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for Research on Adolescent and Young Adult Mental Health



Hungry to Learn: Addressing Food & Housing Insecurity Among Undergraduates

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In partnership with Healthy Minds Study, the
Association of Community College Trustees,
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According to a new survey of more than 4,000 undergraduates at 10 community colleges across the nation, half of all community college students are struggling with food and/or housing insecurity. Fully 20 percent are hungry and 13 percent are homeless. These numbers are startling and indicate the need for a multi-pronged, comprehensive set of institutional, state, and local policies to alleviate the barriers presented by poverty, so as to improve educational success.

The Challenge: Food and Housing Insecurity Among Undergraduates

By 2020, 65 percent of all jobs in the economy will require postsecondary education and training beyond high school. At the current rate of production, in that year the United States will face a shortfall of five million college-educated workers.¹ This demand, along with a desire to be the nation with the highest proportion of college graduates in the world, is why national leaders are focused on improving community college completion rates.²

Twenty-nine percent of students seeking associate degrees at community colleges obtain one within three years. There is a strong correlation between completion rates and family income. By one estimate, students from families in the top income quartile are six times more likely to graduate from college than those from families in the lowest income quartile.³

Most undergraduates who have left college without degrees indicate that financial reasons are a key cause.⁴ Tuition is rising faster than inflation, medical care costs, or need-based financial aid.⁵ And tuition is but one contributor to the cost of a college degree—students must also purchase books and supplies, pay for transportation to get to classes, and cover living expenses. These costs are growing quickly as well. The result is that students from low- and moderate-income families often have a high price to pay, even after grants and scholarships are distributed.⁶

What happens when individuals who are economically insecure enroll in college and face costs that are beyond their reach? Researchers at the Wisconsin HOPE Lab who are studying this question have learned that a growing number of low-income undergraduates experience food and housing insecurity, even when students work and receive financial aid. Food insecurity is the limited or uncertain availability of nutritionally adequate and safe foods, or the ability to acquire such foods in socially acceptable ways.⁷ Housing insecurity also exists along a spectrum where homelessness—lacking a fixed, regular, and adequate nighttime residence—represents the extreme case.⁸ Unaffordable housing, poor housing quality, crowding, and frequent moves are other dimensions of housing insecurity.⁹

¹ Carnevale, A. P., Smith, N., & Strohl, J. (2013). *Recovery: Job growth and education requirements through 2020*. Washington, D.C.: Georgetown University Center on Education and the Workforce.

² Obama, B. (2009). Address to Joint Session of Congress. February 24.

³ Bailey, M. J., & Dynarski, S. M. (2011). *Gains and gaps: Changing inequality in US college entry and completion*. Cambridge, MA: National Bureau of Economic Research.

⁴ Johnson, J. (2009, December 9). Majority of college dropouts cite financial struggles as main cause. *Washington Post*.

⁵ Kurzleben, D. (2013). Just how fast has college tuition grown? *U.S. News and World Report*. October 23.

⁶ Goldrick-Rab, S. (in press). *Paying the price: College costs and the betrayal of the American dream*. Chicago: University of Chicago Press.

⁷ Andersen, S. A. (1990). Core indicators of nutritional state for difficult to sample populations. *The Journal of Nutrition*, 120(11), 1555–1660.

⁸ McKinney-Vento Homeless Education Assistance Act.

⁹ Cutts, D. B., Meyers, A. F., Black, M. M., Casey, P. H., Chilton, M., Cook, J. T., ... & Frank, D. A. (2011). U.S. housing insecurity and the health of very young children. *American Journal of Public Health*, 101(8), 1508–1514; Herbert, C. (2015, October 23). America's rental affordability crisis is about to go from bad to worse. *The Conversation*. Retrieved from <https://theconversation.com/americas-rental-affordability-crisis-is-about-to-go-from-bad-to-worse-48143>; Tsui, E., Freudenberg, N., Manzo, L., Jones, H., Kwan, A., & Gagnon, M. (2011). *Housing instability at CUNY: Results from a survey of CUNY undergraduate students*. New York, NY: Healthy CUNY Initiative, City University of New York.

The first step toward doing addressing these concerns is to understand the magnitude of the problem. In this report, we describe a joint effort between the following entities:

- The Wisconsin HOPE Lab, the nation's only translational research laboratory focused on finding ways to make college affordable
- The Healthy Minds Study at the University of Michigan
- The Association of Community College Trustees (ACCT)
- Single Stop, a national not-for-profit organization dedicated to helping financially vulnerable families and students gain economic mobility by connecting them to existing benefits and services intended for them

Together, these partners crafted and fielded a national survey of community college students, ultimately gaining the participation of more than 4,000 adults attending ten community colleges. We asked students to report on their financial hardships, their emotional challenges, and their food and housing needs. We are grateful that they were willing to share this information, which is provided in this report with the hopes of bringing national attention to this crisis of food and housing insecurity on campus and stimulating effective interventions.

The Price of Higher Education

The Pell Grant, the nation's flagship federal student aid program to help low-income students cover college costs, was created in the early 1970s. At that time, the program fully covered the costs of attending community college, but today it covers just 60 percent of the total cost of attendance.¹⁰ In addition to this reduced support for students, state-supplied support for community colleges has declined sharply since the recent economic recession. Some of these costs have been necessarily wrapped into tuition and fees and passed along to students. This has been the primary driver of rising costs in the community college sector, which have increased by 28 percent since 2000.¹¹ As Figure 1 shows, after all grant aid is taken into account, the average dependent student from a family in the lowest income quartile (i.e., \$21,000 median annual income) has to pay the equivalent of 40 percent of total family income (\$8,300 per year) to attend community college, and an independent student has to devote even more—in fact, the average independent student in this income quartile pays more than his or her total annual income.

¹⁰ Goldrick-Rab, S., & Kendall, N. (2014). *F2CO. Redefining college affordability: Securing America's future with a free two year college option*. Madison, WI: Wisconsin HOPE Lab.

¹¹ These are changes in total cost of tuition, fees, room and board between 2000 and 2015, adjusted for inflation. Full cost of attendance also includes books, supplies, transportation, and personal expenses, not included here, so this figure is an underestimate. See College Board. (2014). *Trends in college pricing*. NY.

