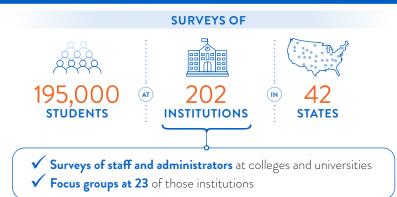
WHEN CARE ISN'T ENOUGH: SCALING EMERGENCY AID **DURING THE PANDEMIC**

OCTOBER 2021

When the pandemic devastated communities and college campuses, colleges and universities faced an emergency. For the first time in history, Congress responded by authorizing billions of dollars in emergency aid to quickly alleviate hardships.

WHAT HAPPENED NEXT? TO FIND OUT, IN 2020-2021, THE HOPE CENTER COLLECTED EXTENSIVE DATA

For College, Community, and Justice HOPE4COLLEGE COM



WE FOUND THAT BOTH STUDENTS AND INSTITUTIONS WERE STRUGGLING.

3 WAYS EMERGENCY AID PROGRAMS VARIED

Making students aware of the program

- Establishing and implementing equitable eligibility criteria
- Getting money out the door FAST

of students experiencing basic needs insecurity did not apply for

emergency aid

STUDENTS IN CRISIS need money right away and apply at night and on the weekend. But most institutions only offer support during standard business hours. Students waited an average of 13 days for help.

The average time required to go from application to decision ranged from 4-6 days.

Students could be notified of decisions within a day but could wait up to 5 days.

Once an award was made, students waited 3-6 days to receive funds.

INSTITUTIONS COPED IN DIFFERENT WAYS

- Some designed administratively complex programs, made more challenging by changing federal rules.
- ✓ Others, like Grambling State University, worked to engage students to complete a simple application.
- ✓ A multi-pronged approach, like Metropolitan State University Denver's, helped spread funds far and wide.
- Speed was both a focus and a challenge, as University of Hawaii Hilo recognized.
- A dual-track approach, similar to Normandale Community College, benefited students that qualify for federal funds as well as those who do not.

While the pandemic was unprecedented, given ongoing health concerns and climate change, it is likely that federal emergency aid will be needed for years to come. WE RECOMMEND:



Congress should pass legislation to make emergency aid a permanent feature of federal higher education financing.



The U.S. Department of Education should provide technical assistance to help institutions design and deliver rapid response programs equitably.



Colleges and universities should invest in sustainable emergency aid practices that are distinct from traditional financial aid norms and free of red tape.

To read the full report visit: https://tinyurl.com/EmAid21

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When Care Isn't Enough: Scaling Emergency Aid During the Pandemic

Sara Goldrick-Rab, Nicole L. Hacker, Gregory Kienzl, Derek V. Price, & Drew Curtis October 2021

INTRODUCTION

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Your phone rings. It's an emergency affecting someone you care about, maybe even someone you love. What do you do? In our hyperconnected society, words can be deployed glibly or disingenuously in an instant, but the word *emergency* is one we still take seriously. It conveys immediacy and a need for action. It compels us to act rapidly, whether we have the necessary resources or a comprehensive plan, simply to signal that help is on the way.

As the coronavirus pandemic ravaged communities, cities, and countries in 2020, colleges and universities faced a unique emergency. Millions of students were struggling to meet their basic needs, and institutional emergency aid funds were rapidly running out.

For the first time in history, Congress responded by authorizing billions of dollars in emergency aid to try and quickly alleviate hardships. Legislators created a separate funding stream, distinct from standard financial aid programs that required extensive means-testing and other red tape. Their goal was to act decisively and to allow flexibility, responses consistent with the urgent demands of an emergency. Colleges and universities shared that desire, but their challenges were unprecedented, in both scope and scale. Effective emergency response requires agility, capacity, and speed. No institution had ever developed a plan for anything of the magnitude of the crisis confronting them. Addressing a few emergencies a week might have been possible with pre-pandemic approaches, but addressing hundreds a day was not.

"We were running a triage operation 24 hours a day. We had to assess, determine, distribute emergency aid based on a student's needs and timetables. Sometimes emergencies came up at night or on a Saturday, and we had to adjust to meet those needs. This is what we signed up for and this is who we serve."

This report shows how colleges and universities met the challenge, drawing on a year of surveys and focus groups, fielded and conducted by The Hope Center and DVP-Praxis, that reflect the views of institutional leaders and students from coast to coast. The results offer valuable insights that should shape the future of emergency aid and student support. While the onset of the pandemic was unprecedented, its ongoing health concerns and the looming consequences of climate change ensure that knowing how to deliver emergency aid at scale will be essential to the well-being of future students. With these lessons in mind, we can all be better prepared and ready to respond.

"I don't think emergency aid will be going away. Students will continue to have these problems."

