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From Regulation to Negotiation: Adaptive Studentification in Ankara, Turkey

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Abstract: *Studentification – the influx of university students into urban neighbourhoods – has significant socio-spatial and economic implications. While many studies analyse institutionally steered studentification shaped by universities, municipalities, or developers, studentification driven by everyday landlord–tenant negotiations in weakly regulated private rental markets receives far less scholarly attention. This article investigates such a pathway in a historically working-class neighbourhood in Ankara, Turkey, showing how bottom-up dynamics sustain coexistence yet generate new forms of precarity. Drawing on a resident survey and in-depth interviews with students, long-term residents, landlords, and business owners, the study demonstrates how student in-migration reshapes the local economy, community relations, and housing. The findings reveal rising rents, insecure tenancy, and displacement risks, alongside coexistence, neighbourhood vibrancy, and a student-driven leisure economy. In contrast to the planning- and PBSA-led models typical of the Global North (e.g. Boston, Edinburgh), studentification in Ankara unfolds through everyday landlord–tenant negotiations and peer networks rather than institutional planning. These dynamics advance the understanding of adaptive studentification, clarifying the mechanisms that maintain everyday order and the conditions that expose their limits in weakly regulated housing markets.*

Keywords: studentification; housing affordability; neighbourhood coexistence; social adaptation; resilience.

Volume 13 | Issue 1 | 2023 | 1-18
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Introduction

Universities play a pivotal role in shaping urban development – not only through education and research but also by stimulating economic growth, reshaping infrastructure, enriching cultural life, and influencing demographic composition (Felsenstein 1996; Florax 1987; Russo et al. 2007). The role of universities in their surrounding neighbourhoods has also entered public debate. The Atlantic monthly asked, 'Should urban universities help their neighbourhoods?" (Semuels 2015), while the New York Times posed the question, 'Which colleges make the best neighbors?' (Steinberg 2009). Such reflections underscore that the local effects of universities are a matter of wider societal concern, not limited to academic inquiry.

Among the most visible expressions of this influence is studentification – the social, cultural, economic, and physical transformation of neighbourhoods driven by an influx of student residents (Smith 2005). Although often compared to gentrification, studentification differs in that it is led by a transient population whose presence reshapes communities in distinctive ways (Smith & Holt 2007).

Internationally, studentification falls within the broader process of near-campus redevelopment and overlaps with processes such as gentrification and 'youthification', wherein young adults cluster in particular districts (Nakazawa 2017; Wiewel & Perry 2008; Bose 2015; Moos et al. 2019). Recognising these overlaps clarifies why neighbourhood responses are not purely institutional (PBSA/planning-led) but also adaptive and negotiated, especially in weakly regulated rental markets. Institutionally regulated studentification – driven by universities, developers, or municipal planning – has dominated accounts of this process from Europe and North America (Smith & Hubbard 2014; Kinton et al. 2018). PBSA growth in Edinburgh is associated with heightened precarity (Kallin 2024), and university-led schemes in Boston (e.g., LightView) illustrate a reshaping of near-campus markets that is driven by policy (Sood & Vicino 2024).

What remains under-examined are resident-led adaptations in contexts like İşçi Blokları, where state oversight is weak. In such settings, residents – not institutions – do the coordinating work: setting and enforcing building-level norms, bargaining over rents and deposits, pooling minor repairs, and escalating disputes through local figures (e.g., the muhtar) rather than formal authorities. In weakly regulated markets, coexistence is produced from the bottom up, revealing both the capacities and the fragilities of informal arrangements.

Ankara is home to several major universities – including the Middle East Technical University (METU), Hacettepe University, and Ankara University – whose campuses are spread across the city. Adjacent to METU's main campus, the neighbourhood of 100. Yıl İşçi Blokları began as a worker-cooperative estate in the 1970s and is now widely regarded by local actors as a student neighbourhood, with off-campus demand shaped by limited dorm capacity and an informal rental market characterised by verbal or semi-formal agreements, flexible payments, and peer-to-peer tenancy (Roy 2005). These socially embedded exchanges provide flexible access to housing but also expose both students and long-term residents to insecure tenure, sudden rent increases, and unequal power relations. Against this backdrop, the article develops the concept of adaptive studentification to explain how, in weakly regulated housing markets, residents, students, and landlords sustain everyday coexistence through locally negotiated arrangements – such as flexible payments, house rules, and community mediation – while remaining constrained by wider market pressures and power asymmetries. Conceptualised as a form of everyday resilience (Davoudi 2012), these informal practices stabilise neighbourhood life yet reveal the limits of bottom-up

Volume 13 | Issue 1 | 2023 | 1-18
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governance in maintaining long-term affordability and order. The study therefore asks: How is coexistence sustained in informally studentified neighbourhoods, and what do its limits reveal about weakly regulated rental markets?

