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## Is the St Andrews Bubble About to Burst? Assessing the Economic and Social Impact of Studentification and HMO Policy in a Small University Town

By *Ross Brown*

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## Abstract

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## Key Words

Housing Markets

HMO

Public Policy

Evidence-based policy

St Andrews

Student accommodation

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## 1.Introduction

The concentration of student rentals in the vicinity of higher education institutions (HEIs), has attracted considerable policy attention in recent years (Rugg and Rhodes, 2008; Munro and Livingston, 2012). This paper examines the nature of student housing accommodation and housing policy within the university town of St Andrews<sup>1</sup>. Due to the rise in the number of students attending HEIs there has been major changes in ways in which students are housed within local communities. This transformation is having quite substantive and profound effects on the housing markets within various UK towns and cities such as St Andrews (Christie et al, 2002; Rugg et al, 2002; Sage et al, 2012a; Maclennan et al, 2013).

The term “studentification” first coined by Smith’s pioneering work (2002) is commonly invoked to depict the complex socio-spatial process (social, cultural, economic and physical) resulting from the major influx of students into specific spatial localities in certain university towns and neighbourhoods (Smith and Holt, 2007). The term denotes a process whereby students move into, or near, “gentrified middle-class areas where there are significant numbers of ‘people like them’” (Sage et al, 2012a, p. 1058). While thought to have potentially both positive and negative implications (Munro et al, 2009), the term is generally used pejoratively to denote neighbourhood decline under the media-fuelled rubric of “*student ghettoization*” or “*student enclaves*” (Hubbard, 2009). High concentrations of students are generally viewed to have negative connotations for these neighbourhoods (Allinson, 2005; 2006; Smith and Holt, 2007; Ecotec, 2008). A key issue driving studentification of certain locations are houses under multiple occupation (HMO) which are privately rented houses of three or more unrelated tenants who share communal facilities like kitchens and toilets (Hubbard, 2009). Consequently, many councils have limited the number of HMOs in particular areas in response to the deterioration of the urban fabric and lifestyle conflicts between students and established families and residents (Chatterton, 2010; Wilson, 2017).

When studentification emerged as a contentious social issue in the mid to early 2000s, it was typically associated with high concentrations of HMO (Munro et al., 2009). As we shall see this is the main conduit through which increasing numbers of students are being housed within most university towns and cities. HMO are a very contentious issue for local communities inhabited by large numbers of transient students (Hubbard, 2008; Smith, 2012; Smith et al, 2012a). A key debate within the academic literature is whether increased numbers of student occupied accommodation, particularly students living off campus in HMOs, triggers a process of urban renewal or sets in motion a process of housing stock deterioration and “blight” (Hubbard, 2009, p. 1903). On the whole, scholars have noted that “the effects of studentification have been largely perceived as detrimental, spurring a physical downgrading of the urban environment” (Smith and Holt, 2007, p. 148). Consequently, over the years, the issue of high concentrations of HMOs populated by

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<sup>1</sup> St Andrews is affectionately known as the “bubble” by the students owing to its uniquely intimate atmosphere coupled with its “highly insular and self-interested community” (Griffiths, 2016, p. 1).

students has become a growing concern for policy makers (Ecotec, 2008; Munro and Livingston, 2012).

This paper examines these issues within the context of the town of St Andrews and HMO policy framework implemented by Fife Council. To date, perhaps owing to their transient status, there has been an absence of academic and systematic policy analysis of the impact of the student population on local communities (Munro et al, 2009). In particular, academic investigations of the geographies of HMO are lacking (Smith, 2012). This is a key omission, as housing's complexity and inter-relationship with a range of other policy areas requires a linked and localised perspective (MacLennan and More, 1999). Owing to the disproportionate impact of universities within smaller towns and communities, such as Aberystwyth, Loughborough and St Andrews, they may be particularly susceptible to the process of studentification (Rugg et al, 2002; Hubbard, 2008). What marks out St Andrews is the rapidity in the growth of student numbers. While previous studies conducted in Brighton have noted the impact of the influx of students caused by a 25% increase in student number over a ten year period (Sage et al, 2012b), the number of students in St Andrews has increased threefold during the last 15 years or so. Indeed, St Andrews epitomises the studentification process owing to its small size, massive growth in student numbers and hitherto limited private rented housing market. Therefore, St Andrews provides an excellent contextual setting for this study.

Examination of this issue is also very salient from a policy perspective. In 2013, both Fife Council and the University of St Andrews commissioned a report to investigate the potential problems confronting the town due to the rapid expansion of the numbers of students coming to study at the University (MacLennan et al, 2013). This research made a number of observations about the growth of the University and the effects this was having on the town. This paper provides a follow-up examination of some of the predictions within this report which were made concerning the nature of HMO policy. Owing to the need for evidence-based policy making, there is a strong requirement for close scrutiny of public policy frameworks to closely evaluate the effectiveness of policy approaches pursued within local communities (Sanderson, 2002). Within this paper, evidence is provided to illustrate the impact of HMO policy within St Andrews. This has strong relevance for Fife Council, the local community of St Andrews and the University. The central conclusion contained within this paper is that the HMO policy in St Andrews is having major and potentially damaging unintended consequences for the local community. The paper concludes that the policy decisions taken by Fife Council represents a case of bad public policy making.

The arguments put forward within this exploratory paper draw on a number of different sources of evidence. First, previous empirical research on studentification within St Andrews was assessed. Most notably this paper draws upon the detailed and comprehensive survey information collated in 2013 by MacLennan et al (2013). Second, the paper utilises data on the geographic location of HMO activity within St Andrews which was provided by Fife Council through a Freedom of Information request<sup>2</sup>. Third, the research

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<sup>2</sup> Unfortunately, Fife Council do not routinely publish information on HMO levels despite being a topic of intense interest by the general public and academics alike.

draws on a number of stakeholder interviews with local residents affected by HMO, community groups and email correspondence with the Chief Executive and elected representatives of Fife Council. Fourth, interviews and focus groups were conducted to ascertain the views of students from the University of St Andrews about their accommodation experiences within the town. Finally, objections to HMO license applications were analysed to ascertain the nature of residents' objections. Collectively, the data provides a strong vantage point to oversee the housing situation within the town.

The paper is structured as follows. It begins with an assessment of the literature examining studentification within local housing markets. Second, it examines the housing context within the town of St Andrews. Third, the paper scrutinises the economic and social consequences of recent HMO policy within the town's housing market and local community. Fourth, the paper then discusses the findings and provides some suggestions for future public policy in the town of St Andrews. It ends with some brief conclusions and suggestions for further research.