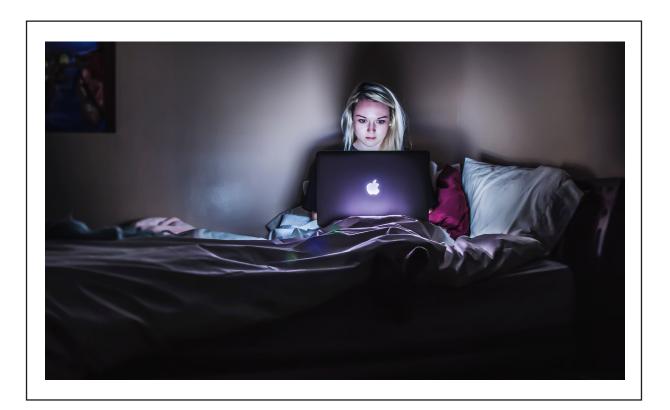
Why Students Need Emergency Aid

The federal financial aid system's many shortcomings have long frustrated—and often failed—both students and colleges. Structural flaws pervade the design of the system, the allocation of need, and the delivery of funds, all of which exacerbate inequality. As a result, nearly three in four students have unmet need.¹ This group includes community college students, where the average price after grants now exceeds \$8,000 a year.² Even Pell Grant recipients—who are supposed to have all their needs met through federal aid—often don't have enough to pay for food and housing.³



These systemic inequities weigh most heavily on structurally minoritized students who already experience the highest rates of basic needs insecurity and carry the largest amount of student debt.⁴ The problems include:

- Cost of living: The true cost of living during college, even when determined by net price calculators, is often just plain wrong. For example, students who live at home, around one-quarter of all students, are assumed to have few, if any, expenses.⁵
- Needs assessment: The Expected Family Contribution (EFC) often overestimates students' resources, and its accuracy can vary from year to year. Many students do not have consistent access to family funds assessed by the Free Application for Federal Student Aid (FAFSA) and others have needs concealed by systematic neglect of the "negative" EFC.⁶
- Administrative burden: Access to federal financial aid is governed by the FAFSA, an application
 that many students struggle to complete, and others are not allowed to submit at all.⁷Applications
 that are filed must be verified, adding another layer of bureaucratic burden. All funds are conditional
 on course-load and grades and are time-limited, compliance requirements that contribute to
 administrative burden.
- ² Today's economy is marked by volatility, low wages, and wealth inequality, making emergency aid crucial. Many students work multiple jobs to try and make ends meet, and those efforts became more difficult—and risky—during the pandemic.⁸ Few students can count on family and/or savings to float them during difficult times.⁹ Even the social safety net is often unavailable, as most programs have terms and procedures that exclude many students.¹⁰





Connecting Students to Emergency Aid

When a friend or family member is in trouble, we try to react quickly to help them. We want to ensure that the people in our lives know we are available to support them. We ask few questions and work to ease the burdens that they carry.

But for college students in trouble, they are often on their own. Securing emergency aid often requires them to **know** it is available in the first place, to **comply** with program requirements, and to **wait** to receive the funds.

Timing is critical—if students learn about emergency aid too late, if they struggle to comply, or if they don't receive funds when they are most needed, assistance is far less likely to be effective.

Long before the pandemic, institutions recognized that emergency aid was an important practice, and many created small or moderate-sized programs.¹¹ Kruger et al.'s (2016) landscape analysis found approximately 523 campuses with emergency aid programs, with 82% of those programs existing for three or more years. Each had its own unique process, scope, and style. They included programs housed everywhere from student affairs to financial aid offices and were led by both students, such as Students Making a Change, and faculty, such as the FAST (Faculty and Students Together) Fund.¹² With an initial budget of \$100,000, the FAST Fund has assisted more than 10,000 faculty and students across 36 colleges and universities since 2016.¹³

When confronted with the pandemic, however, even successful programs quickly fell short.¹⁴ In a spring 2020 survey of 107 institutions, we learned that:

- Just 27% felt that they had sufficient financial resources, a rate even lower (21%) at community colleges;
- Just 44% felt their emergency aid programs were adequately staffed to deliver support within 48 hours;
- Only 44% extensively advertised their programs to students; and
- Only one in four offered access to emergency aid outside of standard business hours, leaving many students waiting even longer to receive help.



We also surveyed students in spring 2020, and learned the consequences of these institutional challenges, namely that few students knew about emergency aid programs or received support.¹⁵ Among students experiencing basic needs insecurity in spring 2020:

- Just 15% applied for emergency aid;
- One in three did not know that emergency aid was available;
- Nearly one in three thought they were ineligible; and
- A staggering 19% did not know how to apply for emergency aid.