Most of these costs reflect “opportunity costs”—forgone wages from spending time on school rather than working. Living costs comprise a growing fraction of the cost of attending community college, and these costs can be overlooked as obligatory expenses associated with completing a higher education program. At public two-year colleges, living costs constitute 72 percent of the total cost of attendance.¹²

When students must pay more than they can borrow, and work doesn’t produce adequate compensation, they often struggle to make ends meet.¹³ Social programs that offset food and housing insecurity for low-income adults are often unavailable to undergraduates. Despite financial need, undergraduates are only eligible to receive food stamps if they meet an exception such as caring for a dependent child, receiving other cash benefits, participating in Federal Work-Study, or working elsewhere at least 20 hours per week.¹⁴ Work-Study is rarely a viable option, since funds are poorly allocated, flowing to higher-priced institutions. Between 1996 and 2012, the share of Pell Grant recipients receiving Federal Work-Study fell from 13 percent to eight percent.¹⁵ Given these challenges, it is unsurprising that research by the Institute for Women’s Policy Research indicates that only 27 percent of community college students who are eligible for SNAP benefits receive them.¹⁶ Similarly, undergraduates are ineligible for Section 8 housing support, unless they are veterans, parents, or students over age 24.¹⁷ Moreover, the demand for housing support is so great that only a small fraction of individuals receive the assistance they need.¹⁸

Material hardship affects the level of effort that can be devoted to school. It compromises students’ chances for degree completion and limits the institutions that the students can afford.¹⁹ While higher education has focused on helping low-income people attend college—succeeding in placing almost 10 million Pell recipients into colleges and universities—it has inadequately addressed the conditions of poverty confronting students as they pursue degrees.

¹² College Board. (2015). *Trends in college pricing*. NY.

¹³ Carnevale, A. P., Smith, N., Melton, M., & Price, E. W. (2015). Learning while earning: The new normal. Washington, D.C.: Georgetown University Center on Education and the Workforce.

¹⁴ Lower-Basch, E., & Lee, H. (2014). *SNAP policy brief: College student eligibility*. Washington, D.C.: Center for Law and Social Policy.

¹⁵ Goldrick-Rab, S. (in press). *Paying the price: College costs and the betrayal of the American dream*. Chicago: University of Chicago Press.

¹⁶ Gault, B. (n.d.). IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics. 2012 National Postsecondary Student Aid Study. Washington, DC: Institute for Women’s Policy Research.

¹⁷ U.S. Department of Housing and Urban Development: Office of Policy Development and Research. (2015). Barriers to success: Housing insecurity for U.S. College students.

¹⁸ Semuels, A. (2015, June 24). How housing policy is failing America’s poor.” *The Atlantic*.

¹⁹ Alaimo, K. (2005). Food insecurity in the United States: An overview. *Topics in Clinical Nutrition*, 20(4), 281–298;

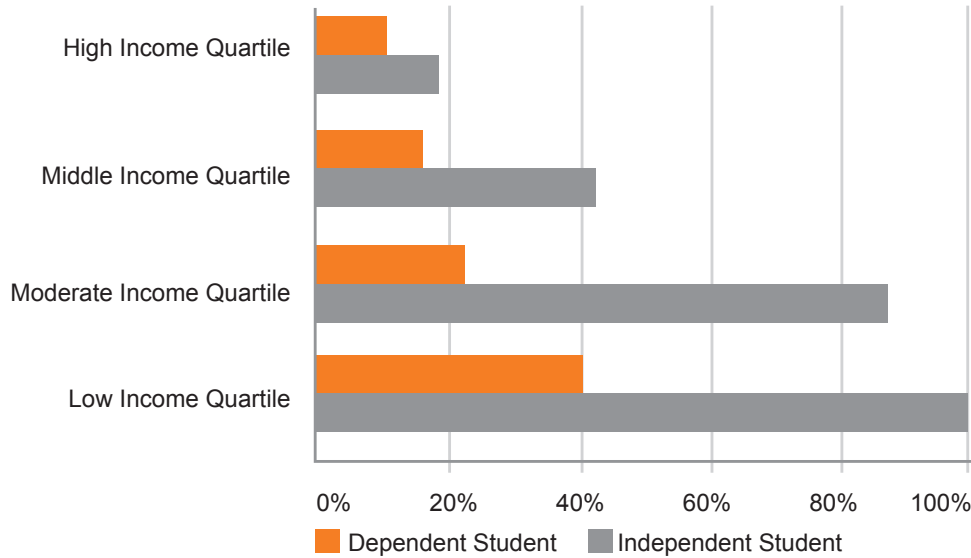
Cady, C. L. (2014). Food insecurity as a student issue. *Journal of College and Character*, 15(4), 265–271; Maroto, M.

E., Snelling, A., & Linck, H. (2015). Food insecurity among community college students: Prevalence and association with grade point average. *Community College Journal of Research and Practice*, 39(6), 515–526; Patton-López, M. M.,

López-Cevallos, D. F., Cancel-Tirado, D. I., & Vazquez, L. (2014). Prevalence and correlates of food insecurity among

students attending a midsize rural university in Oregon. *Journal of Nutrition Education and Behavior*, 46(3), 209–214.

Figure 1. Percentage of Annual Family Income Required to Cover the Net Price of Community College, by Income Quartile and Financial Aid Dependency Status



Note: Independent students from the lowest income quartile have to devote more than 100% of their total annual income to cover the Net Price (Cost of Attendance minus all grants and scholarships) of a year of community college. Incomes associated with quartiles are: dependent students (\$21,000, \$52,000, \$81,000, and \$142,000) and independent students (\$2,039, \$13,586, \$29,311, and \$73,120). Reproduced from Goldrick-Rab & Kendall, 2014.

Scope of the Challenge

It is hard to know how many undergraduates struggle with food and/or housing insecurity. National education surveys, such as those administered by the National Center for Education Statistics, do not include questions on food and housing insecurity.²⁰ The best available evidence comes from studies of single college campuses. For example, 21 percent of students at the University of Hawaii and 39 percent of students at the City University of New York (CUNY) are food insecure.²¹ More recent reports indicate that over half of the students attending certain colleges in Oregon, Maryland, and Alaska are food insecure.²²

²⁰ Wisconsin HOPE Lab and American Council on Education Center for Policy Research and Strategy. *Request to add measurement of food insecurity to the National Postsecondary Student Aid Study*. Madison, WI: Wisconsin HOPE Lab.

²¹ Chaparro, M. P., Zaghoul, S. S., Holck, P., & Dobbs, J. (2009). Food insecurity prevalence among college students at the University of Hawai'i at Mānoa. *Public Health Nutrition*, 12(11), 2097–2103; Freudenberg, N., Manzo, L., Jones, H., Kwan, A., Tsui, E., & Gagnon, M. (2011). *Food insecurity at CUNY: Results from a survey of CUNY undergraduate students*. New York, NY: Healthy CUNY Initiative, City University of New York.

²² Lindsley, K., & King, C. (2014). Food insecurity of campus-residing Alaskan college students. *Journal of the Academy of Nutrition and Dietetics*, 9(114), A94; Maroto, M. E., Snelling, A., & Linck, H. (2015). Food insecurity among community college students: Prevalence and association with grade point average. *Community College Journal of Research and Practice*, 39(6), 515–526; Patton-López, M. M., López-Cevallos, D. F., Cancel-Tirado, D. I., & Vazquez, L. (2014). Prevalence and correlates of food insecurity among students attending a midsize rural university in Oregon. *Journal of Nutrition Education and Behavior*, 46(3), 209–214.