## **2. Studentification and Local Housing Markets**

During the last twenty years there has been a significant expansion in the numbers of students studying full-time in the UK. From a total of 1.8m full-time equivalent students in 1997 this number expanded by almost half a million to 2.28million in 2016 (HESA, 1999; Universities UK, 2017). This expansion of the student population has meant that the demand for accommodation has greatly exceeded the supply of university provision of student accommodation. While very varied by HEI institution, overall less than a quarter of students now live in dedicated student accommodation such as halls of residence (Hubbard, 2008)<sup>3</sup>.

The main outcome of this increased demand has resulted in the privately rented sector becoming a much more prominent feature with the "housing mix" for student accommodation within most university towns. Student demand for accommodation in the privately rented sector is often very strong and acutely localised because students tend to want to live close to their place of education (Rugg et al, 2002; Allinson, 2006). In order to meet this growing localised demand there has been a marked and steady uplift in HMO within certain localities within university towns and cities often in close proximity to the local HEI (Ecotec, 2008). HMOs specifically targeted at students constitute a significant and growing "property niche" within the UK housing market (Rugg et al, 2002) and are actively promoted as a form of asset class by property consultants<sup>4</sup>. According to Hubbard (2008, p. 325) this niche is particularly appealing to private sector landlords owing to the fact they are "able to extract more rent from a four-student or five-student household than they would from a family in the same accommodation". According to the national HMO lobby the lack of property planned provision to accommodate the growth of the higher education sector

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<sup>3</sup> St Andrews is something of an outlier in this respect with almost half of its students housed in university halls of residence.

<sup>4</sup> <http://www.allsoop.co.uk/media/why-larger-investors-should-look-at-student-hmos/>

has indirectly spawned the huge growth of private sector HMOs (Smith, 2007)<sup>5</sup>. Nowadays just over half of student accommodation is provided through HMOs (Smith 2009), however, in some communities, such as Leeds, it is estimated that as much as 80% of HMOs are occupied by students<sup>6</sup>.

So what does the existing evidence base tell us about the encroachment of HMOs and resultant “studentification” within local communities. Clearly, one should be careful about generalising about the student community (Allinson, 2006), however, in the main, the small number of empirical studies points towards negative impacts from studentification (Smith and Holt, 20007; Smith et al, 2012b). Often the most common complaints noted by local residents and stakeholders revolve around concerns in connection to the lifestyles of students, especially the late night noise, anti-social, often drunken behaviour, by students. In one survey of the impact of students on the Selly Oak area of Birmingham, it was found that crime and the driving out of the local population were also key concerns (Allinson, 2006). Community groups of stakeholders also highlighted the issue of house price inflation, student ghetto monoculture and litter as further negative issues (Allinson, 2006). Other research has shown there can be quite substantial negative effects on the local economy due to seasonalised nature of the student population whereby towns lose their vibrancy outwith term time (Ecotec, 2008). Cumulatively, these effects can have quite substantive negative effects. Universities UK themselves note that a decline in owner-occupation within large concentrations of students can manifest itself in physical changes including “generally unkempt properties, squalor and dereliction” (Universities UK, 2006, p.15). Indeed, it not only renders local housing “less affordable” but it also makes it “less attractive” for local residents (Hubbard, 2009, p. 1905).

One major consequence of this is more intensive geographies of segregation, social concentration and reduced social cohesion<sup>7</sup>. According to Smith (2009), this involves the replacement/displacements of families with children by unrelated multi-person households. This changing social composition often leads to a “dwindling demand, and ultimately, the closure of local schools, nurseries, crèches and other community infrastructures” (Smith, 2012, p. 463). The reduction in children of school age can lead to uncertainty over the longer-term viability of local schools (Ecotec, 2008). This points towards larger and much more systemic economic and social impacts resulting from HMO-dominated neighbourhoods. Some scholars also note that high levels of population transience and seasonal depopulation can further undermine the social capital and cohesion within communities (Chatterton, 2010). Owing to this in 2007, an All Party Parliamentary Group for Balanced and Sustainable Communities was charged with exploring how to change planning law to control the numbers of HMOs in university towns (Hubbard, 2009).

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<sup>5</sup> The HMO lobby is a pressure group geared towards raising awareness of the problems HMOs have for local communities.

<sup>6</sup> <http://hmolobby.org.uk/natstudscomm.htm>

<sup>7</sup> One of the only studies to examine the impact of students in terms of local labour market found some displacement effects by students in terms of the local labour force (Munro et al, 2009).

However, owing to a lack of coherence in terms of planning and housing policies the problems associated with studentification are simultaneously deeply pervasive and highly intractable for many local communities (Ecotec, 2008). This point was acknowledged by the higher education sector itself when it claimed that “it is incontrovertible that the negative effects of studentification are evident in several towns and cities across the UK” (Universities UK, 2006, para.3.12).

### **3. The University of St Andrews in Context**

In recent times, the University of St Andrews has become a hugely successful research-intensive HEI and a highly attractive destination for students. In most league tables for teaching quality, student experience and research activity, the University of St Andrews outperforms other Scottish HEIs and was ranked a gold award in the recent Teaching Excellence Framework. In terms of research it is regularly rated in the top 20 UK research intensive HEIs and often features in the list of the top 100 HEIs in the world. Partly as a consequence of these desirable factors, during the last twenty years there has been a remarkable transformation in the scale of the University of St Andrews both in terms of the numbers of undergraduate and post-graduate students. From around 3000 students at the turn of the Century the University has now expanded its numbers threefold to a figure of 8790 in 2017 (Rugg et al, 2002)<sup>8</sup>. This level of growth greatly exceeds the overall growth (approx. 25%) within higher education during this period noted previously. Observers point to this period as time of unprecedented growth for the university (MacLennan et al, 2013).

Clearly, this level of growth has profound consequences in terms of the housing requirements for students. To put the level of growth of the student populace into better context, according to the census in 2011 the town of St Andrews had a permanent population of 16,800 people. This figure increased from a figure of 14,209 in 2001. Therefore, the transient student population adds an additional 50% onto the overall total of people living in the town. Previous research (Rugg et al, 2002) strongly shows that the student population has traditionally viewed the historical town centre as the most favoured location for privately-rented student accommodation, especially the main streets in the conservation areas of North Street, Market Street and South Street which dominate the historic town centre.

