

Cour des comptes



PUBLIC SUPPORT FOR STUDENT HOUSING

Public thematic report
Public policy evaluation

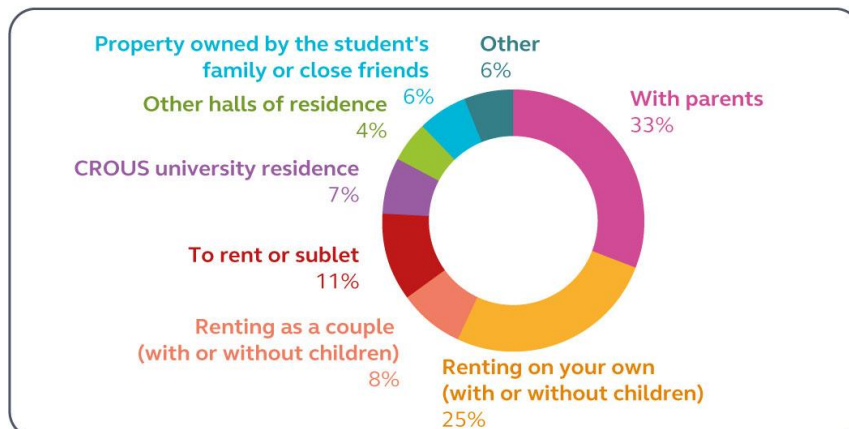
July 2025

Summary

At the start of the 2023 academic year, 2.97 million students and apprentices were enrolled in French higher education, ten times as many as in 1960. The peak in the birth rate in the early 2000s, the arrival of international students, and the accelerated democratisation of access to study since 2018 with the development of apprenticeships, all combine to explain the 25 % increase in student numbers since 2012. While a third of them live with their parents, the rest are looking for independent housing, adapted to the demands of the academic calendar, their chosen course of study, and their financial means.

In a context where young people's access to higher education is socially valued, several public authorities have taken their housing conditions into account at both national and local levels. Numerous support schemes exist. Since student housing falls within the remit of various actors, none of them feels fully responsible for it. To improve overall coherence, public actors would benefit from approaching "student housing" in a broader sense, that is, from the user's perspective, rather than reducing it to "student accommodation" as defined by the small share of housing specifically reserved for them, which accounts for only 11 % of their housing solutions.

Type of housing occupied by students



Source: Observatoire de la Vie Étudiante (Student Life Observatory), Key Figures 2023

The financial oversight bodies decided to carry out a long-term evaluation of public support for student housing, adopting the user's perspective and considering the full range of their needs and housing solutions. The period selected (2012–2023) makes it possible to trace the actions of several successive government plans. Three evaluation questions, focusing more on the quality of public services than on the efficiency of public spending, were examined:

- To what extent do public housing support schemes provide an appropriate response to the needs of the student population?
- Are public support schemes implemented under conditions of satisfactory social and regional equity?

- To what extent do they help facilitate students' educational paths?

Without a targeted objective, public support has absorbed the increase in the student population

The higher education pathway has created a specific demand for housing on the part of students, who have gradually come to rely on housing policy measures.

The range of courses on offer, which is largely concentrated in university metropolitan areas, often means that students with modest incomes have to move to these large urban centres. The organisation of studies into cycles and semesters means that there is a renewed need for short-term housing. Students, who generally have no family to look after, are often forced to find affordable, small, rented apartments within a short space of time, in urban areas where rents are all the higher because the property market is so tight.

From the 1950s to the 1970s, responsibility for student housing was directly assumed by the Ministry of Higher Education through the creation of university residences (“*cités universitaires*”), which formed part of the public housing stock managed by the regional student services centres (Crous) and were originally made up of simple individual rooms.

The mass expansion of the student population later led public authorities to make greater use of general housing policy measures. Social landlords have been involved in the successive phases of the expansion of the social student housing stock¹, starting in the 1980s and continuing through the government plans of 2012 and 2017, right up to the latest government roadmap on the subject in November 2023. The extension of personalised housing assistance (APL) to all students in 1991 completed their integration into mainstream housing policy.