Building on debates about the commodification of housing – the process by which homes are increasingly treated as market assets rather than social goods (Madden & Marcuse 2016) – the study situates Ankara within broader comparative discussions of urban change. As a political and educational hub bridging European and Middle Eastern urbanisation trajectories (Keyder 2005), Ankara exemplifies a semi-peripheral housing system where pervasive informality and limited tenant protections shape studentification in distinctive ways (Erman 2001; Kuyucu & Ünsal 2010). This article advances international debates on studentification by clarifying its bottom-up, informality-driven pathways and their limits. It contributes to three areas: (1) the theorisation of studentification beyond institutional models; (2) the relationship between informality and everyday resilience; and (3) the comparative understanding of semi-peripheral housing systems.

Methodology

This study employed a predominantly qualitative mixed-methods design to investigate how adaptive mechanisms sustain coexistence in informally governed housing systems. The research focused on 100. Yıl İşçi Blokları in Ankara – a 1970s worker-cooperative estate that has gradually transformed into a mixed community of long-term residents and students due to its proximity to the Middle East Technical University (METU) and to the university's limited dormitory capacity. The neighbourhood's cooperative legacy and widespread informal tenancy practices make it an ideal context for analysing adaptive studentification.

Data collection

Between 2022 and 2023, primary data were collected in 100. Yıl İşçi Blokları (adjacent to METU) through semi-structured interviews and a resident survey. Semi-structured interviews elicited nuanced accounts of everyday landlord–tenant negotiations and informal governance, allowing consistent coverage of key topics while retaining flexibility to probe sensitive issues (e.g. verbal contracts, mediation, rent bargaining) across different actor groups. In total, 48 interviews were conducted with students (n = 20), long-term residents (n = 15), landlords/real-estate agents (n = 8), and local business owners and officials (n = 5), including the neighbourhood muhtar. The interview guide examined affordability, everyday coexistence, and informal governance, following principles of open-ended qualitative interviewing (Silverman 2013). A complementary survey (N = 100) was administered using snowball sampling initiated from seeds in student and neighbourhood networks and supplemented with online recruitment through local groups. The survey covered tenure and rent levels, contract formality, house rules and local mediation, and perceptions of coexistence and noise, measured mainly using 5-point Likert scales.