Clearly, additional financial support was needed—but so was stronger and more effective program administration. The money arrived first. In late spring 2020, Congress unveiled the Higher Education Emergency Relief Fund (HEERF), as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act.¹⁶ The fund included \$6.3 billion in emergency grants available to students for "expenses related to the disruption of campus operations due to coronavirus (including eligible expenses under a student's cost of attendance, such as food, housing, course materials, technology, health care, and childcare)."¹⁷

Colleges—and students—began to celebrate. For example, many California community college students received CARES funds at crucial phases of the pandemic.¹⁸ One student surveyed wrote, "The aid has been very helpful.... It helped out with bills and car payments, but then that money was gone in a flash because we were so behind."





For funds to reach students, the U.S. Department of Education had to produce guidance. Then-Secretary of Education Betsy DeVos initially gave colleges discretion to determine student eligibility and how they would award funds, but the department's initial guidance was complex and confusing. Clarifications were issued, with 10 updates in two months, from April to May 2020, resulting in even greater confusion and further delays. Challenges followed swiftly, with The Hope Center, National Association of Student Financial Aid Administrators (NASFAA), and others showing how the guidance made it difficult for colleges and universities to respond with the necessary agility.¹⁹

Some colleges were pressured by the Department of Education to reject CARES funding all together, while limiting eligibility to students qualified under Title IV. These restrictions meant the exclusion of international students, Deferred Action for Childhood Arrivals (DACA) students, students who had a minor drug conviction, students who did not register for the Selective Service, and transient students.²⁰ In June 2020, an injunction was issued, a lawsuit filed, an interim ruling handed down, further guidance crafted, and more of the same, all of it standing in the way of colleges helping students in need.

"We know what our students need. If this is really 'emergency aid,' it would be nice if they let us get this out quickly and with fewer conditions."

Learning From the Field

Once dollars began flowing, how did institutions scale their emergency aid programs and get money to students? Who got help and who did not? Were some programs designed more effectively than others? The Hope Center began collecting answers to these and other questions.

- September and October 2020: We surveyed students about their experiences with emergency aid.²¹
 The sample includes more than 195,000 students at 202 institutions in 42 states who are broadly
 representative of about 1.8 million students, mainly at community colleges, public universities, and
 minority-serving institutions—the places where documented need for emergency aid is clearest.
- October 2020: We surveyed staff and administrators who worked on emergency aid programs at the colleges and universities that took part in the student survey. All institutions distributed federally funded emergency aid, and 90% also had other emergency aid programs in place.
- Spring 2021: We held focus groups with 63 staff and administrators who worked on federal emergency aid programs at 23 of the 202 institutions.

We analyzed the resulting data across types, looking for patterns of convergence and divergence, estimating statistical models and considering descriptive evidence. For a full discussion of all the empirical details and extensive analyses, please see the corresponding report.²² The following discussion is a brief, practice-based summary of the results and their implications.



Many Students Were Helped, But Many Others Were Left Behind

"Emergency aid helped me avoid eviction and allowed me to purchase food."

Federal reporting indicates that more than eight million students received emergency aid from the CARES Act.²³ Without a doubt, providing support at that scale was important and useful. For example, our fall 2020 survey revealed that many students believed the extra funds helped them stay on track, as:²⁴

- 69% said emergency aid increased their chances of graduating;
- 82% said emergency aid increased their personal well-being;
- 76% said emergency aid made them feel that their college cared about them;
- 70% said emergency aid made them feel that their college understood them;
- 68% said emergency aid made them feel that their college respected them; and
- 64% said emergency aid increased the chances they would support their college as alumni.

"It helped with internet and utilities for school. It allowed me to not have to work overtime after being sick."

"Colleges care! I feel it. The college had its hands in the community and assisted its students to make it possible to stay in school and give them a light of hope when it was least expected."





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Evidence of emergency aid's impact came from elsewhere too. Compton College, a community college in Southern California, quickly delivered emergency aid to students, initially using philanthropic funds, and later using federal funds. Partnering with Edquity, a technology-assisted platform, Compton College helped students apply for and receive emergency aid fast, often within 48 hours, 7 days a week. Decisions were automated via Edquity's algorithm, which prioritizes student need, makes decisions based on available funds, and facilitates a rigorous evaluation. An evaluation that provided just \$250 in emergency aid appeared to double the odds that Compton students completed a degree or certificate by the end of summer 2020.²⁵

But too many students with significant needs did not receive support. Our fall 2020 survey revealed that most students experiencing basic needs insecurity did not get the help they desperately needed (Figure 1).²⁶ Most did not know that support was available, and only about three in 10 applied for and received aid.²⁷

