI students is similar to the patterns in homelessness.

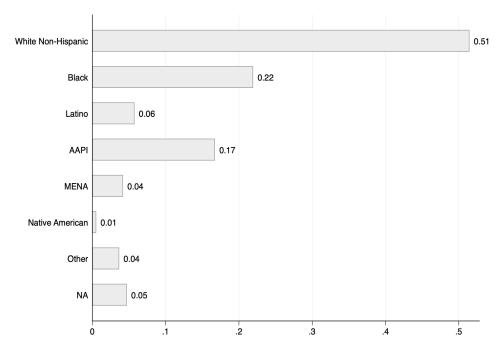
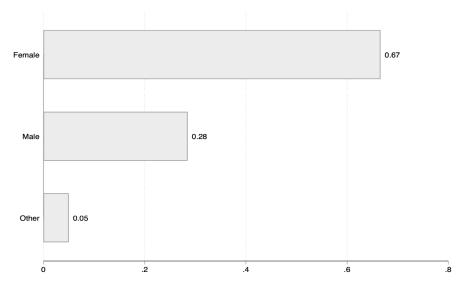


Figure 5: The racial composition of students who reported being housing insecure

2) Housing Insecurity by Gender

We again turn to gender, when evaluating composition of students who reported being housing insecure. Of the 383 students who were housing insecure over the past year, two-thirds were women (67%), 28% were men and 5% identified with another gender (Figure 6). While men are overrepresented in homelessness, women are overrepresented in housing insecurity.





3) Housing insecurity by race and gender

Finally, we conduct an intersectional analysis to evaluate whether race and gender together made students more vulnerable to housing insecurity. Of the 383 students who were housing insecure over the past year, White women most commonly indicated being housing insecure (35%), closely followed by women of color (32%). White men and men of color who indicated experiencing housing insecurity were equally represented at 14%. People of color who identify as a third/non gender comprise 3%, while White students identifying as third/non gender comprise 2% of those experiencing housing insecurity.

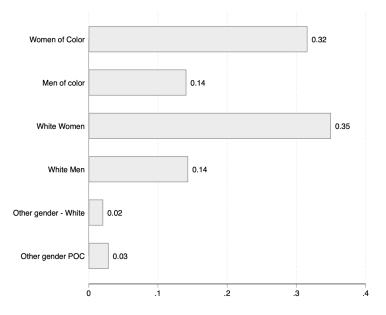


Figure 7: The gender-race breakdown of housing insecure students

V. Housing Factors Affecting Students

Non negotiables

To better understand potential links between why students choose their particular housing accommodations and housing insecurity, our survey also asked respondents to identify their top three "non-negotiables" when considering which housing they will live in. Unsurprisingly, the vast majority of students indicated that price was the biggest factor in choosing their housing. Safety and proximity to campus were second and third most common, at 56% and 42% respectively.

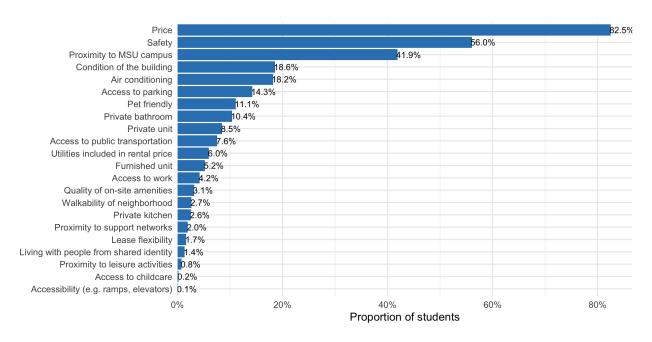


Figure 8. Top three "non-negotiables" for student housing choices

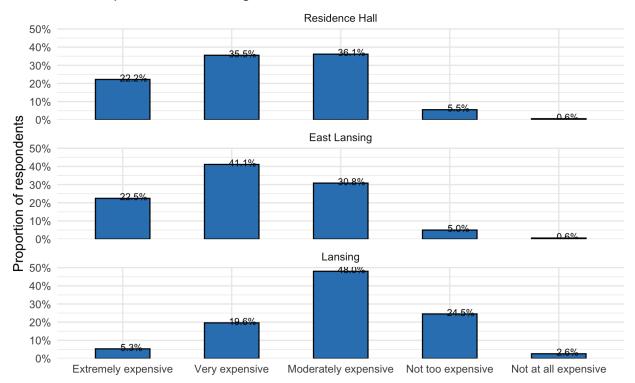
Distance from campus and housing insecurity