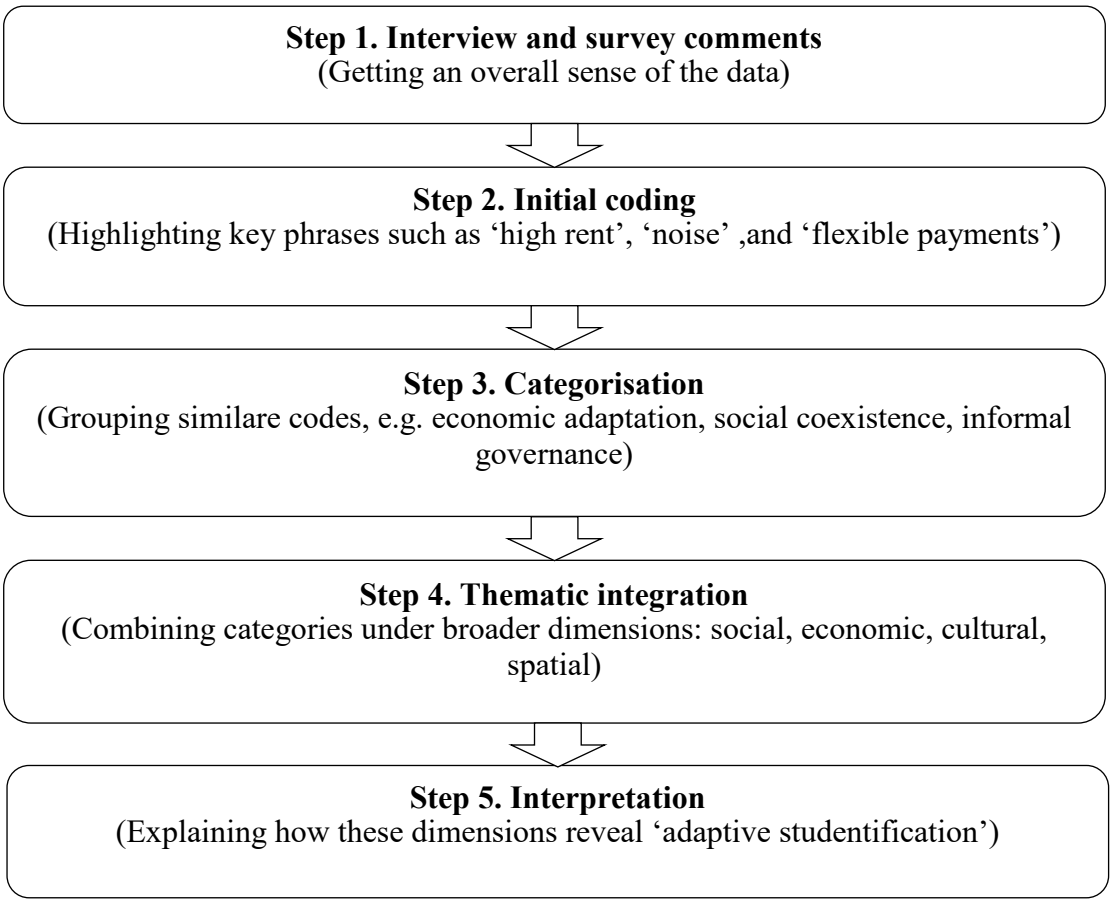
Data analysis

Interview transcripts were examined through qualitative content analysis (Schreier 2012) using NVivo (Lumivero). A hybrid coding frame combined deductive categories from the literature on studentification, informality, and adaptation (Smith 2005; Roy 2005; Davoudi 2012) with inductive subthemes that emerged from the data (e.g. rent negotiation, house

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

rules, and noise mediation). The survey data were analysed descriptively to contextualise the qualitative findings, and both datasets were integrated thematically under four dimensions – social, economic, cultural, and spatial – to ensure triangulation between everyday experiences and structural patterns.

Figure 1: Framework of the qualitative content analysis



Source: Author.

An overview of the research design, data collection, and analytical procedures is presented in Table 1.

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

Table 1: Methodological framework

Context & case Selection	Data collection	Data analysis	Output / integration
100. Yıl İşçi Blokları, Ankara — a 1970s worker-cooperative estate near METU Proximity to METU + limited dorm capacity Examine how adaptive mechanisms sustain coexistence in weakly regulated housing.	Fieldwork (2022–2023): Interviews (n = 48) Survey (n = 100): snowball sampling via student & neighbourhood networks; online recruitment	1. Qualitative: qualitative content analysis (Schreier, 2012) NVivo (Lumivero) - Deductive categories: studentification, informality, adaptation - Inductive subthemes: rent negotiation, house rules, noise mediation 2. Quantitative: Descriptive survey statistics Integration: thematic synthesis across social, economic, cultural, and spatial dimensions	Adaptive mechanisms sustaining coexistence under market pressure & weak regulation. Illustrative mechanisms: flexible payments & informal tenancy arrangements Scope & limits: stabilises everyday order; cannot offset macro rent shocks or power asymmetries

Source: Author.

Case study: İşçi Blokları, Ankara

İşçi Blokları was originally developed between 1973 and 1988 by the Confederation of Turkish Trade Unions as a cooperative housing project for industrial workers (Köse 2013). Initially planned for 3,500 units, it eventually expanded to 4,906, reflecting rising demand. Its cooperative model and standardised housing stock make it distinct from surrounding districts, while its subsequent attraction of students highlights how informal rental markets reshape neighbourhoods over time, with social norms often replacing formal regulation (Roy 2005; McFarlane 2011).