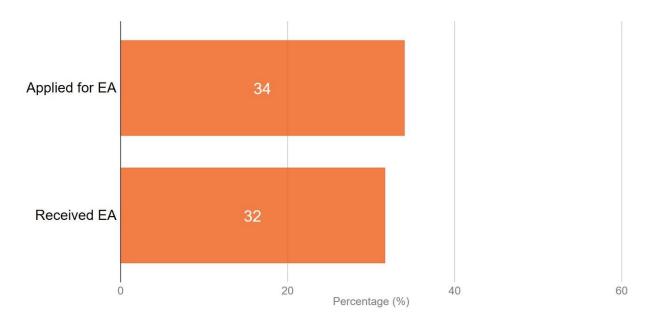


Figure 1 | Application for and Receipt of Emergency Aid Among Students Experiencing Basic Needs Insecurity

SOURCE | 2020 #RealCollege Survey; #RealCollege 2021 National Report

NOTES | Rates above include students who were not aware of any emergency aid grant programs at their college or university. Some students may have received aid without applying for it.

Students lacked sufficient information about program availability, eligibility, and sustainability.

The biggest problem we found was structural, namely that students lacked basic information about the availability of aid programs, their eligibility requirements, and whether there were enough funds to support all students in need. Many were entirely unaware emergency aid existed. Others didn't know how to apply. Some mistakenly thought they were ineligible for help, or that resources were so limited that if they accepted help it would harm other students. We found that while information was more widely distributed for CARES compared to standard philanthropic emergency aid programs, students still largely missed out.²⁸

Unfortunately, those students who most often missed out on emergency aid were the same ones already at risk of food and housing insecurity. For example, the fall 2020 student survey identified a 16-percentage-point gap between the basic needs insecurity rates of Black students and white students.²⁹ It also revealed racial inequities in access to CARES among students with demonstrated need who did not apply for support:

- White students (53%) were much more likely than Black (44%) and Latinx (45%) students to be aware that emergency aid was available.
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- White students (49%) were more likely than Black (45%) and Latinx students (43%) to know how to apply for emergency aid, and somewhat more likely to believe they were eligible.
- Black (69%) and Latinx students (63%) who did not apply for emergency aid were much more likely than white students (44%) to say that they needed it.

Designing and Delivering Federal Emergency Aid

After more than 50 years, most institutional financial aid programs are fairly similar in their design and delivery systems. Colleges, however, use a variety of tools to inform students about available grants, scholarships, and loans, most of which originate from institution financial aid offices. All federally funded programs use the same standard application, the FAFSA, and all are required to complete several compliance activities, including verification and satisfactory academic progress assessments. Federally funded emergency aid program implementation, however, is not codified in law or by practice.

Despite administering small-scale emergency aid programs prior to the pandemic, most college administrators found that federally funded support was a whole new ballgame. As a result, the design of emergency aid programs during the pandemic varied widely, as did the systems created to deliver the aid, particularly in areas that theory and practice suggest had effects on utilization and equity, like:³⁰

- communications and marketing;
- eligibility criteria; and
- administration timeline.



Lesson #1: Tell Students About Support

Publicizing the availability of CARES funding should have been simple and straightforward, ideally aided by widespread media coverage. Institutions reported that they typically depended on word of mouth, faculty mentions, and institution websites to make students aware of their smaller emergency aid programs. Given the disruption of in-person learning, the availability of CARES funding was primarily communicated over social media, with only a small fraction (13%) of institutions mentioning the emergency aid program on their student portals.

The Department of Education's ever-shifting guidance also influenced administrators' willingness and ability to advertise funds. It was difficult to tell students exactly when dollars would be available and how much they would receive, particularly as eligibility criteria evolved. Irrespective of how they heard about the availability of funds, around one-third of students had difficulty learning whether they would be awarded support. Other researchers learned that students would have liked to get more frequent communication from the financial aid office during the pandemic.³¹ In general, students felt that communication with their colleges could be improved across the board and expanded to different mediums.

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"We've had to make our process more complicated to give students a chance to get funding. Federal guidance has not helped, it has pulled on our morals and values."

Lesson #2: Decide What Eligibility Means

Institutions varied in how they assessed eligibility, which emerged as one of the most controversial aspects of the CARES program. Some decided that due to both federal guidance and equity concerns, they would rely on the FAFSA and standard needs assessment analyses, including determinations for Pell Grant eligibility. About three in five institutions surveyed took this approach, though only a fraction (about 10%) used administrative data to determine eligibility for their philanthropically funded emergency aid programs. Some staff were frustrated by the federal requirement that they restrict support only to Title IV eligible students.

"Your immigration status has nothing to do with your need."

Some colleges created and published eligibility charts, often based on EFC and enrollment status. Administrators reported that this took them less time, and they received fewer questions from students, giving the impression that the process was understood.