We found that students commuting 30 minutes to 2 hours to campus have a higher rate of housing insecurity compared to those living less than 30 minutes from campus. There is a lower rate of housing insecurity among students who have over a 2 hour commute, but the number of students who commute over 2 hours is very low (only 19 students). However, when we split commute times into two categories, those that are 1) less than 30 minutes to campus and 2) more than 30 minutes to campus, 37% and 41% percent respectively experience some form of housing insecurity. Importantly, 85% of respondents experiencing housing insecurity live within 30 minutes of campus and 15% live over 30 minutes.

Perceived Housing Costs

We also wanted to gauge how students perceive the cost of living on campus, near campus in East Lansing or in neighboring Lansing. We asked respondents to rate the cost of housing in Campus Housing (Dorms), as well as rental housing in East Lansing and Lansing. Out of 991 responses, respondents indicated that residence halls and rental housing in East Lansing were overall more expensive than in Lansing. These perceptions may indicate how students are unable to find affordable housing within a shorter commute to campus.

Figure 9. Student Perceptions of Housing Costs On or Near Campus



How Expensive is Housing

VI. Conclusion

This report analyzes the responses to the spring 2025 MSU homelessness and housing insecurity survey. Data from the survey shows that students are struggling to find housing stability during their undergraduate and graduate schooling. Significantly, 8.5% of MSU students surveyed experienced homelessness at some point over the last 12 months, while nearly 38% indicated that they had experienced housing insecurity over that same period. Compared to the California State University system and Portland State University surveys cited in the introduction, MSU's rate of homelessness and housing insecurity is lower. This is to be expected, as Michigan's rate of homelessness is lower per capita than California and Oregon. However, like these two schools, MSU's rates of homelessness and housing insecurity are disproportionately higher for students of color and students whose gender identity does not fall within the male-female gender binary.

Our findings lead us to the following recommendations. Given that the cost of housing in general is increasing in Michigan, in addition to the cost of tuition at MSU, affordable housing options for MSU students ought to be available within proximity to the university itself. Fully 82% of respondents noted that price is their top priority for choosing housing, and proximity was the third most common factor students consider when choosing housing when attending college. Further, student respondents found the cost of housing much higher in East Lansing, where MSU is located, compared to housing prices in neighboring Lansing. These data suggest that students would benefit from affordable housing being made available as close to campus as possible.

Housing affordability is determined by a set of interrelated structural and economic factors. But there are a range of initiatives to consider that may support students affected by the housing market. One initiative that would have a direct impact on these students is to expand support for basic student needs. To help alleviate homelessness and housing instability among students, MSU may benefit from strengthening its basic needs infrastructure. This could include exploring the feasibility of dedicated emergency rental assistance for students facing short-term financial hardship, as well as enhancing access to affordable housing opportunities. Rental assistance would support students who are experiencing housing insecurity, given that 1 out 4 students had difficulty paying housing costs due to increasing rent. It is particularly important to pay attention to the needs of underrepresented groups like students of color, women, and those identifying as another gender, who are disproportionately experiencing homelessness and housing insecurity at MSU. Enhancing access to nearby affordable housing may mean ensuring there are affordable housing options near campus. Given that affordability and proximity emerged as key housing priorities for students, the university might consider working with public and private partners to identify or support affordable housing developments within close distance of campus. This could include participating in local housing initiatives or facilitating student access to cost-effective rental options nearby. One recent set of bills in the Oregon Legislature, for example, sets aside rental assistance funds specifically for college students in need of affordable housing (Camhi 2025). Finally, it may be worth it to evaluate host housing programs for students such as through an intergenerational housing model. There is precedent in the state of Michigan to pair students in host home. For instance, the University of Michigan once facilitated a "homeshare" program, pairing students with older and nearby homeowners seeking renters (Shockley 2011). A pilot

version of this model may offer low-cost housing alternatives while building community connections.