Studies of housing insecurity are less common. The most recent data available from the Free Application for Federal Student Aid (FAFSA) show that 58,000 college students are homeless, up from 47,200 in 2009, but this figure is an underestimate since proof of homelessness is required in order for students to be designated as homeless.²³ Results from CUNY indicate that 42 percent of students (100,000 people) are housing insecure, including 29 percent of students who stated they do not have enough money to pay rent.²⁴

Methodology

The survey discussed in this report was designed to capture information regarding the food and housing needs, and student mental health, which co-varies with food and housing insecurity, as well as supports of community college students from across the nation. We partnered with 10 community colleges in seven states and administered an online survey among their student bodies during winter and spring 2015. The participating colleges are:

- Delgado Community College in Louisiana
- Montgomery County Community College in Pennsylvania
- State University of New York at Onondaga
- San Diego Community College District at Mesa, Miramar, City & Continuing Education, all in California
- Essex County College in New Jersey
- Moraine Park Technical College in Wisconsin
- Western Wyoming Community College

Six of the ten colleges have typical rates of poverty in their surrounding communities (e.g. around the national average of 15.8%), while Montgomery County, Moraine Park, and Western Wyoming are in areas with lower-than-average rates of poverty (7 to 9%). Delgado Community College's county poverty rate is very high, at 27 percent.²⁵

The survey was conducted online, and just more than 48,000 students were recruited via emails obtained from institutional databases. Invitations were sent to random samples from each institution's full list of enrolled students, with the exception of one smaller institution at which all students were

²³ National Association for the Education of Homeless Children and Youth. (2014). *Financial aid for unaccompanied homeless youth: A survey report*. Washington, D.C.: National Association of Student Financial Aid Administrators.

²⁴ CUNY undergraduates were defined as "housing instable" if they reported they had experienced one or more the following problems in the previous year: not having enough money to pay rent; experiencing a rent increase that made paying rent difficult; being required to appear in housing court; leaving because of feeling unsafe in the household; being threatened with foreclosure; being thrown out by someone in the household; being evicted by a landlord; trying but not being able to get into a shelter; being removed from a shelter; losing housing as a result of fire or other building problems; losing housing as a result of a foreclosure; or losing housing as a result of a Workfare requirement. See Tsui, E., Freudenberg, N., Manzo, L., Jones, H., Kwan, A., & Gagnon, M. (2011). *Housing instability at CUNY: Results from a survey of CUNY undergraduate students*. New York, NY: Healthy CUNY Initiative, City University of New York.

²⁵ U.S. Census Bureau Small Area Income and Poverty Estimates. (2013). Delgado students account for about eight percent of the total sample in this study, so poverty in that area is unlikely to be driving these results.

invited. The Institutional Review Boards at the researchers' home institutions and all participating sites approved the study.

We were unable to provide monetary incentives for participation in this survey, and the quality of the email addresses utilized is unknown. Community college students are difficult to reach for surveys, and the population of greatest interest here—housing and food insecure students—is especially unlikely to have regular email access. Homeless individuals are rarely included in survey frames. Moreover, the topics in the survey, which included mental health, are sensitive ones.

The final survey response rate was nine percent (N=4,312), and the characteristics of the sample compare favorably to national student characteristics. As Table 1 indicates, the survey sample is 55 percent female, and 54 percent non-Hispanic white. In comparison, nationally 57 percent of community college students are female and half are non-Hispanic white. One in five respondents in this survey is Hispanic or Latino, 15 percent are African American, and the remaining 11 percent of students are Asian, Middle Eastern, American Indian or another race (nationally, those proportions are 20%, 14%, and 15%). Fully 95 percent of respondents are U.S. citizens (compared to 93% nationally), and their ages are diverse: just over 1 in 5 are younger than 20 years, and 16 percent are 41 years or older. The modal group is ages 21 to 25 (29%), but an additional 33 percent are 26 to 40 years old. Nationally the average age is 28, though 37 percent are younger than age 21 and 14 percent are older than 40.

Nineteen percent of respondents are parents, with 12 percent having a child 18 years of age or younger, and seven percent have a child over 18. Just over half of respondents are single, divorced, or widowed (51%) while just more than one-fifth (22%) are married.

Thirty-five percent of respondents are the first in their family to attend college, 20 percent have at least one parent who completed some college but no degree, 11 percent have at least one parent with an associate degree, and 34 percent have a parent with at least a bachelor's degree.

More than two-thirds (67%) of respondents receive financial aid for college, compared to 72 percent nationally. We asked all respondents to report their household income, and 71 percent provided an estimate. Just 10 percent indicated that their household earns at least \$100,000 per year, and another 18 percent earns at least \$50,000 per year. Eleven percent earns between \$25,000 and \$49,000. Twenty percent of respondents live in a household earning \$5,000 to \$25,000 per year. And seven percent have annual incomes of less than \$5,000 per year.

Just over two in five students (43%) were in their first year of community college when they took the survey, while 40 percent were in their second year, and 17 percent had been in college for three or more years. Seven percent had previously served or trained in the military. At the time of the survey, just more than half were enrolled full-time (54%), and students reported spending an average of 4.4 hours per day on schoolwork. More than three in five (62%) were employed and on average they worked 30 hours in the previous week (see Table 2). Nationally, approximately three-quarters of undergraduates work and 40 percent work at least 30 hours per week.²⁶

²⁶ Carnevale, A. P., Smith, N., Melton, M., and Price, E. W. (2015). *Learning while earning: The new normal*. Washington, D.C.: Georgetown University Center on Education and the Workforce.

Table 1. Sample Characteristics: Demographics

	HMS	National
Female	55%	57%
Race		
Non-Hispanic White	54%	50%
African American	15%	14%
Hispanic or Latino	20%	21%
Southeast Asian	4%	-
Other Asian/ Pacific Islander	6%	6%
U.S. Citizen	95%	93%
Served in military	7%	4%
Age		
Age 18-20	21%	See note
Age 21-25	29%	
Age 26-30	16%	
Over age 30	33%	
Household Income		
<\$5,000	7%	N/A
\$5-\$15K	11%	
\$15-\$25K	9%	
\$25-\$50K	16%	
\$50-\$75K	11%	
\$75-\$100K	7%	
\$100K +	10%	
Not Reported	29%	
Financial Aid Recipient	67%	72%
Highest Level of Parental Education		
High school or less	35%	36% N/A
Some college	20%	
Associate degree	11%	
Bachelor's degree	21%	
Graduate degree	13%	
Family		
Has a child(ren)	19%	See note
Single/Divorced/Widowed	51%	
Married	22%	

Source for National Data: American Association of Community Colleges. (2015, January). Community College Fast Facts. Notes: The average age nationally is 28 and the median is 24. 37 percent of students are younger than 21; 49 percent are 22 to 39, and 14 percent are 40 or older. Nationally, 17 percent of students are single parents. Household income and detailed college attainment data is not available.