"We realized that having an application would cause a lot of bottlenecks by having variation in awards. Students don't always know what they need or what the parameters are. There could have been benefits to individualization, but giving a blanket award was much, much faster."

Other institutions were concerned that information about a student's EFC was outdated, since it was determined before the pandemic began, and that even students well above the Pell Grant threshold were struggling. One-third of colleges used enrollment status (i.e., full-time versus part-time) as a proxy for need and used it to calculate how much students would receive.



Promising Practice: UH Hilo Looked Beyond EFC

At the University of Hawai'i at Hilo (UH Hilo), consistently ranked as the most diverse four-year public university in the United States, students' urgent needs were prioritized using a streamlined approach. Staff had Title IV-eligible students complete a simple Google form for the first round of CARES aid reiterating Department of Education requirements. Students could apply for aid both semesters and received \$750 the first term, unless they didn't need the full amount, and \$400 the next term, due to diminishing funds. CARES funds were supplemented with philanthropic support, and it took an average of just 13 days for students to receive support.

In the words of a UH Hilo administrator, "We took their word as verification. It would have been too much volume and burden to ask them for evidence... I don't think that asking students to justify the impact of COVID on them is fair. You have people that haven't been receiving unemployment for a year. We need to break down as many barriers as we can, treat students with dignity, and extend grace wherever we can."





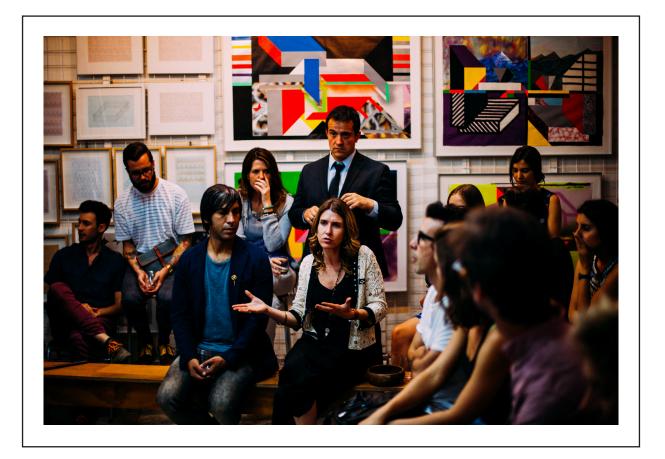
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Using an application created specifically for emergency aid purposes allowed institutions to collect updated information from students but ran the risk of introducing new barriers that some students might not be able to overcome. Still, most administrators—even those who used financial aid data as a key determinant—relied on applications to assess need among a percentage of students.

"Our students experienced very similar impact due to COVID-19, regardless of where they came from, regardless of their financial situation before the pandemic."

These applications ranged from simple documents verifying need was brought about by the pandemic to long forms requiring students to detail their financial challenges. Very few programs appear to have systematically assessed students' basic needs using validated instruments. Also, while most applications were available online—representing a major change from before the pandemic—few colleges or universities (only about one in five) employed an algorithm of any type to score the application and determine eligibility.

The most notable shift when scaling emergency aid was that institutions stopped requiring students to meet with a staff member to obtain support. Half of the institutions surveyed implemented that requirement for their philanthropically funded emergency aid, while only 10% required it for CARES aid. This may have been due to a philosophical shift or simply have been pragmatic, as staff were often unavailable or overworked due to the pandemic.





Promising Practice: Grambling State Focused on Simplicity and Inclusivity

At Grambling State University (GSU), a historically Black institution in Louisiana, staff decided to keep things simple. Since the Department of Education required eligible students to claim their life was disrupted due to the pandemic, GSU placed that question in the student portal and asked all Title IV-eligible students to complete it. "We made our application very simple and straightforward... the pandemic exacerbated [students'] challenges, so we didn't want to have a 17-question survey that asked them what we already knew," said one GSU administrator. To help ensure students answered the question, the university offered a simple one question survey.

In the spring of 2020, students who answered yes to that single question received aid, \$900 if they were full-time and \$800 if they were half-time undergraduate. Graduate students were given \$700 if they were full-time and \$600 if they were half-time. In the spring of 2021, students who could not receive federal support were given institutional emergency aid. In the word of a staff member, "We told students, even if you don't have a FAFSA on file, we're giving you money because we love you."





Lesson #3: Move Fast

Speed is critical in an emergency, and many institutions struggled to help students quickly. Confronted with widespread need, the institutions that successfully delivered aid to as many students as possible were generally more equitable in their allocation, with efficiency measured most accurately by looking at time. We suspect that the product of equity and efficiency determined program effectiveness:



There are many elements of emergency aid programs that must be determined. These decisions often affect how long it takes students to receive support. These include:



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Marketing programs in ways that reach students



Selecting eligible students



Answering students' questions and concerns about financial awards, including processing appeals



Meeting program reporting and evaluation requirements; and



Refining and improving delivery systems on a rolling basis.