Over the past two decades, İşçi Blokları has experienced a significant transformation, largely influenced by its proximity to the Middle East Technical University (METU). The growing student demand for off-campus housing has contributed to rising rental prices and shifts in the demographic composition of the neighbourhood (Hubbard 2008). Once a stable working-class district, the area is now increasingly populated by transient student renters (Tuncer & Özdem 2015). Field observations and interviews documented the conversion of family units into shared flats (typically 2–4 students), the use of verbal/handwritten tenancy agreements,

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

partial rent payments, house rules, and recourse to the *muhtar* for dispute mediation; survey responses indicated that most students rent privately and rely on peer networks to access housing. Taken together, these incremental, everyday adjustments among residents, students, and landlords are consistent with the dynamics of adaptive studentification, a neighbourhood transformation unfolding through informal adaptation rather than planned redevelopment.

In contrast to the purpose-built student accommodations (PBSAs) commonly found in countries like the UK, the case of İşçi Blokları offers a different development path, where student housing has evolved organically through the adaptation of existing residential stock rather than through university-led developments. Originally constructed as standard family homes, these dwellings have gradually been converted into shared student accommodations. These conversions illustrate how informal adaptation, rather than state-led provision, drives student housing markets in Ankara.

The transformation of İşçi Blokları from a workers' cooperative housing area into a student neighbourhood occurred in multiple stages, reflecting a gradual social, economic, and physical change, as illustrated in Table 2.

Table 2: Dimension of studentification in the İşçi Blokları neighbourhood

Stage	Key characteristics	Transformations in İşçi Blokları
1. Pre-studentification	No students; a balanced population of singles, families, retirees, workers	Built as cooperative housing for workers and families; a stable, mixed social structure
2. Early student presence	Establishment of a higher education institution (METU)	Students begin renting before dormitories exist
3. Rising concentration of students	Increasing student population creates demand; landlords convert houses, real estate activity grows	Family houses converted to shared rentals; student-oriented businesses appear
4. Dominant student identity	Student culture becomes visible and dominant	Student lifestyle shapes the local economy
5. Negotiation and adaptation	Tensions between students and long-term residents	Some residents resist but later adapt; increasing communication, residents also benefit from student-driven vibrancy
6. Mature student neighbourhood	Neighbourhood widely recognised as a student area	İşçi Blokları identified as a 'student neighbourhood', combining housing, leisure, and cultural spaces linked to the nearby university

Source: Author.

Observations and interviews indicate that it is common for two, three, or more students to share the houses in this neighbourhood, with each occupying a private room and using communal areas. Student accommodation preferences also vary by academic stage. While first-year students often opt for dormitories, upper-level students tend to rent shared houses. Survey findings show that most students in İşçi Blokları are renters, citing the neighbourhood's proximity to METU and its vibrant student social environment as key

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

factors. Over time, the area has developed a distinctive housing stock that caters to student lifestyles, shaped by peer networks and informal rental practices. These practices illustrate the adaptive mechanisms – flexible payments, shared maintenance, and negotiated coexistence – that sustain the neighbourhood under weak regulation.

Interviews with local real-estate agents reveal that homeowners increasingly view the neighbourhood as a reliable and profitable investment zone. Sustained rent increases and growing landlord interest indicate reinvestment, as housing originally built for workers is being converted to student rentals. This pattern reflects elements of Smith's (1979) rent-gap theory, in which the disparity between a property's current and potential rental value incentivises owners to repurpose assets for more profitable uses. In simple terms, when owners expect higher 'potential' returns than current returns, they are pushed to reinvest and convert properties – producing gentrification-like change (Smith 1979). In İşçi Blokları, the 'potential' is realised through student demand, which shifts dwellings from affordable worker housing to investment properties oriented towards stable rental income. Similar dynamics have been observed in the UK, where student-dense neighbourhoods are regarded as secure rental markets, reinforcing continual rent increases (Sage 2010).