Typical response rates for online surveys administered by external entities range from 10 to 15 percent, but these are rarely conducted with such vulnerable populations.²⁷ Although the relatively low response rate is obviously a limitation of this study, it is not clear whether the estimated prevalence of key indicators might be biased upwards, downwards, or neither. On the one hand, students struggling with food and/or housing insecurity might be more interested in taking the survey, but they are also less likely to receive the survey. There is little reason to believe that our estimates overstate the prevalence in the populations at the institutions surveyed.

Since women tend to have higher participation rates in survey studies, we used sample weights to ensure that all estimates are representative of the actual sex ratio at each institution. In addition, the sample weights were constructed such that each of the ten institutions in the study were given the same aggregate weight. All estimates in this report are weighted accordingly.

Table 2. Sample Characteristics: Schooling

Year in Program	
1st year in program	43%
2nd year in program	40%
3rd or later year in program	17%
Full-time enrollment	54%
Hours/day of school this term	4.4
Employed in last week	62%
Number of hours worked last week	30.1

Revealing Food and Housing Insecurity

We assessed food security status with six standardized questions from the U.S. Department of Agriculture, and categorized individuals as follows:²⁸

- High security: no reported indications of food-access problems or limitations.
- Marginal security: anxiety over food sufficiency or shortage of food.

²⁷ Survey Gizmo. (2015). Survey response rates [Web page]. Retrieved from <https://www.surveygizmo.com/survey-blog/survey-response-rates/>

²⁸ The Six-Item Food Security Scale was developed by researchers at the National Center for Health Statistics in collaboration with Abt Associates Inc. and documented in "The effectiveness of a short form of the household food security scale," by S.J. Blumberg, K. Bialostosky, W.L. Hamilton, and R.R. Briefel (*American Journal of Public Health*, vol. 89, pp. 1231–34, 1999). Additional assessment of classification sensitivity, specificity, and bias relative to the 18-item scale found the six-item module is acceptable substitute. The six-item scale has been shown to identify food-insecure households and households with very low food security with reasonably high specificity and sensitivity and minimal bias compared with the 18-item measure. It does not, however, directly ask about children's food security and does not measure the most severe range of adult food insecurity, in which children's food intake is likely to be reduced. U.S. Department of Agriculture, Economic Research Service. (2012). *U.S. Household Food Security Survey Module: Six-Item Short Form*. Retrieved from http://www.ers.usda.gov/datafiles/Food_Security_in_the_United_States/Food_Security_Survey_Modules/short2012.pdf.

- Low security: reports of reduced quality, variety, or desirability of diet. Previously known as food insecurity without hunger.
- Very low security: Reports of multiple indications of disrupted eating patterns and reduced food intake. Previously known as food insecurity with hunger.

Half of all respondents (52%) were at least marginally food insecure over the past 30 days (Table 3). Specifically, 13 percent were marginally secure, 19 percent had a low level of security, and 21 percent indicated a very low level of food security.²⁹

The most prevalent challenge facing community college students appears to be their ability to eat balanced meals, which research suggests may affect their cognitive functioning.³⁰ In addition, 39 percent of students said that the food they bought didn't last and they did not have sufficient money to purchase more. Twenty-eight percent cut the size of their meals or skipped meals at least once, and 22 percent did so on at least three days in the last 30 days. More than one in four respondents (26%) ate less than they felt they should, and 22 percent said that they had gone hungry due to lack of money.

Table 3. Prevalence of Food Insecurity, Last 30 Days

Food security level (USDA 6-item scale)	
High security (score=0)	48%
Marginal security (score=1)	13%
Low security (score=2-4)	19%
Very low security (score=5-6)	20%
Items	
1. The food that I bought just didn't last and I didn't have money to get more.	39%
2. I couldn't afford to eat balanced meals.	43%
3. Any number of days: Did you ever cut the size of your meals or skip meals because there wasn't enough money for food?	28%
4. 3 or more days: Did you ever cut the size of your meals or skip meals because there wasn't enough money for food?	22%
5. Did you ever eat less than you felt you should because there wasn't enough money for food?	26%
6. Were you ever hungry but didn't eat because there wasn't enough money or food?	22%

We also asked students about the extent to which they were secure in their living arrangements, assessing challenges with several forms of housing insecurity and homelessness in the past year. More than half (52%) of the students indicated they had experienced at least one form of housing

²⁹ U.S. Department of Agriculture, Economic Research Service. (2012). *U.S. Household Food Security Module: Six-Item Short Form*. Retrieved from http://www.ers.usda.gov/datafiles/Food_Security_in_the_United_States/Food_Security_Survey_Modules/short2012.pdf.

³⁰ Maroto, M. E., Snelling, A., & Linck, H. (2015). Food insecurity among community college students: Prevalence and association with grade point average. *Community College Journal of Research and Practice*, 39(6), 515–526.

insecurity, with most either having difficulty paying rent (22%), or having not fully paid the rent (18%) or utilities (22%) that were due. Twelve percent of students had moved two or more times during the past year, 11 percent had “doubled up” (usually this means taking in a roommate), and 14 percent left their home and moved in with other people due to financial problems (see Table 4).

Homelessness is the most severe form of housing insecurity, and 13 percent of the community college students surveyed indicated that in the last year they had one or more experiences associated with homelessness. Five percent were “thrown out” of their home. Three percent stayed in an abandoned building. Two percent were evicted. Nearly 130 students (3%) stayed in a shelter, did not know where they would sleep at night, or without a home of any kind.

Table 4. Prevalence of Housing Insecurity and Homelessness, Past Year

Housing Insecurity	
<i>Any of the below items</i>	52%
1. Difficulty paying rent	22%
2. Didn't pay full amount of rent	18%
3. Didn't pay full amount of utilities	22%
4. Moved 2 or more times per year	12%
5. Doubled up	11%
6. Moved in with other people due financial problems	14%
Homelessness	
<i>Any of the below items</i>	13%
1. Thrown out of home	5%
2. Evicted from home	2%
3. Stayed in shelter	1%
4. Stayed in abandoned building	3%
5. Didn't know where you'd sleep at night	1%
6. Didn't have a home	1%

Students who experienced food insecurity tended to also experience housing insecurity, and vice versa. Among students with low or very low levels of food security, 73 percent were also housing insecure, including 23 percent who were homeless. Among housing insecure students, 58 percent also experienced food insecurity, and among homeless students, 75 percent also experienced food insecurity.³¹

Some students were more likely than other to face these challenges. As Table 5 indicates, 31 percent of African American students and 23 percent of Hispanic or Latino students exhibited very low levels of food security, compared to 19 percent of non-Hispanic white students. More than half (52%) of the

³¹ Results not in a table but available from the authors.