Allowing students time to complete applications



Providing institutions time to process applications, or identify students using administrative data;



Notifying aid recipients



Distributing funds to students



Staffing for emergency aid programs rarely includes dedicated personnel, with staff usually having other primary responsibilities. During the pandemic, multiple administrators and staff members were recruited to assist with aid programs despite having little prior experience or preparation. This is not entirely surprising as running emergency aid programs is not covered in most educational programs that prepare for careers in higher education.

As a result, the speed with which CARES funds were distributed varied widely. Programs completed the process in an average of 12.8 days.

- The average time required to go from application to decision was 4.9 days and ranged from less than four days to more than six.
- Students, on average, were notified in 3.5 days but could be notified of decisions within a day but could wait up to five days.
- Once an award was made, students waited, on average, 4.4 days with a range of three to six days to receive funds.

Institutions generally prioritized responsiveness, but shifting federal guidelines were cited as the greatest barrier to moving funds quickly to students. Nonetheless, staff did what they could, with some faring better than others. Colleges whose leaders rapidly empowered financial aid and student support services staff to design and administer CARES programs moved more quickly than colleges that required committee approval for decisions. Staff at colleges with more complex application processes described months full of stressful days, including weekends, spent administering CARES programs. These colleges were also more likely to face delays from students needing additional help understanding application questions or being confused by the outcome of the review process.





Promising Practice: MSU Denver Offered Funds Two Ways

At Metropolitan State University of Denver (MSU Denver), a four-year university with one of the most diverse student bodies in Colorado, staff implemented a tiered approach to distributing CARES funds. The university even hired temporary staff to expedite the process. Based on need determined using EFCs, funds were awarded to students in three tiers: \$650 for those with the greatest need, \$450 for the second group, and \$250 for the third.

The Student Care Center and the Office of Financial Aid & Scholarships soon realized that "there were also changes to students' situations with COVID, and we wanted to capture that. So, we also set up the emergency relief fund." Students could apply for this fund without consideration given to their EFC, and even if they had already received CARES funds. The maximum award from the emergency relief fund was \$1,500, and students were offered additional services from the Student Care Center in the Student Engagement & Wellness division, which could help them access further support such as unemployment services.

In the words of an MSU Denver administrator, "We were able to create a lot of meaningful relationships with students and be there for them at a really difficult time, letting them know we're there for them. And we gave out a lot of money in a short amount of time, no small feat." This approach honored MSU Denver's long-standing commitment of serving students through a holistic framework that recognizes that their students have many social, financial, and personal needs that go beyond the immediate cost of funding their education.





Promising Practice: A Dual-Track Approach at Normandale

At Normandale Community College, the largest community college in Minnesota, staff used two different approaches based on where funding originated. Staff distributed CARES dollars to FAFSA filers, assessing their need using EFC. Awards varied from \$300 to \$600, depending on level of need. Students who could not complete the FAFSA (primarily international and DACA students) were asked to apply using a short application that had been tested by student focus groups. Those applicants could receive up to \$1,000 from foundation funds. In addition, all students were allowed to apply for free laptops and internet assistance. This dual-track approach was deemed necessary due to the Department of Education's restrictive guidance. One Normandale administrator said, "I came to this country from Nigeria in 1989 with \$65 dollars in my pocket.... I see our students going through this, and I get it." At Normandale, students who applied for aid waited an average of four days for support.



The federally funded emergency aid offered by the CARES Act was a watershed moment in American higher education financing. It was the first time that the vast majority of colleges and universities had to move so quickly to meet the needs of millions of students in crisis—and they had the support of taxpayers to do it. Congress subsequently provided tens of billions of dollars in additional support for emergency aid through the Coronavirus Response and Relief Supplemental Appropriations Act, in December 2020, as well as the American Rescue Plan, in March 2021. But as this report shows, dollars aren't all that is needed. When faced with an emergency, *how* you respond matters too.

What works for traditional aid clearly does not always work for emergency aid, which can lead to problems, including under-utilization by the students who need support the most. For example, an emergency aid program in Texas was found to yield positive results only when emergency aid was coupled with case management.³² The evaluators of that program determined that emergency aid dollars alone were insufficient, but the difficulties could also have been in the program implementation details. The Texas program imposed numerous eligibility requirements on students, including a minimum GPA, and disqualified those who would be graduating soon and those categorized above 200% of the threshold to receive a Pell Grant. While those restrictions might have been intended to maximize equity, there is evidence that even middle class students are at risk of basic needs insecurity occasionally, because their parents do not provide the support suggested by the EFC.³³ Of the nearly 9,000 students

17 at this Texas college, barely 1,100 were deemed eligible for emergency aid. In addition, the program was not widely advertised, and students had to jump through many hoops to get assistance, including demonstrating that their emergency was "foreseeable, controllable, and temporary." In the end, just 126 students submitted a total of 74 requests for support; three in four were approved, receiving an average payout of \$300. Given this approach to implementation, the lack of clear program impacts was predictable.