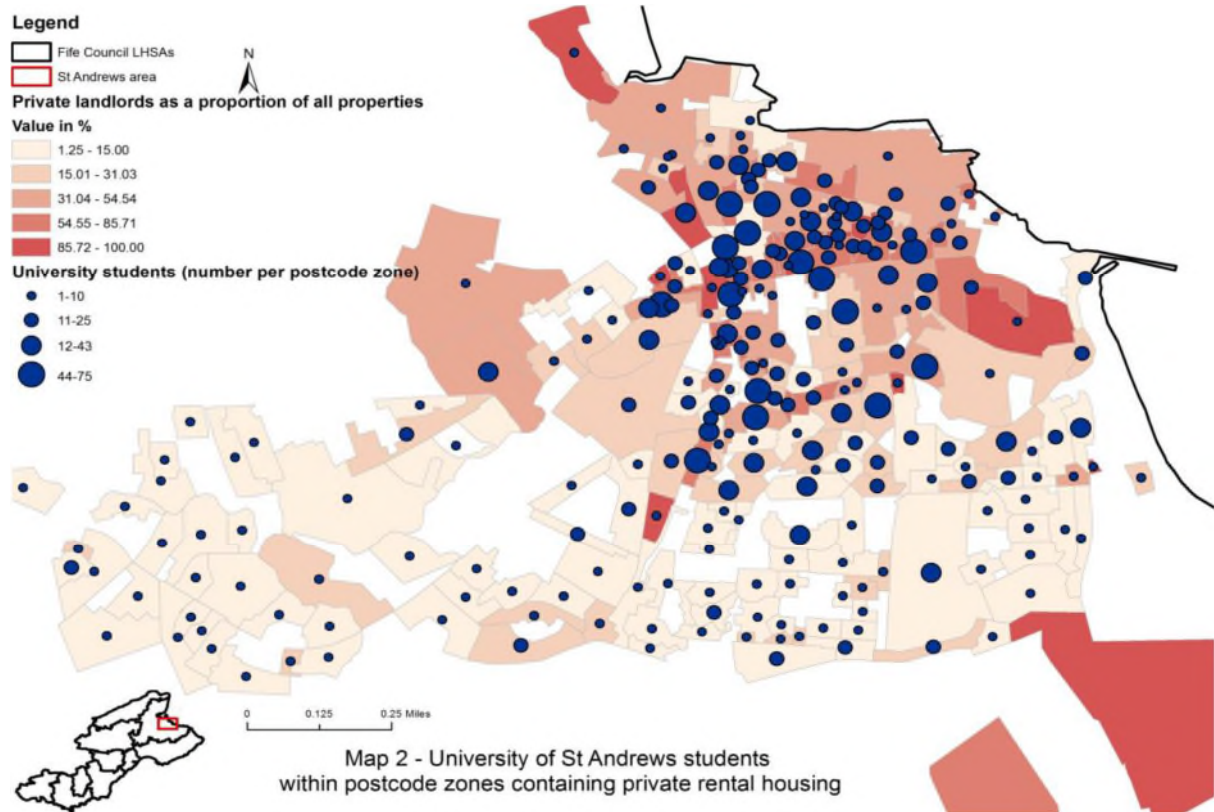
Given the strong preference by students to be located within the town’s main central area, there has been very strong growth during the last twenty years in the numbers of HMO within this spatially concentrated area. This preponderance of privately-rented accommodation is starkly illustrated by the map in Figure 1 below. The map also clearly shows that there is a marked concentration of students housed within the very core of the town centre, especially within the demarcated conservation area within the town centre. In St Andrews it has been long accepted that the city-centre rented properties are largely the

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<sup>8</sup> The first figure was taken by Rugg et al (2002) which was an estimate from local authority data and the current figure was taken from the following website: <https://www.st-andrews.ac.uk/about/facts/>

domain of student households and that other tenant groups rent elsewhere (Rugg et al, 2002).

**Figure 1: Map of Private Landlords and University Students**



Source: MacLennan et al (2013)

Unlike the situation in most British towns and cities which has quite partial or quite dated evidence (see Rugg et al, 2002), our current understanding of important aspects of the local housing market and how students are affecting these communities is quite detailed in St Andrews. Owing to recent survey analysis of a representative sample of St Andrews students, (n, 1821) our grasp of the nature of the demand determinants is therefore quite strong (see MacLennan et al, 2013). While university halls of residence account for a significant proportion of student housing, the majority is catered for by the privately rented sector. An interesting feature of this aspect of the housing market is the fact that as a rule they do not share with non-students and most find housing jointly with friends in the form of *“impermanent housing groups or quasi-households”* (MacLennan et al, 2013, p. 15). Survey evidence suggests that just over half of students searched in groups of three or more (MacLennan et al, 2013). Owing to this preference for these temporary coalitions of residents to form into groups, more than 60% of students live in households of three or more within St Andrews (see Table 1 below). In other words, students from the University



of St Andrews have a strong preference for being housed in larger HMO properties with other fellow students or “student families”.

**Table 1: Total Number of Persons in Privately Rented Sector Homes, by size of property**

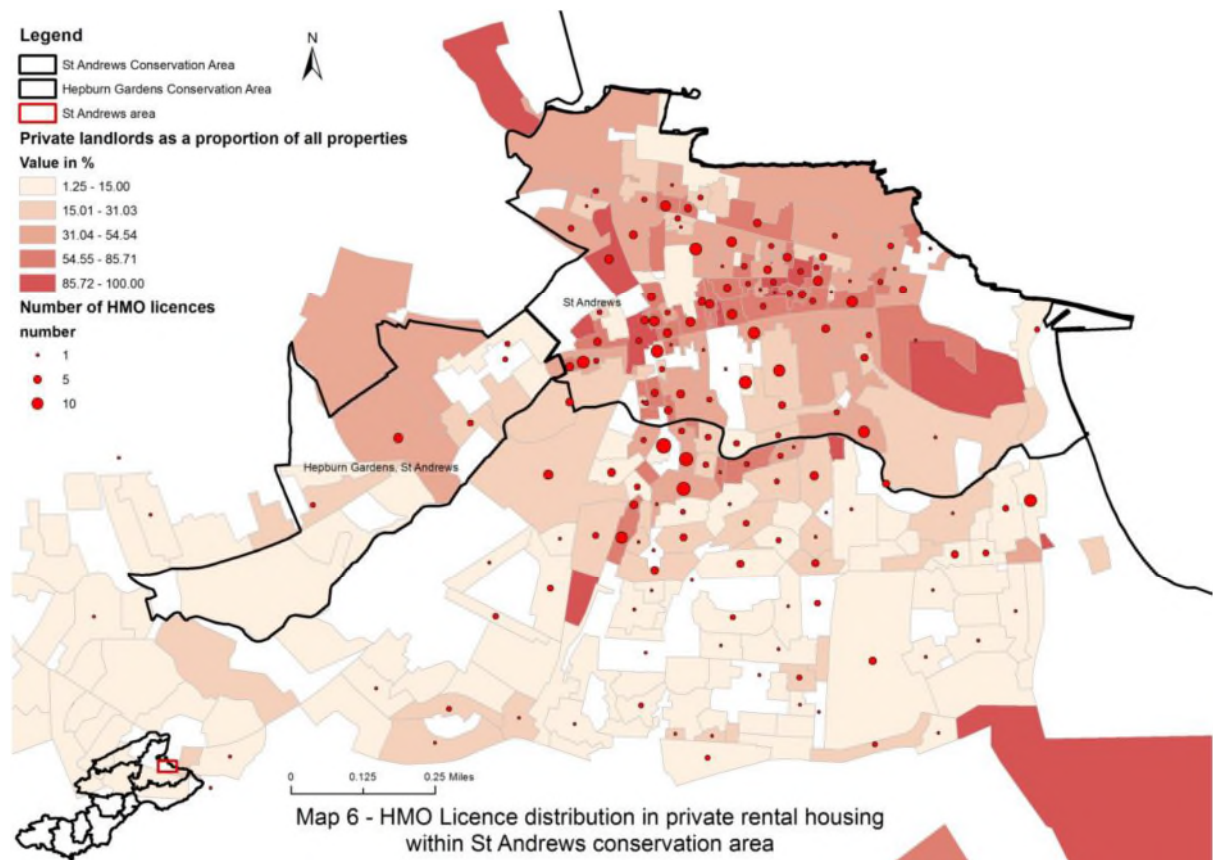
Number of People	Number	Percentage %
1	53	5.9
2	313	34.7
3	182	20.2
4	193	21.4
5 (or more)	162	17.9
Total Respondents	903	100