African American students surveyed experienced housing insecurity, with 18 percent experiencing homelessness, compared to 35 percent housing insecurity and 11 percent homelessness among non-Hispanic white students. Moreover, 24 percent of first-generation college students experienced very low levels of food security, and 44 percent experienced housing insecurity, compared to a rate of 19 percent for food insecurity and 37 percent of housing insecurity among students whose parents did not attend college. Food and housing security did not vary much by gender, however; 40 percent of men and 39 percent of women had low or very low food security, and 50 percent of men and 45 percent of women experienced housing insecurity or homelessness.³²

Table 5. Variation in Prevalence of Food and Housing Insecurity

	Food Insecurity				Housing Insecurity	
	High Security	Marginal Security	Low Security	Very Low Security	Insecure	Homeless
Race/Ethnicity						
Non-Hispanic White	53%	13%	16%	19%	35%	11%
African American	33%	13%	23%	31%	52%	18%
Hispanic or Latino	43%	13%	22%	23%	44%	16%
Southeast Asian	46%	17%	22%	15%	35%	11%
Other Asian	48%	13%	23%	16%	35%	11%
Parental Education						
Neither parent attended college	44%	12%	19%	24%	44%	14%
Parent attended college	49%	13%	19%	19%	37%	12%

Note: the table displays food and housing security percentages, among each type of student (i.e., each row).

Mental Health and Food and Housing Insecurity

The survey also examined several common mental health issues, using brief screens that have been used in the Healthy Minds Study, a national survey of college student mental health (www.healthymindsnetwork.org). The high and rising prevalence of mental health problems has been documented in other research; this is the first large-scale study to examine how these issues relate to food and housing insecurity among college students. Food and housing insecurity can contribute significant stress and distress, which might in turn impair students' abilities to access supportive resources and break out of this cycle.³³

³² Results not in a table but available from the authors.

³³ Eisenberg, D., Hunt, J. B., Speer, N. (2013). Mental health in American colleges and universities: Variation across student subgroups and across campuses. *Journal of Nervous and Mental Disease*, 201(1), 60–67; Melchior M., Caspi A., Howard L. M., Ambler A. P., Bolton H., Mountain N., Moffitt T. E. 2009. Mental health context of food insecurity: A representative cohort of families with young children. *Pediatrics*, 124(4), e564; Evans G. W., Wells N. M., Moch, A. 2003. Housing and mental health: a review of evidence and a methodological and conceptual critique. *Journal of Social Issues*, 59(3), 475–500.

The data confirms a strong relationship between food insecurity and mental health problems. More than half (55%) of respondents indicating very low levels of food security also report symptoms of probable clinical depression, 52 percent report severe levels of anxiety, 16 percent report symptoms of a probable eating disorder, and 20 percent report serious thoughts of suicide in the past year. In comparison, one in five food secure students is depressed, 18 percent indicate severe levels of anxiety, five percent evidence an eating disorder, and six percent exhibit suicidal ideation (Table 6).

Table 6. Prevalence of Mental Health Challenges by Food and Housing Insecurity

	Depressed	Severe Anxiety	Disordered Eating	Suicidal Ideation
Overall	32%	29%	10%	11%
Food Insecurity				
High security	20%	18%	5%	6%
Marginal security	33%	28%	12%	12%
Low security	36%	32%	13%	14%
Very low security	55%	52%	16%	20%
Housing Insecurity				
Secure	21%	20%	7%	8%
Insecure	39%	35%	12%	11%
Homeless	54%	50%	16%	24%

Note: the table displays percentages with various mental health problems, among each type of student denoted by food and housing insecurity status (i.e., each row).

Coping

How do community college students cope when faced with housing or food insecurity? Several forms of public assistance may be available to them, depending on eligibility, including (see full descriptions in the glossary):

- SNAP (food stamps)
- WIC (nutritional assistance for pregnant women and children)
- TANF (public cash assistance; formerly called ADC or ADFC)
- SSI (supplemental security income)
- SSDI (social security disability insurance)
- Medicaid or Public health insurance
- Child care assistance
- Unemployment compensation/ insurance
- Utility assistance
- Housing assistance (public housing or housing voucher)
- Transportation assistance
- Tax refunds
- Veterans benefits (Veteran's Administration benefits for a servicemen's, widow's, or survivor's pension, service disability, or the GI bill)

In the survey, we asked students about their use of these benefit programs, as well as whether anyone in their families utilized the National School Lunch Program. In addition, we inquired as to other common coping strategies used by people who struggle to make ends meet, including obtaining free food from other people and borrowing money to meet needs.

The results, presented in Table 7, suggest that while some food and/or housing insecure community college students are getting help that may make their situations a bit easier, most are not. For example, among the 29 percent of surveyed students who had low or very low levels of food insecurity, just 20 percent receive food stamps. This program is likely upholding food security for other students, however—11 percent of food secure students are receiving food stamps.

Table 7. Coping Strategies Used by Food & Housing Insecure Students in the Past Year

	Food security = low or very low	Housing insecure or homeless
Food-related public assistance (SNAP, WIC, FRL)		
SNAP (food stamps)	20%	22%
WIC (nutritional assistance for pregnant women and children)	7%	7%
Free or reduced-price school meals	26%	27%
Any of the above	38%	39%
Housing-related public assistance (public housing, vouchers, utility assistance)		
Home in a public housing project	11%	11%
Public housing voucher	4%	5%
Utility assistance	6%	7%
Any of the above	17%	19%
Other public assistance		
TANF	2%	2%
SSI	3%	3%
SSDI	4%	5%
Medicaid or public health insurance	27%	28%
Child care assistance (among students w/ child <18 yrs)	12%	13%
Unemployment compensation/insurance	5%	6%
Transportation assistance	2%	2%
Tax refunds	38%	39%
Veterans benefits	5%	5%
Other coping strategies		
Receive free food or meals	26%	23%
Borrow money to pay bills	61%	57%

Note: The tax refunds based on credits and deductions due to low incomes.

Among housing insecure students, fewer than one in five (19%) receives any support from public housing, a housing voucher, or a utility assistance program. The most common form of support that food and/or housing insecure students receive is tax credits (likely the Earned Income Tax Credit), and Medicaid. Just 12 to 13 percent of parents with children under 18 receive any assistance with another major financial challenge—childcare. While in the past, it might have been the case that these individuals could have been supported by cash assistance, tightened rules and regulations created by the 1996 welfare reform mean that just two percent of these college students received any TANF assistance.

It is likely that many of the food and/or housing insecure students we surveyed are eligible for benefits yet not receiving them. In the meantime, they utilize other coping strategies. About three in five borrow money to pay their bills, and almost one in four seek out free food or meals. These are likely temporary salves, not long term fixes.