Even the promising programs, like those at MSU Denver, Normandale, Grambling State, and UH Hilo, could have been simplified. Having two determination systems for emergency aid can make it harder for students to find support and muddy the messaging. Institutions should, as much as possible, automate decision-making and use a single portal for all applications—which should only be employed if aid must be targeted—with a triaged back-end approach to designating specific funds. But to do that, colleges and universities need guidance that promotes equity and efficiency, and significant flexibility and relaxed regulations, so they can prepare.

As the pandemic wore on, the rules surrounding federal emergency aid continued to evolve—more students were deemed eligible, more funds flowed to community colleges and online programs, and institutions began to assess need using metrics other than the FAFSA. These are all positive developments and should be built upon in coming years.



Congress should:

- 1. Pass legislation, such as the Emergency Grant Aid for College Students Act, to make emergency aid a permanent feature of federal higher education financing.³⁴
- 2. Provide annual financial assistance to higher education institutions to build and maintain emergency aid programs that are agile, equitable, and impactful. This could be part of the College Completion Fund proposed by President Biden and be included in Congressional budget negotiations this year.³⁵
- 3. Codify current guidance from the Department of Education that forbids the use of the FAFSA to determine access to emergency aid and permits the receipt of aid by students who: a) cannot file a FAFSA, b) are in dual-enrollment or non-credit programs, c) are undocumented, and d) are no longer enrolled.
- 4. Clarify that emergency aid may not be taxed or applied as part of a student's estimated financial assistance. Require that any state participating in a proposed federal-state partnership to establish tuition-free college, as a condition of receiving federal funding, also creates a statewide emergency aid program for students or incorporates emergency aid funding into state need-based grant aid programs.
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- 5. Require institutions to proactively and regularly notify students receiving emergency aid of their potential eligibility for public benefits programs, including Supplemental Nutrition Assistance Program (SNAP) benefits, and other supports, like the monthly Child Tax Credit.

The U.S. Department of Education should:

- 1. Provide emergency aid guidance that encourages efforts beyond one-time cash grants, and that recommends maintenance payments, bigger stipends, emergency aid for former students who did not complete their programs, and support for dual enrollment. Clarify that student need should not be tied to or equated with course load or any metric derived from the FAFSA, such as EFC.
- 2. Offer technical assistance to help institutions implement equitable application and allotment procedures and to decrease distribution time.
- 3. Provide waivers on Federal Student Aid requirements to ease procurement processes necessary for emergency aid partnerships.
- 4. Encourage collaboration among institutions to assess and distribute emergency aid, both at the system and state levels.



5. Improve and formalize cross-agency collaboration with the Department of Agriculture, Health and Human Services, the Treasury Department, and others to proactively notify students about emergency aid and public benefits programs like SNAP.

Institutions of Higher Education should:

- 1. Develop emergency aid programs that are both distinct from traditional financial aid programs and do not include design or delivery elements of those programs.
- 2. Measure how long each step of the emergency aid process is taking and work to reduce that time. This information should be reported to the Department of Education.
- 3. Hire students who have applied for emergency aid to serve on a review committee that approves all program marketing, communication, and application materials.
- 4. Reach out to students on a broad, continual basis, including over social media and via your institution's student portal.
- Secure ongoing formative and summative evaluations to facilitate continued program improvement and to demonstrate value to current and potential funders.

The emergency aid landscape has evolved a great deal since The Hope Center first assessed it in 2015.³⁶ The increase in both scale and scope, compelled by the scale and scope of the pandemic, have emphasized the importance of properly resourcing program design and delivery. We urge all stakeholders to remain caring, focused, and expeditious, remembering that students are humans first.