While much of the literature highlights the tension and segregation between students and long-term residents (Chatterton 2010; Fabula et al. 2017; Hubbard 2008; Miessner 2020; Smith 2005), other studies indicate that mutual adaptation is possible over time (Ackermann & Visser 2016; Bruning et al. 2006; Nakazawa 2017; Prada 2019). In İşçi Blokları, several long-term residents reported that, although they were initially resistant to change, they eventually adapted to the new demographic reality. Many residents acknowledged that the presence of students brought a renewed sense of vitality to the neighbourhood, describing them as a source of energy and liveliness.

However, recent developments suggest that the trajectory of studentification in İşçi Blokları may be reversing. Despite the neighbourhood's previous appeal to students, rising rental prices have increasingly undermined its affordability. Interviews and observations indicate that many students are beginning to reconsider living in the area. Several respondents noted that even shared housing has become financially unsustainable, with rents reaching levels unaffordable even for groups of three or more students. In the absence of institutional oversight, affordability is shaped entirely by informal landlord–tenant negotiations, such as bargaining over rent levels, payment schedules, or occupancy arrangements, leaving students with little protection as tenants.

These trends raise concerns about a potential process of de-studentification – a reversal of student in-migration due to economic pressures (Kinton et al. 2018). While not yet widespread, such dynamics signal the fragility of student-based housing markets in the absence of regulatory or institutional support. This underlines how fragile informal student markets are, as they depend heavily on wider economic shifts. These dynamics underscore the need for context-sensitive housing policies to sustain affordability.

In sum, the trajectory of İşçi Blokları encapsulates the dynamics of adaptive studentification: a neighbourhood transformation driven not by formal planning or institutional housing provision, but through everyday negotiation and informal adaptation. The case demonstrates how bottom-up adjustments sustain coexistence under market pressure, while also exposing the fragility of informal governance in maintaining long-term affordability.

Volume 13 | Issue 1 | 2023 | 1-18
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https://doi.org/10.13060/23362839.2026.13.1.603

Findings and discussion

This section interprets the empirical findings through the lens of adaptive studentification, integrating qualitative interviews and descriptive survey evidence to illuminate how residents, students, landlords, and businesses adapt to neighbourhood change in İşçi Blokları. The qualitative data were analysed thematically through qualitative content analysis in NVivo, while the survey responses provided the supporting quantitative context of housing conditions, affordability, and perceptions of coexistence. The results are organised into four interrelated themes – social, economic, cultural, and spatial – each combining an interview-based interpretation with corresponding survey trends. This mixed-methods approach enables the integration of qualitative and quantitative insights into neighbourhood change. To contextualise the observed neighbourhood dynamics, Table 3 summarises key survey findings related to informality, affordability adaptation, and everyday coexistence.

Overview of the neighbourhood transformation

İşçi Blokları has gradually evolved from its 1970s worker-cooperative housing origins into a mixed community of long-term residents, landlords, and student tenants. Rising rents, the growth of shared flats, and the proliferation of student-oriented amenities such as cafés and copy shops were repeatedly noted in the interviews. The survey data align with this dynamic, indicating locally perceived densification and pressure: 60% reported an increase in student households within their building over the past five years, and 70% agreed that housing pressure has intensified across the area. Relations between residents and students are largely polite but limited – while 70% described the relations as respectful, only 30% reported regular socialising – supporting the view that coexistence is negotiated rather than fully integrated. Noise concerns were more often attributed to traffic or outsiders (15%) than to students themselves (10%), and frequent café use (60%) together with high public-space satisfaction (70%) points to everyday spatial adaptation through shared ‘third places’. These local perceptions parallel the wider patterns of the evolving, market-mediated transformation observed in youth-dense districts elsewhere (Kinton et al. 2018; Holton & Mouat 2020). However, the process observed here diverges from the model common in the Global North, where such transformation is driven by institutional, purpose-built student accommodation (PBSA) development (Smith 2005). One long-term resident explained: ‘Every year there are more students, and more flats get divided for them’. Overall, these dynamics illustrate how social, economic, cultural, and spatial adaptations collectively constitute adaptive studentification under informal governance.