Implications for Students and Practitioners

This survey, which profiles with more than 4,000 students across 10 community colleges nationwide, suggests that more than half of community college students struggle with food and housing insecurity. What are the implications of such severe food and housing challenges facing today's students? How do these circumstances affect students, and how do they affect the people who work in community colleges? In several studies, researchers at the Wisconsin HOPE Lab examined these questions with in-depth interviews conducted around the country.³⁴ The data suggest that students feel quite compromised by inadequate living situations, and often struggle to focus on school. A student who had been homeless for months tried to find shelter where he could on his campus, showering at the campus gym. Another talked about enduring a prolonged state of sleep deprivation while she juggled full-time study, half-time work, and caring for her three children.³⁵ It can be hard to navigate the systems that govern access to support, as one student learned:

I applied for [food stamps] probably two or three times and they always denied me. I've been on my own since I was 19, living paycheck to paycheck, in between jobs, trying to stay afloat and juggle school at the same time, but they always denied me and I never could get them. I never understood why; I'm struggling with bills. Why can't I get food stamps? I don't have any help from my family; I'm doing it all by myself.³⁶

³⁴ Wisconsin HOPE Lab studies include: Wisconsin Scholars Longitudinal Study, Wisconsin STEM Study, Financial Aid Administrator Study, Food Bank Study, Accuracy and Effects of Undergraduate Living Costs Study, Time and Resource Allocation of Undergraduates Student, Constructing Affordability Study, The Hidden Costs of College Attendance, and An Exploratory Analysis of a Social Service Program Operating in Community Colleges. For more information, see www.wihopelab.com.

³⁵ Goldrick-Rab, S., Broton, K., & Frank, V. (2014). *Single Stop USA's community college initiative: Implementation assessment*. Madison, WI: Wisconsin HOPE Lab.

³⁶ Goldrick-Rab, S., Broton, K., & Gates. (2013). *Clearing the path to a brighter future: Addressing barriers to community college access and success*. Washington, D.C.: Association of Community College Trustees and Single Stop USA.

Practitioners, ranging from student service advisors, financial aid administrators, and even provosts, vice-presidents, and presidents, are often at least somewhat aware that food and housing insecurity is affecting students on their campuses. A faculty member recognized the needs his students faced, saying, “And these are incredibly hard lives. I mean, they’re working, they have kids and they are trying to go to school. Some have two jobs.” A financial aid officer explained,

I have students who tell me about their need for federal aid, but their need goes way beyond getting the amount of money they need to pay for tuition... when you go home if you do not have food on the table, if you do not know where housing is going to come from...I pray for them.

This is often an emotional response for college leaders. A college president reported that upon hearing of a student living in his car, “You close the door and you cry.” “Of course,” she added, “you refer them, to the best of your ability, to the resources that are available.”³⁷

The main challenge these individuals face is figuring out what to do, and being able to afford the resources to take action. On the one hand, addressing the conditions of poverty in their populations is a clear imperative, and on the other hand, it does not feel easy or straightforward. Some struggle to move beyond goodwill and act, while others acknowledge concerns that external constituencies may unfairly judge the institution for admitting or failing to meet the full financial needs of these students. At the same time, it will be very difficult for community colleges to substantially improve their graduation rates if these issues are not addressed. Madeline Pumariega, then of Miami Dade College and now chancellor of the Florida College System, put it this way:

When a student is hungry, he does not feel safe, and it is hard to help him synthesize class material. We have to meet students’ basic needs in order for them to fully concentrate on assimilating the information in class in a way that they can apply it, learn, and take it forward.³⁸

But it is clear that broader knowledge about the scope of the challenge facing community college leaders is required in order to help them to act.

What Now?

Are struggles with food and housing insecurity new issues on community college campuses? We do not know because of a lack of data, but suspect that they are not. However, changes over time—including the rising price of college, higher rates of enrollment among lower-income people, a shortfall of financial aid, and declining real family income—may mean that the incidence is higher than ever. What can policymakers and practitioners do to help?

³⁷ Broton, K., Frank, V., & Goldrick-Rab, S. (2014). *Safety, security, and college attainment: An investigation of undergraduates’ basic needs and institutional response*. Madison, WI: Wisconsin HOPE Lab.

³⁸ Goldrick-Rab, S., Broton, K., & Frank, V. (2014). *Single Stop USA’s community college initiative: Implementation assessment*. Madison, WI: Wisconsin HOPE Lab.

Recommendations for Community Colleges

Community colleges can assist students in need by providing their faculty and staff with information on resources available in local communities. Assembling a list of organizations that offer food (e.g. local food pantries) and housing assistance (e.g. tenant resource centers) is a good place to start. Then, they can turn to national experts such as Single Stop or the Working Families Success Network to learn how to evaluate students for public benefits programs so that they can leverage all existing opportunities in pursuit of their degrees. The College and University Food Bank Alliance provides assistance with creating and operating a food bank on campus, making it easier for students to obtain food without needing to travel far. Not only will these activities help students meet their basic needs, but they will also signal that the college recognizes and hears them, and is willing to work with them to support their educational aspirations.

Emergency aid programs are an increasingly popular approach to helping students in dire circumstances. There are more than one hundred programs operating nationwide, and some are part of a national network of Dreamkeepers sites operated by Scholarship America.³⁹ Most provide cash or reimbursement assistance for students, ranging from \$250 to \$1,000 for specific types of emergency expenses, sometimes requiring additional counseling.

Financial aid officers can help students as well by raising awareness of both emergency and traditional financial aid programs, and by exercising professional judgment when possible to ensure that students have access to all available aid. Colleges can also start their own emergency aid programs. Research reveals that estimated living expenses, part of each institution's stated cost of attendance, sometimes understate the true costs of living. Almost 30 percent of community colleges are understating living costs by at least \$3,000, which can keep students from accessing financial aid dollars that would help them meet their basic needs.⁴⁰

Community colleges can also support students by partnering with local organizations to bring their services on to campus. Housing authorities may have the flexibility to offer subsidized housing to community college students—Tacoma, Washington offers such a program for Tacoma Community College students.⁴¹

The Tacoma Community College Housing Assistance Program provides Housing Choice Vouchers to full-time students who maintain a 2.0 GPA and are homeless or at serious risk of homelessness. Many of the students are part of a workforce-development program and must participate in support services.

³⁹ Dacholet, K., & Goldrick-Rab, S. 2015. *Emergency aid programs for college success: An exploration of best practices*. Madison, WI: Wisconsin HOPE Lab.

⁴⁰ Kelchen, R., Hosch, B. J., & Goldrick-Rab, S. (2014). *The costs of college attendance: Trends, variation, and accuracy in institutional living cost allowances*. Madison, WI: Wisconsin HOPE Lab.

⁴¹ For details, see <http://www.tacomahousing.net/content/tacoma-community-college-housing-assistance-program>.

Results after one year are preliminary, but promising. Of the 22 students to receive a housing voucher, 21 (95%) remain enrolled in college. In comparison, just 24 percent (35 out of 146) of eligible participants on the waiting list persisted in college.⁴²

The architects of this program emphasize a triple bottom line, saying, “This project is an effort to spend a housing dollar not just to house someone and their family but to get two other things done: help them succeed in school and promote the success of schools that serve low-income students.”⁴³

Colleges can also work to expand the availability of supportive personnel, such as case managers and social workers, with expertise in helping students manage the full constellation of mental health, financial, and living challenges.