*Source:* Maclennan et al (2013)

Given the nature of these trends –i.e. for students to be located in central locations within the town and within large groups - coupled with the rapid expansion of the University’s student population, since the turn of the Century there has been quite significant pressures within the town’s housing market. These processes created the pre-conditions for quite widespread and significant studentification within large areas the town, especially within the centre of St Andrews. As other scholars have noted such high levels of studentification within the UK remain very rare (Rugg and Rhodes, 2008). In the case of St Andrews, the pace of change is what is particularly notable. Indeed, the housing market in the town is beginning to undergo quite significant structural changes. These pressures led to house prices inflation within the town towards the upper end of the Scottish price spectrum while price pressures in the rental sector saw the levels of owner occupation fall from 68% to around 60% between 2002 and 2012. St Andrews now has the lowest levels of owner occupation with the whole of Fife and stands in contrast to the rest of Fife which has an average of 68.7% owner occupation (Fife Council, 2011). Importantly, the rental sector expanded from around 6% of the housing market to 16% during the same period (Maclennan et al, 2013). These amount to quite systemic changes within the town’s housing ecosystem.

Faced with growing pressure to limit further HMO activity within the town centre area of St Andrews, the Council eventually acted in 2011. The large concentration of HMO within the central conservation area had been a concern for many years and eventually led to the establishment of supplementary planning guidance which was adopted in October 2012 (Fife Council, 2011). This effectively placed a partial moratorium on further HMO which require planning permission and allows Fife Council to control the level of HMOs within the defined area. Inexplicably, this partial moratorium did not cover larger HMO of 5 bedroom houses (St Andrews Citizen, 2017). The area demarcated below in Figure 2 constitutes the defined area where HMO licenses have been partially restricted.

**Figure 2: Private Landlords as a proportion of all properties and number of HMO Licenses by area.**



Source: MacLennan et al (2013)

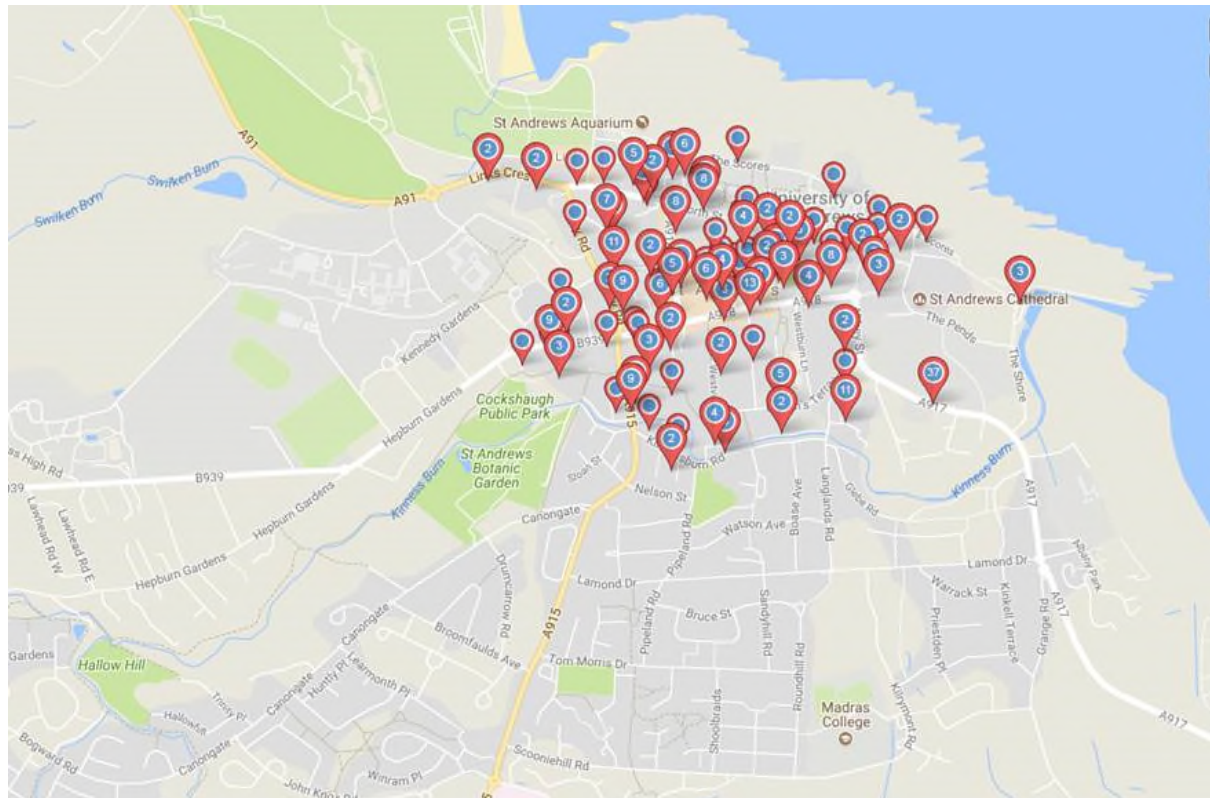
#### 4. Exploring the (Unintended) Consequences of HMO Policy

The central focus of this particular paper is to examine the implications this policy intervention has had on the housing market and local communities within St Andrews. Importantly, academics expressed their deep concern at this policy decision. Owing to the tightness of the broader rental market and latent demand for all groups of citizens to live in St Andrews, restricting HMOs in the town centre area was forecast to have considerable “unintended consequences” especially in terms of displacement and negative externalities for other parts of the town’s housing market (MacLennan et al, 2013). According to those scholars, reducing the provision of HMO in the town centre will simply “displace larger student groups” to compete elsewhere “probably in the suburbs of the town where their rent paying capacity and ease of forming larger living groups is likely to displace even moderately high income households from houses currently owned and occupied by families in the suburbs of the town” (MacLennan et 2013, p. 76).