Critical Housing Analysis
Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

Table 3: Summary of the survey findings related to housing conditions, informality, and everyday adaptation in İşçi Blokları (N = 100)

Theme	Survey indicator	Percentage (%)	Interpretation
Housing pressure & change	Increase in student households in respondent's building (past 5 years)	60%	Supports perceived densification and accelerated student in-migration
	Perceived intensification of housing pressure in neighbourhood	70%	Indicates growing demand and rent-driven stress
Affordability adjustments	Students sharing rooms or subdividing space to reduce costs	55%	Demonstrates informal adaptation to unaffordable rents
	Students shortening lease durations due to rising costs	48%	Reflects tenure instability linked to inflation
Contract informality & governance	Tenancy without formal written lease	65%	Confirms prevalence of informal contracts
	Use of house rules established at building level	58%	Shows bottom-up governance practices
	Recourse to muhtar or neighbours for conflict mediation	42%	Indicates reliance on local social networks rather than formal authorities
Social relations & coexistence	Relations between students and residents described as respectful	70%	Suggests negotiated coexistence rather than conflict
	Regular socialising between students and long-term residents	30%	Indicates coexistence without deep integration
Noise, safety & public space	Students identified as primary source of noise	10%	Contradicts stereotype of student-driven disturbance
	Noise attributed to traffic or outsiders	15%	Shows misattribution of disturbance in earlier debates
	Frequent café use by residents and students	60%	Reflects cultural hybridisation and shared third places
	Satisfaction with local public space	70%	Indicates functioning spatial adaptation

Source: Author.

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
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Housing affordability and tenure precarity

Rising rents are the most pressing concern for students, influencing their capacity to remain in the neighbourhood.

'Rent used to be manageable, but now it's getting too high. If it rises again, I'll have to move to another district', one student noted.

Long-term residents – mostly homeowners – were less affected directly. But they worried that escalating prices would erode local diversity and vibrancy.

Comparable processes are visible in Edinburgh, where Kallin (2024) links PBSA growth to affordability crises and student hardship.

In İşçi Blokları, these pressures reflect rent-gap dynamics (Smith 1979), as landlords repurpose cooperative flats into student rentals. This shift exemplifies the commodification of housing (Madden & Marcuse 2016; Rolnik 2019): homes once valued for social use increasingly function as market assets. The survey responses confirmed these patterns – most students reported sharing rooms or shortening lease durations to manage costs.

Therefore, adaptation here has a double meaning: it enables access through flexibility but deepens precarity through informality.

These patterns of economic adjustment link closely to the forms of coexistence and informal mediation discussed below.

Social relations and economic dependencies

Direct friendship between students and long-term residents was rare, mainly because of differing routines, but mutual respect was widely emphasised.

'At first, we were worried about so many students moving in, but now we see them as part of the neighbourhood', said one resident.

Local business owners reported a strong economic reliance on the student population:

'If the students leave, we might have to leave too. We design our menu, events, and even our prices around them.'

This interdependence mirrors Sage et al. (2012), who argue that coexistence in studentified areas often rests on economic reciprocity rather than deep integration.

Together, these findings reveal a pragmatic coexistence based on everyday contact and shared material interests rather than social intimacy – an arrangement sustained by what Davoudi (2012) calls adaptive capacity on a local scale.

Informal governance and everyday mediation

Tenancy relations in İşçi Blokları operate largely on the basis of trust and local reputation rather than written contracts. Landlords, students, and residents frequently described

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

resolving issues through personal contact or through the office of the local head (*muhtar*), bypassing formal authorities.

'We have a handwritten agreement. It's about trust – if there's a problem, we talk to the landlord', said one postgraduate tenant.

This informality allows flexible access, but it also shifts the risks – sudden rent hikes, unreturned deposits – onto tenants. At the same time, it enables local actors to maintain coexistence without state intervention, confirming findings from other hybrid urban contexts (Erman 2001; Kuyucu & Ünsal 2010).

Social and spatial adaptation

Safety and noise were persistent concerns, but students were not generally regarded as the primary source of disturbances. Long-term residents distinguished between student activity and external factors such as traffic or late-night visitors.

'I don't really see the music from cafés as noise … what bothers me are fights or cars racing at night', said one undergraduate.

'Sometimes you hear students talking late at night, but the real noise comes from outsiders who think they can behave as they like here', added one homeowner.