Finally, it would be helpful to expand mental health services for community college students. While most four-year universities have dedicated counseling and health centers, many community colleges do not. Without proper support for their mental health, many students will have great difficulty succeeding in college.

Recommendations for Federal and State Policy

Federal and state policymakers can take corrective action to make several key policies more supportive and effective, helping more community college students complete degrees. The demand for affordable housing is increasing and already far exceeds supply.⁴⁴ Nationally, many public housing agencies only open waiting lists for vouchers and/or public housing every two or three years. But there is much that can still be done. Here are 11 recommendations:

- *Align SNAP eligibility for college students with need-based financial aid eligibility.* Complex SNAP-eligibility rules for college students, including those tied to work requirements, reduce participation and increase administrative costs. But allowing students to use both financial aid and SNAP to pay for college will likely help them complete degrees more often and faster. Simplifying the requirements, allowing college enrollment to count towards the work requirement, and using collaborative data sharing agreements to identify students who meet SNAP income eligibility thresholds will increase program efficacy.
- *Allow SNAP applicants to file for benefits electronically.* For SNAP-eligible college students, allowing them to file for benefits online saves time and money. Furthermore, it helps colleges institute support systems that directly assist students in the benefits application process. E-filing encourages eligible college students to access benefits.

⁴² Tacoma Housing Authority. (2015). *Tacoma Community College Housing Assistance Program: A summary*. September 11.

⁴³ See page 7 in Housing and Urban Development. (2015). *Barriers to success: Housing insecurity for U.S. college students*. Washington, D.C.: Office of Policy Development and Research.

⁴⁴ Charette, A., Herbert, C., Jakobovics, A., Marya, E. T., McCue, D. T. (2015). *Projecting trends in severely cost-burdened renters: 2015-2025*. Joint Center for Housing Studies of Harvard University; Herbert, C. (2015, October 23). America's rental affordability crisis is about to go from bad to worse. *The Conversation*. Retrieved from <https://theconversation.com/americas-rental-affordability-crisis-is-about-to-go-from-bad-to-worse-48143>.

- *Provide Electronic Benefit Transfer on campus.* SNAP is administered via an electronic debit card system known as EBT and can only be accessed where EBT is accepted. Accepting EBT on community college campuses would allow food insecure students to access meals while at school. Without this access they must travel off campus to find another retailer or locate an ATM for cash where they are usually issued a surcharge for the transaction. The surcharge forces the goods to cost more and takes away benefits that could be used on other necessities.
- *Provide eligibility for the Low-Income Housing Tax Credit for youth and veterans experiencing homelessness while they pursue an education.* LIHTC accounts for approximately 90% of all affordable rental housing created in the United States. Full-time student status may prohibit a homeless student from living in affordable rental housing built under the LIHTC program, so the tax code should be amended to make an exception for homeless and formerly homeless youth and veterans.
- *Provide Section 8 eligibility for unaccompanied homeless youth, as defined by the Department of Education, and foster youth or youth coming from the foster system, while they pursue an education.* Full- and part-time students are required to meet a complicated series of eligibility criteria to qualify for Section 8 housing. For example, there is a “dependent” eligibility determination and an “independent” eligibility determination for college students seeking Section 8 housing assistance. Part time college students are not considered dependents in the determination of family size, and thus, a student’s change from full- to part-time enrollment status has the potential to negatively affect a family’s subsidized housing situation.⁴⁵
- *Engage community colleges in the Continuum of Care (CoC) network operated by the Department of Housing and Urban Development.* Some CoCs actively involve community colleges, focusing specifically on unaccompanied homeless youth, recognizing the uniqueness of this population, and the solutions to their homelessness. HUD should issue best practices for serving unaccompanied homeless youth and unstably housed youth and young adults under the CoC network.
- *Provide an institutional Single Point of Contact for homeless students.* Several states have taken the McKinney-Vento model, which mandates Local Liaisons and State Coordinators for homeless K-12 students, and adapted it to the higher education context by designating a “single point of contact” for homeless and foster youth at every state-funded institution. These individuals are trained to handle the complex needs of these youth, and therefore are crucial for student retention and academic success.
- *Eliminate the 18-month time limit on Family Unification Program youth vouchers, and extend the age of eligibility to 24 years of age.* Former foster youth may receive housing assistance through the Family Unification Program, but this assistance is time-limited and this restriction should be eliminated for former foster youth who are college students.

⁴⁵ Broton, K. & Goldrick-Rab, S. (2013). *Housing instability among college students*. October. HCM Strategists (Research brief). Wisconsin Center for the Advancement of Postsecondary Education and Center for Financial Security. University of Wisconsin–Madison.

- *Require the U.S. Department of Education to calculate standardized living costs for use in computing the Cost of Attendance, rather than leaving such calculations to the discretion of institutions.* Inaccurate living cost information makes it difficult for students and their families to select the colleges that best suit their financial circumstances and constraints their access to financial aid.⁴⁶
- *Simplify current higher education tax benefits to provide targeted assistance to low-income students and families.* Simplification of the current array of higher education tax benefits is critical given that their complexity has led to widespread under-utilization. The American Opportunity Tax Credit (AOTC) should be strengthened and made permanent, but first the amount refundable to low-income students must be increased and the program must be coordinated with the Pell Grant. Currently, many low-income community college students with unmet financial need do not receive any benefit from the AOTC due to its poor alignment with the Pell.
- *Clarify Age Eligibility for Unaccompanied Homeless Youth on the FAFSA.* The U.S. Department of Education recently released guidance on homeless youth determinations clarifying that individuals who are under the age of 24 and who are unaccompanied and homeless, or self-supporting and at risk of being homeless, qualify for a homeless determination, and will be considered independent students. However, the language on the FAFSA form indicates that “youth” only refers to an individual 21 years of age or younger. The language on the FAFSA should be updated to reflect the new guidance and Congress could also clarify the definition of “youth” to streamline and simplify homeless determinations.

Moving Forward

Food and housing insecurity impairs academic performance of elementary and secondary school students, and it is likely that the same holds true for college students as well. With more than half of community college students in this survey indicating that they are struggling, the need for action is clear. One student said that if she had more money she “would not be looking at other peoples’ faces when they’re eating...I can’t focus, can’t be myself...going to school is a waste of time for me.”⁴⁷ Others described what it was like to watch other students eat in the school cafeteria when they could not afford to dine there. Living with inadequate food or without a home is more than a distraction. It reduces the students’ ability to make the most out of college, and very likely inhibits degree completion. We urge leaders throughout the country to recognize and respond to the substantial challenges evidenced by housing and food insecurity at the nation’s community colleges.