There are other initiatives to consider that are directly related to housing stability itself, but that are not involved with securing affordable and proximate housing for students. For instance, MSU could consider *encouraging basic needs awareness among academic advisors*. Since advisors often serve as key support figures for students, it may be helpful to provide advisors with training or resources on how to identify signs of housing or financial insecurity and refer students to relevant support services. A coordinated referral system could improve the university's responsiveness to student needs related to housing insecurity. It may also be helpful to *foster collaboration with local housing and homeless service providers in the Greater Lansing Region*. To better support students navigating a housing crisis, the university may wish to strengthen relationships with the Lansing Continuum of Care (CoC), for example, which is the entity responsible for allocating federal funding for homelessness support services in the Lansing area. Enhanced coordination between the university and the Lansing CoC could improve students' access to emergency housing resources and financial support services in the broader community.

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Appendix

Sample Design

A random sample of Michigan State University students was requested from the MSU Registrar Office which was grouped into two strata by IPEDS[1] race ethnicity classification:

• Strata 1. An oversample of Black/African American students (1,200) and the universe of American Indian/Alaskan Native students (139). These two demographic groups were oversampled due to historically experiencing homelessness at higher rates than other demographic groups. Black/African Americans represent 6.4% of MSU student population. With oversampling, the goal was to double their percentage of representation in the data.

Strata 2. A random sample of 3,750 undergraduate students drawn proportionally across years (freshman, sophomore, etc.) excluding Strata 1 and a random sample of 1000 graduate and professional students (masters, doctoral. professional) drawn proportionally across years excluding Strata 1.

The sample received from the registrar's office consisted of 5,950 records. However, there was an error in this sample: it did not include any records for Alaskan Native/American Indian students, and instead, it erroneously included an additional 171 records for Black/African American students. Despite this mistake, the overall quality of the data collected remains unaffected. (Table 1).

[1] IPEDS is the core postsecondary education data collection program in the U.S. Department of Education's National Center for Education Statistics (NCES).

Survey question measuring homelessness

In the past 12 months, have you slept in any of the following places? Please check all that apply.

(1) Campus residence halls or university-managed apartments;

(2) Sorority/fraternity house;

(3) In a rented or owned house, mobile home, or apartment (alone or with roommates or friends);

(4) In a rented or owned house, mobile home, or apartment with my family (parent, guardian, or relative);

(5) At a shelter;

(6) In a vehicle (e.g., car, truck, van, RV, or camper);

(7) Temporarily staying with a relative, friend, or couch surfing until I find other housing;

(8) Temporarily at a hotel or motel without a permanent home to return to (not on vacation or business travel);

(9) In transitional housing or independent living program;

(10) At a group home such as halfway house or residential program for mental health or substance abuse;

(11) At a treatment center (such as detox, hospital, etc.);

(12) Outdoor location (such as street, sidewalk, or alley; bus or train stop; campground or woods, park, beach, or riverbed; under bridge or overpass; or other);

(13) In a closed area/space with a roof not meant for human habitation (such as abandoned building; car, truck, or van; encampment or tent; unconverted garage, attic, or basement; etc)

Survey question measuring housing insecurity

In the past 12 months, have you experienced any of the following housing circumstances? **Please** check all that apply.

(1) There was a rent or mortgage increase that made it difficult to pay;

(2) You were unable to pay or underpaid your rent or mortgage;

(3) You received a summons to appear in housing court;

- (4) You have not paid the full amount of a gas, oil, or electricity bill;
- (5) You moved in with other people, even for a little while, because of financial problems;
- (6) You lived with others beyond the expected capacity of the house or apartment?;
- (7) You left your household because you felt unsafe;
- (8) You moved several times;
- (9) You were evicted from your home
- (10) I did not experience any of these