We shall now examine the effects of this policy intervention in order to ascertain whether these forewarnings were indeed correct. First, let us first turn to the spatial impact of the policy decision in terms of the numbers of HMO licenses which have been granted. Since

2011, there has been a total of 753 HMO licenses granted to new applicants within St Andrews by Fife Council<sup>9</sup>. This suggests that despite the partial moratorium on new HMO within the town centre the level of demand within the town has continued apace irrespective of the policy decision. The fact that larger HMO will allowed to continue under the moratorium has clearly led to a strong demand for large-scale HMO within the town centre (see Figure 3 below). Most interestingly from a policy perspective is the fact that the number of new HMO licenses granted in the areas of the town outwith the conservation area (435) now exceeds those within it (318). Indeed, there seems to be a very strong demand by landlords for new licenses within these outlying areas. In 2015 alone there were 118 approved HMO licenses within areas outside the conservation area. In other words, residential areas outside the town centre now constitute the majority of new HMO properties which have been granted a license. This suggests that the moratorium is having a significant displacement effect on HMO activity within the town’s property market with greater levels of HMO being granted in residential areas outside the town centre.

**Figure 3: New HMO Activity within the Town Centre Conservation Area, 2011-2017**

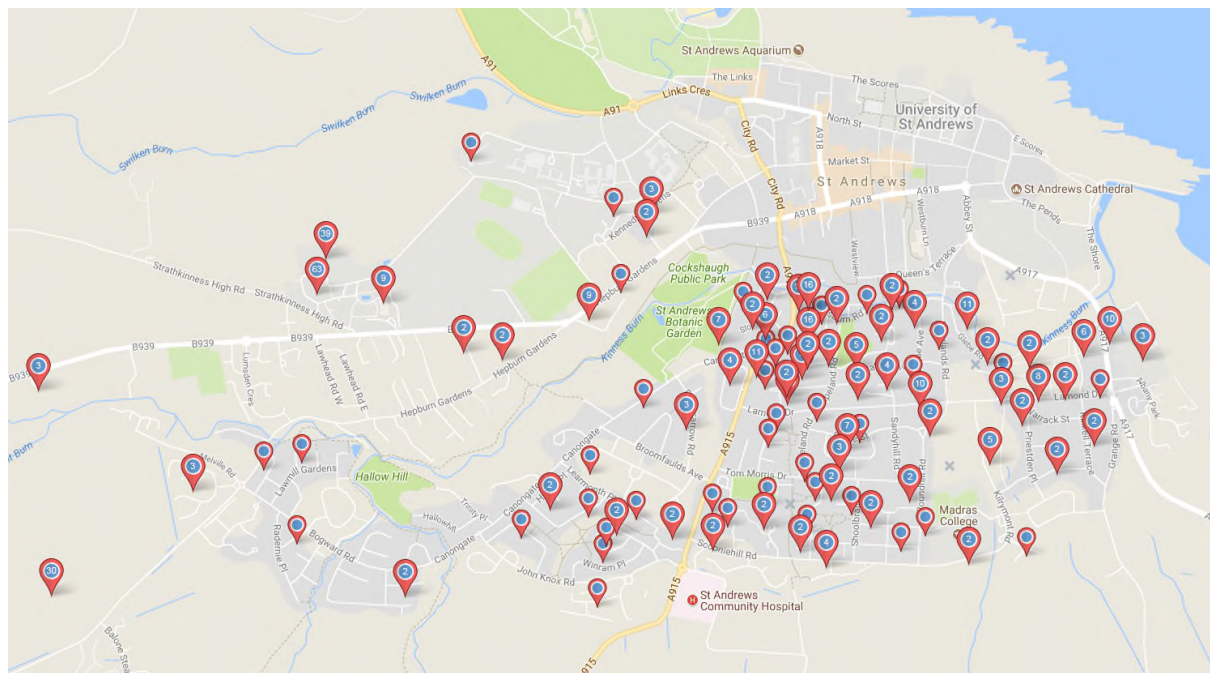


*Source: Author’s Analysis based on HMO data provided by Fife Council*

<sup>9</sup> This data was obtained by a Freedom of Information request from Fife Council. To the best of our knowledge this data represents newly awarded HMO rather than renewals. On the face of it, some of the HMO figures include University and private sector student halls of residence. However, owing to the manner in which it is presented the author is not able to precisely ascertain whether the data includes University halls of residence. That said, the location of halls of residence is split fairly evenly between areas both within and outwith the town’s conservation area.

Second, we will now examine the geographic impact of the policy decision. Another notable aspect of recent HMO activity outwith the town centre has been its strong concentration on certain parts of the town, especially those closely adjacent to the town centre. In particular, as shown in Figure 4 below, the area immediately south of the town centre has become strongly dominated by recent HMO<sup>10</sup>. This part of the town predominantly comprises a mixture of privately-owned family residences and former local authority housing which is now almost exclusively privately owned. Formerly a council estate which was heavily occupied by lower-income families, this area has now become heavily dominated by student HMO<sup>11</sup>. Indeed, the map below shows that in some neighbourhoods, such as Nelson Street, there are now as many as 16 HMO registered within this one residential street. Numerous other streets within this area have similar numbers of HMO. This points to the extremely concentrated nature of new HMO activity within the town’s housing market, especially in areas dominated by affordable lower-income families.

**Figure 4: Distribution of New HMO Activity Outside the Town Centre Conservation Area, 2011-2017**



*Source:* Author’s Analysis based on HMO data provided by Fife Council

Again as predicted by the report outlined above (Maclennan et al, 2013), what is notable about the recent geography of HMO within the town has been a further inroads of these dwellings into more middle-class residential areas much further from the town centre. This movement of HMO to areas north of Lamond Drive and towards traditional residential areas of the town such as streets adjacent and running north of the town’s Botanic Gardens is another discernible spatial pattern. These were areas which hitherto featured very little

<sup>10</sup> The numbers of HMO per street are noted on each of the different flags.

<sup>11</sup> This area can be roughly delineated as the part of the town south of Kinnesburn Road and north of Lamond Drive. Some students in the town refer to the area pejoratively as “badlands” owing to the perception that lower income groups live within this area.

student accommodation and again were predominantly occupied by middle-income groups, especially families. Indeed, the two largest primary schools (Greyfriars and Cannongate) within St Andrews are located in close proximity to the areas described.

So what are the likely consequences from this process of migration of HMO towards outlying areas within the St Andrews property market? While the changing geography of HMO depicted above is still formative and developing within the local neighbourhoods affected, there seems to be quite significant and discernible impact from these changes. These patterns detected are suggestive of quite fundamental alterations to the operation of both the town's housing market and local community. Broadly speaking these can be broken down into two main types or categories of potential impacts. First, the impact on local communities; and, secondly, the impact on the housing markets.