From the 2000s onwards, the move towards greater university autonomy and the second phase of decentralisation strengthened the role of local and regional authorities in enhancing the attractiveness of their areas for higher education and in their involvement in student housing.

As a result, student housing now falls under both higher education policy and housing policy—two areas that are largely decentralised and shared with local authorities. Public support for student housing is therefore more the result of interactions between multiple actors with aligned but distinct interests than of a clearly defined public policy with precise and coherent objectives.

Public support for student housing has absorbed the demographic shock linked to the growth in the student population

Even though the public authorities did not anticipate the housing consequences of the 25 % increase in the student population since 2012, the APL and the expansion of the socially-oriented housing stock helped to absorb this demographic shock. Data from the *Observatoire de la Vie Étudiante* (Student Life Observatory) show that the proportion of students living away

¹ Social student housing includes university residences owned by Crous and university residences owned by social landlords, who either manage them directly or delegate their management to a Crous or another organisation.

from their parents (decohabitation²) has remained relatively stable, rising by 2.5 percentage points over 13 years to reach 64.8 % in 2023. In this respect, France occupies a middle position in Europe, even though its students are younger than their European counterparts: the French system is generally supportive of students moving out of the family home.

The fact that public support has not declined does not mean that the previous situation was optimal or equal for all students.

A public policy that aims to support all students while targeting priority groups

This universal ambition is reflected in the APL paid to students, but is difficult to implement in other forms within the private rental sector, which is the main source of student housing

The APL was designed to be widely accessible to students, regardless of their actual financial resources, including family transfers they may receive. Well known among students, these benefits do not raise any identified issues of underuse. Amounting to €2.3 billion in 2023, or 15 % of all housing benefit payments, the APL paid to students has increased by 30 % in real terms since 2005. This rise is linked to the growing number of students in higher education. The number of students and apprentices receiving financial aid reached 1.6 million in 2023 and grew slightly faster than the student population as a whole between 2012 and 2023. This increase in beneficiaries led to a proportional rise in public spending, keeping the share of rent (excluding charges) covered by the APL at around 49 % over the period 2019–2023.³

In the absence of direct and effective leverage, it is difficult to support the 44 % of students housed in non-distributed private housing by means other than the APL, other than by widely disseminating information on the various existing offers and making students aware of their rights. Tax measures to promote private student residences have not been implemented. Measures to regulate private rental accommodation are not specifically aimed at students. Even the rapid development of the Visale guarantee, a free and secure deposit that raises the profile of students in relation to landlords, is struggling to penetrate the private rental sector.

Public action focused on increasing the supply of social housing, even though low-income people are not the only target group

Since 2012, most of the government's efforts have been focused on expanding the social housing stock for students. The plan to renovate the historic Crous housing stock, which began in the 2000s, is ongoing. The renovations, on which €1 billion was spent between 2017 and 2023, are improving the comfort of students, but the transformation of single rooms into self-contained apartments has reduced the capacity of the state-owned Crous accommodation by 11,000 places over the period under review. Despite this effect, successive government plans and the mobilisation of local players resulted in a net increase of 69,300 social student housing units between 2012 and 2023, increasing the supply by 39 %, a higher rate than the increase in the student population over the same period. With

² "Decohabitation" refers to the process of leaving the parental home to move into independent accommodation, even if it is supervised (such as boarding schools or hostels).

³ The only period for which continuous data is available.

245,000 socially-oriented student housing units registered in 2023, the national ratio has been maintained at 8.2 socially-oriented places per 100 students.

Student housing provision by area observed (2022/2023)

Student housing (number of places)	Lyon	Bordeaux	Nancy	Orléans	Paris	Île de France
Social housing stock, including:	14,718	11,011	5,407	2,884	13,205	69,711
Owned by social landlords Crous	8,552	8,239	1,489	1,564	5,511	34,998
State-owned stock	6,166	2,772	3,918	1,320	7,694	24,713
Cité internationale universitaire de Paris	0	0	0	0	6,800	6,800
Institution-run student residences	4,930	329	471	0	779	3,859
Private university residences	16,812	6,282	2,982	1,671	5,386	37,733
Other (including hostels and boarding schools)	950	0	790	725	6,393	6,753
Total student accommodation	37,410	17,622	9,650	5,280	32,563	114,856
Percentage of social housing stock	39 %	62 %	56 %	55 %	41 %	52 %
Number of students	189,500	105,000	53,000	21,800	392,200	810,100
No. of dedicated accommodation places / 100 students	19.74	16.78	18.21	24.22	8.30	14.18
Number of social places / 100 students	7.77	10.49	10.20	13.23	3.37	7.37

Sources: Court of Accounts
Data from the Fnau, year 2022 for Lyon, Bordeaux, Nancy and Orléans; data from the Paris Urban Planning Agency (Apar), year 2023 for Paris and Île-de-France.