⁴⁶ Goldrick-Rab, S., Kelchen, R. & Hosch, B. (2015). *Information, Accountability, and College Costs: The Need for Standardized Living Cost Calculations in Higher Education*. Madison, WI: Wisconsin HOPE Lab.

⁴⁷ Broton, K., & Goldrick-Rab, S. (2015). *Public testimony on hunger in higher education*. Submitted to the National Commission on Hunger. Madison, WI: Wisconsin HOPE Lab.

Programs for Individuals Facing Housing or Food-Insecurity

SNAP – The Supplemental Nutrition Assistance Program, formerly the Food Stamp Program, offers nutrition assistance to millions of eligible, low-income individuals and families. Beneficiaries use an EBT card to purchase food at most grocery stores. SNAP is the largest program in the domestic hunger safety net. Through nutrition education partners, SNAP helps clients learn to make healthy eating and active lifestyle choices. College students in financial need must meet an exception to be eligible for SNAP.

WIC – Women, Infants, and Children is a supplemental nutrition program for low-income women who are pregnant or recently gave birth, infants, & children up to age 5 who are at nutritional risk. It serves to safeguard the health of these individuals by providing nutritious foods to supplement diets, information on healthy eating, and referrals to health care. Unlike SNAP, WIC is not an entitlement program.

TANF – Temporary Assistance for Needy Families, formerly known as Aid to Families with Dependent Children (AFCD), is designed to help families in need achieve self-sufficiency. The federal government provides states with block grants that they use to run their own programs. TANF funds must be used to meet one of the following four goals: 1) Provide assistance to needy families so that children can be cared for in their own homes, 2) Reduce the dependency of needy parents by promoting job preparation, work and marriage, 3) Prevent and reduce the incidence of out-of-wedlock pregnancies, and 4) Encourage the formation and maintenance of two-parent families. TANF is often thought of as a cash assistance program or “welfare,” but states can use TANF funds much more broadly.

SSI – Supplemental Security Income is a federal income supplement designed to help aged, blind, and disabled people who have little or no income. It provides cash to help meet basic needs for food, clothing, and shelter. Despite its name, the program is funded by general tax revenue rather than social security taxes.

SSDI – Social Security Disability Insurance is designed to provide income supplements to people who are disabled and cannot work for at least one year. It does not depend on the income of the disabled person receiving it, but rather that one worked long enough and paid social security taxes. Certain family members of disabled workers can also receive money from Social Security.

Medicaid – Medicaid is a joint federal and state program that helps low-income individuals or families pay for medical care. Coverage varies by state in accordance with federal requirements. The Affordable Care Act expanded both eligibility for and federal funding of Medicaid. Through Medicaid and separate programs, children from low-income families can also obtain health coverage through the Children’s Health Insurance Program (CHIP).

Child care assistance – The Child Care and Development Fund (CCDF) is a federal and state partnership to promote family economic self-sufficiency and to help children succeed in school and life through affordable, high-quality care. Families must have low incomes to participate and states and cities may also provide child care assistance support.

Unemployment insurance – Unemployment insurance is a federal-state system designed to provide a source of income for workers who have lost their job through no fault of their own. To be eligible, individuals must have worked during a specific period, earned a minimum amount of wages, and meet any state requirements. UI typically replaces about half of an individual's wages for several months while they look for work.

Utility assistance – Low Income Home Energy Assistance Program (LIHEAP) helps low-income families with home energy bills, energy crises, and weatherization and energy-related minor home repairs. The federal government provides states with annual grants to run utility assistance programs and states can request additional funds in cases of emergency. States, counties, or cities may also provide utility assistance support for low-income individuals and families.

Housing assistance – Public housing was designed to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high rise apartments for elderly families. The Housing Choice Voucher Program, formerly known as Section 8, is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Housing assistance is provided on behalf of the family or individual and the participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

Transportation assistance – States, counties, and cities provide transportation assistance for low-income individuals and those with disabilities. Some programs provide rides where others may help low-income families purchase a car.

Tax refunds – The Earned Income Tax Credit (EITC) is a benefit for working people with low to moderate income. To qualify, individuals must meet certain requirements and file a tax return, even if they do not owe any tax or are not required to file. EITC reduces the amount of tax owed and may provide a refund. Several states have their own EITC to supplement the federal credit. The EITC is one of the most substantial credits for low-income workers, but there are several credits including the American Opportunity Tax Credit and Lifetime Learning Credit for higher education.

Veterans benefits – Veterans, dependents and survivors are eligible for a broad range of benefits and services depending on service details. Eligibility for most Veterans Affairs benefits is based upon discharge from active military service under other than dishonorable conditions whereas others require wartime service. Benefits are provided for education and training.

Resources for Additional Information and Support

Active Minds empowers students to promote mental health and change the perception about mental health on college campuses. www.activeminds.org

Campus Kitchens Project partners with colleges and universities to share on-campus kitchen space, recover food from cafeterias and engage students as volunteers who prepare and deliver meals to the community. www.campuskitchens.org

College and University Food Bank Alliance is a professional organization consisting of campus-based programs focused on alleviating food insecurity, hunger, and poverty among college and university students in the United States. www.cufba.org

Food Recovery Network unites students on college campuses to fight food waste and hunger by recovering perishable food that would otherwise go to waste from their campuses and communities and donating it to people in need. www.foodrecoverynetwork.org

Healthy Minds Network, based at the University of Michigan, conducts research on college student mental health, and shares data with campus administrators, practitioners, and affiliated organizations. www.healthymindsnetwork.org

Jed Foundation provides information and resources for students, parents, and campus professionals to promote mental health and prevent suicide among college students. www.jedfoundation.org

National Association for the Education of Homeless Children and Youth offers a Higher Education Helpline for assistance with issues related to students experiencing homelessness accessing higher education. www.naehcy.org/educational-resources/helpline

Scholarship America Dreamkeepers helps students stay in college when faced with an unforeseen financial emergency. Through Dreamkeepers, students receive financial assistance as well as mentoring and financial counseling. scholarshipamerica.org/dk.php

Single Stop partners with local organizations and institutions that serve low-income families to provide wraparound services and ensure their clients leverage all the major anti-poverty resources available. Since 2007, Single Stop has connected 1.2 million households with \$3.5 billion in resources and support. www.singlestopusa.org

Student Government Resource Center provides resources to student governments to help them build a culture of organizing and advocacy, and publishes the Running a Campus Food Pantry toolkit, which explains how to create and manage a campus food pantry. studentgovresources.org

Wisconsin HOPE Lab documents the challenges students face in securing food and housing, evaluates efforts to meet their needs, and shares information with policymakers and practitioners. www.wihopelab.com

Working Families Success Network is a network of community-based organizations and colleges helping families and individuals get jobs, complete their education or training, improve their credit, and have enough income to pay their bills and to save for the future. workingfamiliesuccess.com

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