In terms of the former, parts of the neighbourhoods most populated by HMO seem to be visibly demonstrating the stereotypical "scarring" effects of increasing levels of HMO in terms of poorly maintained properties, high levels of noise, recurring anti-social behaviour (especially very frequent late night parties and drunken behaviour often not limited to weekends) and large numbers of bins which often go uncollected thereby creating problems associated with on-street litter (Sage et al, 2012a). The latter issue occurs because students often place the wrong types of materials within the bin allocated for each type of waste<sup>12</sup>. This has become particularly acute in the areas immediately outwith the town centre. Obviously, these effects vary across different neighbourhoods and are most acutely evident within areas densely populated by HMO such as areas immediately south of the town centre.

Tied to perceptions of anti-social behaviour, the second direct consequence of the changing landscape of HMO seems to be increasing levels of concern from within the local community about the potential negative spillovers from the encroachment of HMO into residential areas. While bad behaviour by students was formerly accepted and tolerated owing to the fact that it was concentrated within the town centre, as HMOs disperse there is a feeling that with it will come increasing negative spillovers from students in areas inhabited with local residents and families with children. Looking at the complaints lodged against HMO applicants reveals that time and time again, concerns about increased anti-social behaviour by students dominates, especially the problem of noise pollution created by late night parties and associated anti-social behaviour. The other factor which strongly emerges from letters of objection to HMO is the fear that local services such as reduced levels of pupils attending local primary schools may negatively affect their proper functioning and longer-term viability, especially given the childless nature of the student population. In effect the increasing student population is replacing and indeed displacing local families from the town. Other noted issues are increased levels of cars in streets with no off-street parking,

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<sup>12</sup> Allinson (2006) notes how students are often unaware of refuse collection days and fail to leave bins in the right place at the right time.



worries about increasing levels of late night takeaway delivery drivers, vandalism and litter<sup>13</sup>.

Related to these concerns was a strong perceptual undercurrent within local residents of a lack of “voice” given to local residents regarding the future shape of the town. For many, the main source of grievance was not the students *per se* but the nature of the HMO licensing process. Indeed, many local residents feel that their concerns are not being adequately reflected by the operation of housing policy within the town. This was visibly demonstrated in a recent high profile HMO license for a five bedroom property which was awarded to a landlord in a very quiet cul-de-sac in a middle-income residential area of the town (The Courier, 2017). Despite the fact that the application received 24 objections, Fife Council decided to award the landlord the license with no conditions attached to license. It appears that there is very little chance of concerned residents being able to prevent or influence the scale of HMO applications within their local neighbourhoods.

Indeed, our analysis for this paper reveals that only a tiny proportion of HMO have been turned down over the last five years suggesting a fairly *laissez-faire* approach towards licensing within Fife Council. Since 2011, there has been only 17 rejected HMO applications within St Andrews, a figure constituting a mere 2.2% of the total awarded. There is no data collated on the alterations to HMO applications, but it seems a fair assumption that most are given carte blanche approval with little strings attached to the proposed rental property. Given the lack of ability to prevent or modify HMO within family neighbourhoods, residents feel a growing sense of disempowerment and disillusionment with the planning process within the town. This gives rise to the feeling of disenchantment with the policy making process by the local authority.

Turning to the latter point, the growing nature of HMO within previously unaffected areas is also likely to have impacts in terms of the functioning within the local property market. While more speculative than the direct perceptual effects noted above, these are likely to have an even greater long-term economic and societal impacts. It was already noted that home ownership within the town had decreased quite markedly. One can assume that further HMO activity will accentuate these trends further. Extrapolating these trends forward, will likely to lead to a dwindling supply of family homes within the town’s property market. This problem is heightened by the fact that the town is already very short on the supply new housing capacity as is acknowledged in the Fife local plan (Fife Council, 2017). Indeed, the majority of new housing developments within the town are for luxury retirement homes or for very expensive family homes.

The end result of these processes is an inflationary and destabilising impact which has multiple possible outcomes. Therefore, restrictions in terms of the supply of homes caused by the increased levels of HMO in St Andrews are likely to have the following four main impacts. First, there will be less private property for local residents to buy as more HMO activity will clearly and artificially stimulate the housing market stoking inflationary

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<sup>13</sup> The issue of delivery drivers is a frequently noted concern and one which has been accentuated by the rapid growth of companies such as Dominos and Deliveroo which are hugely popular with local students.

pressures, reducing opportunities for families wishing to buy properties in the town. Second, given the stark spatial pattern to HMO activity outwith the town centre, it would appear that the areas most affected will be residents in less affluent areas of the town. In other words, lower incomes families could become “crowded out” of the local market for affordable housing. Third, as the number of students coming to St Andrews increases so does the number of staff, placing further pressure on the local housing market. Many staff at the University of St Andrews already opt to reside in towns outside St Andrews owing to the high levels of property prices within the town, especially younger cohorts of staff displaced by the high rent generated by the student sector (MacLennan et al, 2103). Going forward, further pressure on the housing market caused by further expansion of HMO may deter academics, especially early career researchers or younger parents, from wishing to relocate to St Andrews which could be extremely detrimental for the university’s future. Clearly, this could lead to the diminution of demand for local services such as schools within these affected areas. Fourth, there could be important “micro-climate”<sup>14</sup> effects generated by HMO in residential areas as other families are put off from buying properties in areas adjacent to neighbourhoods with large-scale HMO. In such cases, the only interested parties become other profit-driven landlords. Many of these issues are cumulative and self-reinforcing whereby the more HMOs that occur the deeper that some of these projected impacts become.

## **5. Discussion and Policy Recommendations**

From the preceding discussion and analysis of the impact of studentification and HMO policy changes adopted in St Andrews it appears to be the case that the policy stance adopted by Fife Council is having significant unintended consequences on the town’s housing market with negative implications for the local community. The highly liberalised (indeed neoliberal) and pro-HMO policy enacted by Fife Council is generating very high levels of large studentification in concentrated areas within the town. Based on the foregoing evidence these effects include: lower levels of owner-occupied properties, restrictions in the numbers of affordable housing for local residents, reduced opportunities for University staff to live locally, house price inflation in affected areas and increased tensions between local residents and the University. All of which seems to be increasingly affecting areas of the town’s housing market located in outlying residential areas.

The paper identified quite complex effects from this policy re-orientation in terms of its impact on local communities and the wider housing market within the town. Time will tell if these issues are exacerbated by further HMO activity within the town. What seems very apparent is that the highly liberalised and pro-market policy approach has a number of major inconsistencies which seem highly contradictory. On one hand, the council has acknowledged that there is a problem of HMO within the town by implementing the partial moratorium. However at the same time it is, counterintuitively, sanctioning large-scale five bedroom HMOs in the most densely populated areas of the town centre. Plus, by only

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<sup>14</sup> I am very grateful to a colleague for making this most helpful and astute observation.

implementing the partial moratorium in the town centre, it has encouraged the encroachment of widespread HMO into family residential areas. Yet, rather paradoxically, the head of Fife Council claims they recognise “the need to protect traditional residential areas which are most favoured by the family market and permanent residents” (Personal Communication, 2017).