This expansion represents an estimated construction cost of €4.9 billion, which was primarily funded through indirect support (reduced VAT, subsidised loans) and €607 million in direct grants.

Students from low-income backgrounds are the main beneficiaries of this housing stock, in line with its status as social housing and the statutory missions of the university services network. The stock managed by the Crous, which accounts for three-quarters of socially-oriented student housing, is nonetheless also used (36.5 % of it) to support the international appeal of French higher education. These places are reserved for partnerships with Campus France or higher education establishments that accommodate students on international exchanges.

Support for students varies greatly depending on the target groups, and even more so depending on the region

While social disparities are taken into account by public policy, the same cannot be said for regional disparities. Although several schemes explicitly aim to provide enhanced support for the most disadvantaged students, public authorities have not set themselves the goal of reducing regional disparities or of taking stronger action in areas where access to housing is most difficult, particularly in Île-de-France.

Leaving support for student housing to local authorities has proven insufficient in Île-de-France, which faces multiple challenges

The implementation of student housing support measures depends mainly on local initiatives. While successive government plans have encouraged the development of the social student housing stock, they rely solely on standard policy tools. No specific mechanism has been introduced to support or accelerate the positive trends that have emerged. This emphasis on the regional level is suited to the complex distribution of responsibilities that directly or indirectly contribute to student housing. It presupposes strong partnership governance to ensure that actions are consistent over time.

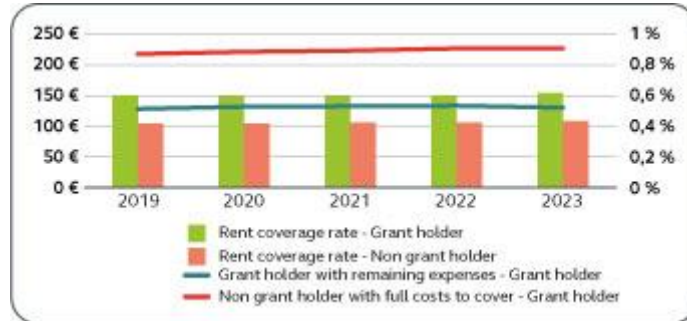
Several areas have succeeded in creating this dynamic. Among those examined, the metropolitan areas of Lyon and Bordeaux have set up specific governance structures for student housing. This organisation encourages collective decision-making and the identification of quantified objectives that feed into local urban planning and housing policy over several years.

On the other hand, in the Île-de-France region, which is home to more than a quarter of the country's higher education students, the situation calls for a change of strategy. Conditions of access to housing for students are the most difficult in the country. Despite catching up between 2012 and 2017, the capacity of the social student housing stock remains below the national average, which the Ile-de-France situation is also helping to lower, whereas it should be higher in view of rents in the private rental sector being higher than elsewhere. This situation, combined with the density of higher education establishments and public transport in the Paris region, has resulted in a higher cohabitation rate, almost twice that of other regions (47 % compared with 27 %), and longer journey times. Against a backdrop of high pressure on the Ile-de-France market for affordable housing, student housing is also suffering from a lack of joint governance, despite the fact that this is organised in other regions. Given the interactions between the twelve different areas of higher education in the Paris region, coordinating actions requires the deployment of new methods.

Enhanced support pathways for the most disadvantaged, creating significant threshold effects for those who do not have access to them

In line with its statutory mission, the Crous network offers a “support pathway” for students receiving the highest levels of means-tested grants. This “Crous pathway” is the most visible option for secondary school pupils. In addition to covering part of day-to-day expenses and providing entitlement to fee exemptions, the grant also gives students priority access to low-rent Crous housing and enhanced APL. The Visale guarantee often complements this arrangement: 58 % of contracts issued for students in 2023 concerned Crous housing.