Participating Colleges and Universities

Two-Year Institutions:

Amarillo College (TX) Austin Community College District (TX) Bellevue College (WA) Berkshire Community College (MA) Chaffey College (CA) Cleveland State Community College (TN) College of Southern Nevada (NV) Columbia Basin College (WA) Columbia State Community College (TN) Columbus State Community College (OH) Community College of Baltimore County (MD) Community College of Denver (CO) Community College of Philadelphia (PA) Community College of Vermont (VT) Davidson County Community College (NC) Dyersburg State Community College (TN) East Los Angeles College (CA) Eastern Iowa Community College (IA) Eastern New Mexico University-Roswell (NM) Elgin Community College (IL) Everett Community College (WA) Fullerton College (CA) Grand Rapids Community College (MI) Grayson College (TX) Green River College (WA) Guilford Technical Community College (NC) Hawaii Community College (HI) Highline College (WA) Honolulu Community College (HI) Housatonic Community College (CT) Houston Community College (TX) Imperial Valley College (CA) Kapiolani Community College (HI) LaGuardia Community College (NY) Lake Michigan College (MI) Leeward Community College (HI) Lorain County Community College (OH) Los Angeles City College (CA) Los Angeles Harbor College (CA) Los Angeles Mission College (CA) Los Angeles Pierce College (CA) Los Angeles Southwest College (CA)

Los Angeles Trade-Technical College (CA) Los Angeles Valley College (CA) Madison Area Technical College (WI) Maui College (HI) Metropolitan Community College (NE) Miami Dade College (FL) Middlesex County College (NJ) Milwaukee Area Technical College (WI) Minnesota West Community and Technical College (MN) Montgomery College (MD) Mt. Hood Community College (OR) Mt. San Antonio College (CA) Nashua Community College (NH) Normandale Community College (MN) North Central Texas College (TX) North Seattle College (WA) Northeast Wisconsin Technical College (WI) Northern Virginia Community College (VA) Nueta Hidatsa Sahnish College (ND) Pellissippi State Community College (TN) Portland Community College (OR) Queensborough Community College (NY) Rappahannock Community College (VA) Roane State Community College (TN) Rowan College of South Jersey (NJ) San Diego City College (CA) San Diego Mesa College (CA) San Diego Miramar College (CA) San Jose City College (CA) Seattle Central College (WA) Sinclair Community College (OH) St. Cloud Technical & Community College (MN) The Ohio State University Agricultural Technical Institute (OH) United Tribes Technical College (ND) Wake Technical Community College (NC) Walla Walla Community College (WA) West Los Angeles College (CA) White Earth Tribal and Community College (MN) Windward Community College (HI)



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Four-Year Institutions:

Alvernia University (PA) Arizona State University (AZ) Boise State University (ID) California State University East Bay (CA) California State University Northridge (CA) Claflin University (SC) Clarke University (IA) Colorado State University (CO) Concord University (WV) Concordia University Texas (TX) Dalton State College (GA) Dillard University (LA) Diné College (AZ) Emporia State University (KS) Fayetteville State University (NC) Governors State University (IL) Grambling State University (LA) Jackson State University (MS) Johnson C. Smith University (NC) Kennesaw State University (GA) Kutztown University (PA) La Salle University (PA) Lane College (TN) Loyola University New Orleans (LA) Mercy College (NY) Metropolitan State University of Denver (CO) Mississippi State University (MS) Morgan State University (MD) Nevada State College (NV) Nichols College (MA) North Dakota State University (ND) Northern Illinois University (IL)

Ohio University (OH) Oklahoma State University (OK) Paul Quinn College (TX) Peirce College (PA) Portland State University (OR) Prairie View A&M University (TX) Spelman College (GA) Talladega College (AL) Temple University (PA) Texas Southern University (TX) The City College of New York (NY) The Evergreen State College (WA) The Ohio State University at Mansfield (OH) The University of North Carolina at Greensboro (NC) University of Arkansas at Pine Bluff (AR) University of Central Arkansas (AR) University of Hawaii West Oahu (HI) University of Hawaii at Hilo (HI) University of Massachusetts Lowell (MA) University of Memphis (TN) University of Missouri - Kansas City (UMKC) (MO)University of Missouri St. Louis (MO) University of Montana (MT) University of Washington Tacoma (WA) University of Wisconsin-Milwaukee (WI) Utah State University (UT) Virginia Commonwealth University (VA) Washington State University (WA) West Liberty University (WV) William Paterson University (NJ)

Notes

^IFinancial disclosure: In addition to serving as Founding Director of The Hope Center, Dr. Goldrick-Rab also created the FAST Fund, a faculty-run emergency aid program operated by the nonprofit Believe in Students, and she is Chief Strategy Officer at Edquity, a private company also distributing emergency aid. Edquity's approach to emergency aid uses an algorithm that Dr. Goldrick-Rab developed based on her research. She is a paid consultant and holds stock in the company.

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About The Hope Center

The Hope Center for College, Community and Justice at Temple University's Lewis Katz School of Medicine is redefining what it means to be a student-ready college, with a national movement centering #RealCollege students' basic needs. Food, affordable housing, transportation, childcare, and mental health are central conditions for learning. Without those needs being met, too many students leave college in debt and/or without a degree.

To learn more about the report authors, visit hope4college.com/team. For information about our technical assistance services, visit hope4college.com/realcollege-technical-assistance/.

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