Business owners emphasised that students fostered a sense of trust and vitality: *'If something is lost, a student will bring it back.*

These accounts contrast with earlier studies portraying students as disruptors of neighbourhood order (Chatterton 1999; Smith 2005) and illustrate the adaptive tolerance underpinning coexistence. Such microsocial adjustments reflect everyday resilience, where neighbourhood order is sustained through informal negotiation rather than formal regulation.

At the same time, the expansion of cafés, pubs, and creative venues has produced shared spaces enjoyed by both students and residents.

Students highlighted affordability and atmosphere:

'I like living here because the cafés and bars are creative and not expensive. They make student life enjoyable.

Long-term residents also appreciated these inclusive spaces:

'The students bring cultural enrichment – new cafés, events, and ideas – and they make the neighbourhood feel more alive.'

'We go to the same cafés as the students. The prices are reasonable, and it's nice to try new things.'

This emergent leisure economy contributes to what Lefebvre (1991) calls the production of lived space, fostering a cultural hybrid that connects generations.

On-site observations confirmed spatial adaptations such as extended café hours, mixed seating, and informal study corners.

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

Thus, cultural vibrancy coexists with housing stress, illustrating the dual character of studentification as both enriching and precarious.

The limits of adaptation and emerging tensions

Despite widespread accommodation, participants identified pressure points: accelerated rent increases, seasonal turnover, and occasional noise fatigue. Some residents expressed 'adaptation fatigue', while students described insecurity about renewals and deposits. These limits highlight that adaptive mechanisms sustain order only up to a threshold (Lees 2008; Smith 2008). When inflation and market speculation intensify, informal rule-sets fray and coexistence depends more heavily on landlord discretion, exposing underlying inequalities.

Synthesis and broader implications

Taken together, the findings reveal that İşçi Blokları represents a distinctive case of adaptive studentification: coexistence is maintained through informal governance, economic reciprocity, and cultural negotiation, yet bounded by structural vulnerability. The neighbourhood demonstrates that studentification need not lead to displacement or conflict – as observed in many Western cases (Smith 2005; Sage et al. 2012) – but that it still reproduces inequality through weak regulation and housing commodification.

Rather than being state-driven, change in İşçi Blokları unfolds through bottom-up negotiation – a form of everyday urban resilience. Yet the same informality that sustains coexistence also undermines stability, producing resilience amid precarity. This paradox suggests that studentification in semi-peripheral contexts requires policy responses beyond generic affordability measures.

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

Table 4: Summary of findings and discussion

Theme	Main findings	Source of evidence
Social	Coexistence sustained via everyday etiquette and direct communication; disturbances moderate and often external	Interview quotes (residents/ students); a survey on disturbance perceptions
Economic	Businesses/landlords depend on students; students adapt through shared flats or shorter leases amid rising costs	Business-owner interviews; survey and interview
Housing & precarity	Rents rising sharply; flexibility enables access but increases insecurity (room-sharing, short leases)	Student survey; observations of flat conversions; rent-gap discussion
Informal governance	Trust-based, often verbal agreements; disputes handled via landlords/peers/muhtar – little formal oversight	Tenant/landlord interviews; NVivo codes on mediation; literature on informality
Cultural–spatial	Growth of cafés/creative venues creates shared, affordable spaces and everyday mixing	Field observations; interview mentions of leisure/ atmosphere
Limits & implications	Adaptation has a threshold: inflation/ turnover cause 'adaptation fatigue'; needs: transparency, affordable housing, tenant protections	Quotes on fatigue/insecurity; comparative anchors

Source: Author.

Conclusion

In İşçi Blokları, studentification unfolds not through state planning or institutional investment but through everyday negotiation among students, landlords, and long-term residents within a weakly regulated rental market. This bottom-up form of neighbourhood change – what this study conceptualises as adaptive studentification – illustrates how informality can both sustain and destabilise urban coexistence. The concept bridges debates on informality, everyday resilience, and urban precarity, offering a framework for analysing similar processes across diverse urban contexts. Practices such as flexible rent payments, shared maintenance, and *muhtar*-mediated dispute resolution help maintain everyday order and access, yet the same arrangements leave tenants vulnerable, as rising rents and speculative pressures erode affordability and tenure security. Unlike institutional, policy-driven cases in the Global North – such as Boston's university-led developments or Edinburgh's PBSA expansion, which intensify precarity – the İşçi Blokları case shows how informality can sustain neighbourhood vitality while simultaneously reproducing inequality.