Proportion of rent covered by the APL and remaining amount to be paid, by type of student (2019–2023)



*Note: the outstanding balance refers to the rent excluding service charges.
Source: Court of Accounts based on Cnaf data*

For low-income students just above the entry threshold for this stream, the pathways are more varied. The lack of coordination of allocation schedules between the managers of social student housing deprives these students of preferential access to affordable housing. Their APL, even if it is increased because of their scholarship status, does not compensate for the difference in rent with private accommodation, where landlords are less likely to accept the Visale guarantee.

Better alignment is needed between the accommodation of international students and that of grant-holders in the Crous housing stock

The goal of enhancing the appeal of French higher education, and of ensuring reciprocity in exchange programmes benefiting French students abroad, relies on public action to support the accommodation of international students in France. Agreements between the Crous, Campus France, and higher education institutions result in the reservation of housing for these students within the social housing stock managed by the Crous. These agreements can have a major impact. In the Île-de-France region, where this stock is proportionately smaller than elsewhere and where the pressure of international exchanges is strong, these reservations can represent 20 to 30 % of the places available. In addition to the effect of excluding students with grants, these reservations do not currently give rise to means testing of the final beneficiaries, which would make it possible to ensure that they are eligible for social housing.

Given these regional differences, the fact that certain student populations are less well integrated into the support systems (students in the health and social sector, certain private education students), the inconsistencies observed between various categories of students (apprentices and grant holders), and comparisons with young people in precarious employment, the question of social equity cannot be decided unequivocally.

The direct link between housing support for students and their success in their studies has not been established

Housing is given little consideration and is only weakly integrated into the student information and guidance process

Career plans and interest in a field of study remain the main factors influencing students' choices when entering higher education, followed by the choice of city. The question of housing comes second, as a result of the previous choices, especially as knowledge of the different types of accommodation available is rarely considered during the guidance process. The difficulty of planning ahead adds pressure to the housing search timetable, which is a source of stress for new students and their families.

Information on support schemes is widely circulated, and digital tools have greatly expanded access to available housing options. While public authorities lack the means to monitor the quality of all housing in the private sector, the students consulted in the survey expressed a desire for earlier efforts to link information on academic programmes with details about the broader study environment at the time of course selection.

A dual approach: adapting housing to student mobility and bringing as many courses as possible closer to those who are not mobile

Each new stage in the university career is likely to raise the question of housing. Legal tools are in place to facilitate the flexible management of student housing. The seasonal nature of demand is an important factor in the business model of university residence managers. The Crous network seeks to adapt as best it can to the constraints of the academic calendar, even if this means increasing its vacancy rate and bearing the economic cost. Five-year cohort studies illustrate the ability of family allowance funds to ensure the continuity of the APL entitlements despite regular moves, even if payment schedules are sometimes a source of dissatisfaction for students.

In contrast to this support for mobility, higher education is also seeking to offer as many courses as possible to the least mobile students, through the development of local campuses and connected campuses.

Housing has a central impact on students' living conditions, but without a cohort study, it has not been possible to establish a correlation with academic success

While it is difficult to objectively assess the quality of student housing due to the wide variety of situations, the link between housing and students' living conditions is well documented. Two key dimensions stand out: the financial aspect, related to the cost of independent housing and the potential risk of financial insecurity, and the time aspect, depending on whether the housing location saves or costs time.

Finally, the specific link between student housing support schemes and academic success has not yet been studied in enough depth to be clearly established, even though the existence of 'accompanied pathways' would make it possible to carry out appropriate cohort studies.