What does this example tell scholars about the policy making process mediating and overseeing these unfolding developments within this particular case of policy making? In his seminal paper Lindblom (1959) highlighted the complex and indeed convoluted nature of the policy making process. Rather than a rational evidence-based process which was generally considered to be the most effective route to policy making, Lindblom develops an alternative approach known as the “muddling through” approach. Consequently, decision-makers neglect possible outcomes, alternative potential policies and affected values, preferring instead to base policy on the basis of rather crude trial and error (Lindblom, 1979). This viewpoint conceives of policy making as a form of *ad hoc* or “disjointed incrementalism” (Hirschman and Lindblom, 1962). This contrasts to the more evidence-based forms of policy making promoted by most governments (Sanderson, 2002) where knowledge generated by applied research utilises evidence about trends and explanations of social, economic and organisational phenomena, as well as specific evaluative evidence generated through programme evaluations and performance indicators (Nutley et al, 2007). From this case study of policy making it seems to firmly fall into the former category of the “muddling through” variety resonant with making policy “on the hoof”.

To provide the possibility of some kind of resolution to the negative and sub-optimal outcomes and effects of rapid studentification outlined within the paper, clearly substantive change will be required to help address this situation as others have noted (Ecotec, 2008; Hubbard, 2008). Owing to the wide-ranging and systemic nature of the problems identified, resolving these problems within St Andrews will require quite deep-seated and comprehensive change by a number of different actors. What is self-evident is that a proper joined-up, multi-stakeholder and inclusive approach is needed to help address the complex challenges arising from the University’s growth and its knock-on effects on the housing ecosystem and local community. Indeed, the creation of stakeholder forums are crucial mechanisms for discussing and resolving the problems surrounding high concentrations of HMO in certain social groups such as students and migrants (Ecotec, 2008). To this end, the creation of such a fora within the town of St Andrews seems a very useful first step for airing and potentially addressing some of these deep-seated concerns within the local community.

Clearly, there are key stakeholders within this contested arena which will have to recalibrate their current course of action if these issues are to be addressed. Let us turn first to the local authority. The actions and policy incoherence within Fife Council is perhaps the most damaging and pressing issue which needs to be tackled. As noted the “muddling through” approach to policy undertaken by the local authority has undoubtedly aggravated this problem. Plus, the lack of evidence-based policy making strikes at the heart of the problems manifesting within the town. In order to confront the problem, the local authority should put in place a blanket moratorium on all new HMO across the whole of the town.



Furthermore, as further university-owned student accommodation comes on stream, existing licenses which are subject for renewal should be closely examined with some rescinded in areas with highly concentrated pockets of HMO. With the exception of dedicated student housing and university halls of residence, no further private sector HMO should be licensed until the council has devised a proper, coherent and evidence-based housing strategy for the town of St Andrews. As well as instigating the huge uplift in HMO and encouraging their dispersal into residential parts of the town, this open-door policy has arguably fostered poor quality landlords (labelled “slumlords”) to operate in the town (Rugg and Rhodes, 2008)<sup>15</sup>.

Going forward, Fife Council urgently needs to adopt a much more open, inclusive, pro-active and community-based strategy to helping to overcome the challenges presented through the University’s expansion. Despite the growing groundswell of public opinion within the town, there has been a lack of mobilisation seeking to resist the deleterious effects of studentification. This has perhaps enabled the local authority to side-step the important policy issues which have surfaced. This weak policy response by Fife Council is broadly in line with other parts of the UK (Munro and Livingston, 2012). This may also have been created because of the somewhat “hidden” nature of the changes taking place within the property market due to problems associated with “information asymmetries”. In other words, the degree of the rapid studentification is only just coming to light. Therefore, local authorities should, as a matter of course, publish, disseminate and communicate more with the local residents surrounding its HMO policy<sup>16</sup>. Plus, despite claims in the supplementary planning guidance that the issue of the moratorium would be reviewed within 24 months, the council has still to announce details of their review (Fife Council, 2011)<sup>17</sup>.

The other main player involved is, of course, the University of St Andrews. The growth of the university over the last 15 years is testament to the overwhelming success of the institution which has been highly beneficial for the economy of Fife both in terms of the numbers of direct and indirect job creation (Biggar Economics, 2012)<sup>18</sup>. The University’s growth brings an abundance of positive externalities (intellectual, cultural and social) for the local community. The perception that universities are now part of the mainstream

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<sup>15</sup> It seemed as a matter of course that students faced problems with poor maintenance within rented properties, unkempt gardens and in some cases dampness. Students consulted during this research exercise consistently complained about the problems associated with unhelpful (often absentee) landlords. Many of the landlords in St Andrews often use local housing agents to manage their properties, which leads to very unresponsive and unhelpful tenant-landlord relationships. This is a classic case of the “agency” problems which occur in private sector markets. On the whole, students based within university halls of residence and private-sector dedicated student accommodation (such as Ayton House in St Andrews) were much more positive about their housing experience.

<sup>16</sup> The fact that this project required a Freedom of Information request to obtain the data contained within the paper is illustrative of the excessively guarded and limited transparency surrounding housing issues within Fife Council.

<sup>17</sup> Five years since making this statement Fife Council have yet to produce details of this review. They have belatedly commissioned consultants to examine the issue of HMO in St Andrews. However despite a freedom of information request submitted for a copy of the report, the council has failed to share this document.

<sup>18</sup> Indeed, the university is the third largest private employer in Fife, generating £305m in gross value-added in 2008-2009 which resulted in the creation of over 9000 FTE jobs within the Scottish economy (Biggar Economics, 2010).

economic development machinery is also becoming deeply engrained under their so-called “third mission” (Brown, 2016; Mapes et al, 2017). That said, the huge demand for HMO is a direct result of the university’s success and it is therefore implicitly responsible for, and will be instrumental in tackling, the issues raised within this paper. In this respect, the university has pledged to embark upon a further expansion of university-owned halls of residence. At present, it is adding to its stock of university-owned halls of residence by a further 900 beds. This is a very encouraging development as most students –both undergraduate and post-graduate- consulted seem to be very satisfied with their experiences within university-owned halls of residence. Plus, creating a greater number of managed bedspaces has the potential to “draw students out of the private rented market” (Ecotec, 2008, p. 27) which would alleviate the pressures identified within the residential housing market. While the university already has more students housed through this means than other institutions, it must acknowledge that the further growth of the university must not disadvantage or destabilise the housing market and surrounding local communities within which it is situated.