The findings reveal that coexistence is sustained through adaptation rather than regulation. Economic interdependence between students and local businesses, cultural hybridisation through shared cafés and leisure spaces, and pragmatic tolerance among residents all contribute to the neighbourhood's vitality. However, this adaptive equilibrium is fragile. When broader market forces – particularly inflation, rent-gap exploitation, and speculative reinvestment – intensify, informal mechanisms lose their stabilising power, producing what can be described as resilience amid precarity.

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

Three key conclusions emerge. First, informality should be recognised as a structural dimension of studentification, not merely a contextual variation – particularly in contexts beyond Europe and North America. Second, coexistence does not eliminate inequality: even when social harmony persists, students face insecure tenancies and rising costs tied to the commodification of housing. Third, addressing these tensions requires policies that engage constructively with informality. Hybrid governance frameworks – linking municipal authorities, universities, and local actors – could formalise effective informal practices, such as mediation or shared maintenance, while introducing affordability safeguards for long-term rentals and renovation funds for ageing stock.

By situating Ankara's experience within international debates, this study underscores that studentification is not a uniform process but a contextually negotiated phenomenon shaped by governance, housing regimes, and local cultures of adaptation. The case of İşçi Blokları thus extends comparative understanding beyond the formal, PBSA-dominated models in the Global North to the informally governed, adaptive realities of the Global South, demonstrating how everyday practices sustain coexistence under market pressure while revealing the limits of informal urban resilience.

Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
https://doi.org/10.13060/23362839.2026.13.1.603

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Volume 13 | Issue 1 | 2023 | 1-18
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Volume 13 | Issue 1 | 2023 | 1-18
Available online at www.housing-critical.com
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Appendix

A. Semi-structured of the interview guide

The semi-structured interviews explored how students, long-term residents, landlords, and local business owners perceive and adapt to neighbourhood change in İşçi Blokları. The core questions were tailored to each group but followed a common thematic framework around coexistence, affordability, and informal governance.

Theme	Example questions
1. Housing and affordability	How did you find your current accommodation? How has rent changed over time? What makes this neighbourhood affordable or not?
2. Everyday coexistence	How do students and long-term residents interact in daily life? Have there been any conflicts or shared activities?
3. Informal practices and governance	Are there written or verbal agreements between tenants and landlords? How are problems (e.g. noise, maintenance, rent disputes) usually resolved?
4. Neighbourhood change	How has the neighbourhood changed in recent years? What role do students or new businesses play in these changes?
5. Perceptions of the future	How do you see the neighbourhood evolving in the next five years? What changes would you like to see in housing or local policies?

Note: Interviews were conducted between 2022 and 2023 in Turkish, Persian, or English, depending on the participant's preference, and were later translated where necessary.

B. Appendix B. Summary of the resident survey

The complementary survey (N = 100) was designed to contextualise the interview findings through a descriptive analysis. It was administered between 2022 and 2023 using a snowball sampling approach through student and neighbourhood networks. The questionnaire consisted of five sections with items mainly measured on a 5-point Likert scale.

Section	Focus	Example Items / Variables
1. Demographics and housing profile	Age, gender, occupation, student status, length of residence, housing type	'How long have you lived in your current dwelling?' / 'What is your current housing tenure?'
2. Rent and contract characteristics	Monthly rent, contract formality, number of occupants, deposit amount	'Do you have a written rental contract?' / 'How many people share your flat?'
3. Informal practices and local mediation	Payment flexibility, house rules, conflict resolution, role of muhtar	'If problems arise, how are they resolved?' / 'Is the rent payment schedule flexible?'
4. Perceptions of coexistence and neighbourhood change	Relations between students and residents, noise, safety, social trust	'Students and residents coexist peacefully in this neighbourhood.' (1 = strongly disagree, 5 = strongly agree)
5. Satisfaction and future intentions	Housing satisfaction, neighbourhood attachment, plans to move	'How satisfied are you with living in İşçi Blokları?' / 'Do you plan to stay here next year?'

Note: Survey data were analysed descriptively using frequencies and mean values to complement the qualitative findings on affordability, coexistence, and informal governance.