Evaluation question	Responses from the evaluation
<p>To what extent do public housing support schemes provide an appropriate response to the specific characteristics of the student population?</p>	<p>These schemes are an appropriate but incomplete response. The report highlighted several specific features of student housing demand. For each of these, the conclusions of the assessment are as follows:</p> <ul style="list-style-type: none"> - Public schemes have been mobilised to meet a sharp increase in student demand. The sharp rise in student numbers has not been accompanied by a deterioration in conditions of access to housing for students. Personal housing subsidies have kept pace with the rise in student numbers and successive plans to build social housing for students have prevented a deterioration in the rate of student accommodation. However, there is still a shortage of accommodation in some areas. - Public schemes offer solutions that are only partially adapted, or not very measurable, in terms of student mobility. The use of short-term rental contracts cannot be tracked; the time lag between the actual payment of the APL and the entitlements acquired is not measured; and the smooth flow of information on available housing options is due more to progress in the use of the internet than to any specific public schemes. - Public support schemes are fairly well adapted to the type of housing sought by students (small size, location), insofar as the relevance of the location of new student housing is sought by local players and student residences are made up of small surface area housing. On the other hand, the lack of small-scale accommodation in the private rental sector as a whole remains an issue for housing policy in general. - Public schemes struggle to respond to the tight deadlines and common timetable for students to find housing : the use of guidance platforms (Parcours Sup, Mon master) has accentuated the competitive nature of the search for housing for students over a short period of time. There is still insufficient planning when it comes to informing future students about the housing search to be undertaken, or to organising partnerships between managers of social student housing to facilitate the search process. - With regard to the varied expectations of students, the administrations concerned (DGESIP and DHUP) must endeavour to put in place a more qualitative strategy, based on clearly formulated objectives and priorities, and to formalise a long-term coordination of the networks.
<p>Are public support schemes for student housing implemented under conditions of satisfactory social equity?</p>	<p>Yes, these schemes are implemented under conditions of social equity that are generally satisfactory, as the link between means-tested grant status and the social student housing stock creates a “supported pathway” that works well for the most disadvantaged students, who are able to access this system. However, this pathway is not free from threshold effects and is not structured in the same way across all regions.</p>
<p>Are public support schemes for student housing implemented under conditions of satisfactory regional equity?</p>	<p>No, these schemes are not implemented in such a way as to reduce regional disparities: taking regional inequalities in access to housing into account is unsatisfactory and in itself creates disparities between students from similar social backgrounds studying in different areas. It is necessary to define a national policy aimed at reducing these regional disparities in terms of access to housing for students. In particular, the situation in the Ile-de-France region calls for greater coordination between the various players.</p>
<p>To what extent do public support schemes for student housing help facilitate students' educational paths?</p>	<p>It has not been possible to establish the contribution of these schemes to facilitating study pathways: sociological studies highlight the correlations between living conditions, guidance and student pathways; housing is one of the contributing factors. However, the absence of data and cohort studies directly and reliably establishing the links between public housing support schemes on the one hand, and student guidance, the stages of their pathways or their educational success on the other, has not made it possible to establish a verified correlation.</p>

General conclusion

Public support for student housing involves substantial sums of money: €2.3 billion a year in personal housing allowances, €1 billion to renovate the Crous housing stock over seven years, more than €600 billion in direct aid for the construction costs of expanding the social housing stock since 2012, plus indirect aid for construction, all the operating costs of managing the dedicated social housing stock and other direct aid from local authorities. However, it is not part of a defined overall policy that would prevent the risk of inconsistency between the actions supported. Nor is it coordinated at national level, beyond that between the housing and higher education ministries.

In this context, and in the absence of precise objectives, the public schemes have been able to provide an appropriate response to a growing student population over the period observed, through the quantitative increase in the support provided. The survey did not reveal any worsening of housing conditions since 2012. However, as student demographic trends are about to reverse, a purely quantitative approach is no longer sufficient.

While social inequalities are taken into account through the combination of the means-tested grant system and socially-oriented housing, this dual support creates significant threshold and exclusion effects. These are exacerbated by the persistence of regional inequalities, which have barely been reduced over the last twelve years. Student housing support schemes struggle to take effective account of the differences in rent levels in rental markets. This situation penalises the Île-de-France region, which has the most students and the highest rents. While the examples we have seen of concerted and coherent policies are often based on a strong partnership between local authorities and State services, the Île-de-France region is far from having the kind of governance that is capable of resolving its situation. Public authorities, including national ones, need to focus their attention on this region, which is showing real signs of falling behind the rest of the country.