If the university embarks on further expansion in student numbers, implementing a forward-looking housing needs strategy to accommodate this kind of growth is crucial. Given the existing strong relational connections between Fife Council and the University, so-called town/gown relationships, developing innovative housing solutions for more students is imperative to help maintain a harmonious equilibrium within local community. Previous research has called on universities to be much more proactive in terms of developing a proper community strategy, especially with a high concentration of student numbers like St Andrews, to encourage a more open and transparent communication process between the university and local community (Ecotec, 2008). This kind of inclusive approach seems sensible, especially since there is an absence of formalised body of resistance, such as a local action group, within the local community. By contrast, in neighbourhoods such as Brighton’s Elm Grove local residents have actively campaigned and lobbied the HEIs in the town against the perceived problems of excessive studentification (Sage et al, 2012b).

Key to properly mitigating and overcoming the town’s “growth pains” is to increase the supply of student accommodation. Given the westward expansion of the town envisaged in the local plan (Fife Council, 2017), more student halls of residence in the North Haugh and surrounding areas could help alleviate the pressure on the town’s highly pressurised housing market. Indeed, the University and the Council could consider the creation of a westward “campus” to accommodate growing student numbers in university-owned new halls of residence. Potentially, this could be tied to the development of the University’s “Eden Campus” within the neighbouring town of Guardbridge. Edge of town student accommodation and campus redevelopment has proved successful within some small English university towns such as Loughborough and Exeter (Ecotec, 2008). In future there

may also be opportunities for the university to rebalance its property portfolio to help increase the supply of dedicated student housing within the town centre itself<sup>19</sup>.

There are other important stakeholder actors which also need to take a more hands-on approach to help address these complex issues. To date, national politicians within Fife have, rather disappointingly, taken a fairly hands-off approach towards this important policy issue. Planning issues rarely attract strong attraction from national politicians despite receiving substantial correspondence on these matters from the public (Ecotec, 2008). This lack of prioritisation means these issues often fall onto the remit of local political actors to highlight. Encouragingly, local councillors within the town have become much more vociferous in their opposition to the large-scale propagation of HMO within the town, claiming that the situation is now “out of hand”. One local councillor has called for the loophole allowing large HMO in the town centre to cease and “consideration given to extending the area covered by the moratorium” (St Andrews Citizen, 2017, p. 5). These calls for more action are welcome and need to be translated into a continuing and ongoing campaign by local councillors in partnership with the local community to help resolve the housing problem within the town.

Another key local stakeholder within this policy domain is the local police. Previous research by academics has shown that many of the “social” problems associated with HMO should actually fall under the domain of policing issues rather than housing policy *per se* (Rugg and Rhodes, 2008). There seems an implicit acceptance that however damaging student anti-social behaviour can be that it should effectively “stand outside the law” (Rugg and Rhodes 2008 cited in Wilson 2017, p. 27). Indeed, research undertaken on undergraduates at Cardiff University reveals that whilst most student-related crime could be classed as “minor” and often “anti-social offending” there is a sense that it is an acceptable and sometimes expected as part of the everyday “student experience” (Selwyn, 2008). It could be argued that stronger enforcement of existing environmental health regulations, such as noise-related and litter-related concerns, by the local policy could help counteract these perceptions (Rugg and Rhodes, 2008). Resourcing this kind of police activity is something which would obviously need to be discussed between the police and the local authority. The University could also help promote greater self-restraint within the student population if it worked closer with the police to help curtail anti-social behaviour and the promotion of community harmony by sanctioning irresponsible students.

## **6. Conclusion and Suggested Research Issues**

This paper has examined the impact of studentification in a small university town and the role played by public policy in mediating this process. The exploratory findings reported in this paper suggest that the housing ecosystem in small towns is underpinned by a very complex set of inter-relationships, interdependencies and integrated path dependencies.

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<sup>19</sup> For example, the proposed exchange of Madras College on South Street for University land to house the new Madras secondary school affords one such opportunity to create more student accommodation directly in the centre of the town where students wish to live.

When poorly constructed policy frameworks interact (or rather collide) with the ecosystem it can trigger a powerful set of negative market-focused outcomes and externalities within local communities, resulting in “policy-led” studentification. Rather than being a positive benefit for the good of the local economy and surrounding community the “housing footprint” created by the university can cast a dark shadow over the town. The genuine consternation felt within the local community by some of the issues reported means that the university “bubble” may indeed be about to burst. Universities need to take greater ownership of any malign effects from their growth and construct pro-active policies to alleviate any disequilibrium, within their local environments “even where unintentional” (Munro and Livingston, 2012, p. 1693). This seems particularly prescient for very small towns such as St Andrews where local housing market is undergoing a process of systemic change due to intensification of studentification unfolding across the town.

While rather inflammatory, some authors have invoked the “Upas tree” metaphor to depict how the university’s growth has spoiled the surrounding land in which it inhabits (Maclennan et al, 2013). While this undoubtedly contains some truth, the causes of this detrimental impact have undeniably been accentuated by the corrosive effects of a market-led approach undertaken by policy makers within the local authority. Indeed, at the crux of the matter is an undue emphasis within public policy on the perceived benefits of a market-led approach towards tackling protracted and complex social issues. As some scholars have strongly voiced, cities and towns have become increasingly important targets for “neoliberal policy experiments” (Peck et al, 2013, p. 1096) such as the marketised approach adopted by Fife council towards housing policy<sup>20</sup>. The central message emanating from this study, however, is that off the shelf, market-led, neoliberal solutions do not work at tackling highly complex issues such as student housing in a small university town. The *laissez-faire* “marketised” strategy of indiscriminately approving virtually all private-sector HMO in the town is a blatant case of “*bad public policy*”. Good planning requires carefully constructed, evidence-based and inclusive policy frameworks, not market-oriented dogma.

The author concedes that the evidence base on these issues is somewhat indicative and partial. Some of the impacts noted above are based on perceptions of the interviewees and are therefore difficult to quantify and measure. Much more in-depth, longitudinal empirical research is needed to closely inspect these issues in greater depth than was possible within this exploratory study. Further work on the impact of studentification within small towns such as St Andrews is clearly and urgently needed. Broadening the assessment of the distortive impact of HMO-led studentification could (and should) include the impact this has on the environment. Given the inflationary effects engendered by HMO, high levels of university staff are effectively being “crowded-out” of the housing market and forced to reside in areas outside the town. Assessing the corrosive and damaging environmental impact of the commuting patterns caused by HMO is an obvious area requiring further empirical investigation. Another issue worthy of further investigation is the potentially detrimental effects from the seasonalised nature of residential patterns which is caused by

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<sup>20</sup> Other authors have noted this neoliberal emphasis has also been widely embraced by the university sector (Chatterton, 2010).

studentification. Potentially, local businesses may suffer from reduced trade during periods when migratory students decant during holiday periods. Addressing the complex, multi-layered and contested nature of studentification will unquestionably require recourse to new methodological and theoretical perspectives.

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