Community College Student Housing Insecurity

PD&R Expert Convenings
Summary Report

October 2015

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Summary Report

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Prepared for:
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Introduction

College enrollment numbers in the United States have increased dramatically in recent years, with a significant portion of students coming from low-income backgrounds. With the rise in enrollment, colleges and universities are serving a much more diverse population of students with different needs than in the past. Students today are more likely to be older, raising dependent children, and working. For many of these students, high living costs, especially housing, combined with rising tuition are a major barrier to staying in and completing college.

On September 16, 2015, HUD's Office of Policy Development and Research (PD&R) convened a panel of education and housing experts to shed light on the topic of housing insecurity among community college students. The convening featured brief presentations by experts in the field followed by participant discussion. The goals of the convening were to reach a common understanding of the scope and nature of students' challenges, identify effective strategies, and discuss the potential role of the federal government in addressing student housing insecurity.

Student Challenges

Sara Goldrick-Rab, Professor of Educational Policy Studies and Sociology at the University of Wisconsin-Madison and founding director of the Wisconsin HOPE Lab, presented her research and findings on housing insecurity among college students. The presentation provided a snapshot of today's undergraduate students, insights into the rising price of higher education, and the implications for students, colleges, and policy makers.

Undergraduate Students Today

- The typical undergraduate student today does not live on campus. Nationwide, only 12 percent of undergraduate students who received Pell grants and filled out the Free Application for Federal Student Aid (FAFSA) live in residence halls.
  - ▫ 51 percent of the students are low-income.
  - ▫ 40 percent are 25 years of age or older.
  - ▫ 39 percent of students work.
  - ▫ 37 percent of students attend college part-time.
  - ▫ 26 percent of students are parents and 15 percent are single parents.
- According to FAFSA data, 56,000 undergraduates are homeless. This number may be an underestimate, given that FAFSA requires students to prove their homelessness status.

Price of Higher Education

- The federal definition for cost of attendance includes tuition, fees, room and board, and other expenses. Despite the definition, costs such as room and board, transportation, childcare, and any other expenses that students incur are often overlooked. Additionally, there is a debate in the higher education field as to whether these are educational or non-educational expenses.
- While federal financial aid plays an important role in helping increase college accessibility, students still face high living costs. At 2-year public institutions, living costs make up more than 70 percent of cost of attendance.
  - ▫ After grants and financial aid, the costs of attending college account for 40 percent of family income for low-income students who are dependents. Older, independent low-income students with children (typically single mothers) who have an average family income of $2,039, face a larger affordability gap with attendance costs constituting 559 percent of family income.
  - ▫ Financial aid has not kept pace with rising living costs. Furthermore, federal student loan maximums do not meet the level necessary to cover the gap. To meet living expenses, students often work multiple jobs and prioritize them ahead of coursework. Students also take fewer classes and go without basic needs including food and housing.
  - ▫ Commitments to work or other obligations result in low-income students not being able to meet satisfactory academic progress (SAP) standards, which puts them at risk of losing Pell grant funding.

- The federal government requires colleges and universities to report their cost of attendance, which includes living costs. But due to limited federal guidance on how to establish these estimates, costs reported can vary widely, even within a single region. Additionally, colleges with high cost of living projections are rated poorly and appear more expensive, so they have an incentive to keep these estimates low. According to Professor Goldrick-Rab's [study with Professors Robert Kelchen and Braden J. Hosch](#), about a third of public, private, and nonprofit institutions underestimated costs of attendance by $3,000.

Data on Student Housing Insecurity

- Existing research on student housing insecurity is limited.
- Current national education datasets do not collect information on housing or food insecurity.
- The University of Wisconsin, in partnership with the University of Michigan, Association of Community College Trustees, and Single Stop USA, modified the Healthy Minds Study survey, an annual web-based survey that examines mental health and related service utilization among college and university students, to include questions about housing and food insecurity. The modified survey was administered to 20 community colleges throughout the United States in 2015. Results have not yet been released, but a partial sample shows that:
  - 23 percent of students reported not paying their utility bills in full within past 12 months. 18 percent did not pay the full amount of their rent or mortgage as a result of not having enough money. 8 percent did not know where they would sleep at night, even if for one night. 17 percent went hungry because they could not afford food.
  - To cope, 39 percent of the students said they borrowed money from friends or family to pay bills. 12 percent doubled up with another family to share residence, 3 percent stayed in a car or abandoned building, and 1 percent stayed at a shelter.
  - Overall, 55 percent of students surveyed answered in the affirmative to at least one question indicating some level of housing or food insecurity.
- Two other studies include questions on housing and food security at 2- and 4-year colleges in the state of Wisconsin:
  - A study designed to estimate the impact of need-based grants on STEM students. The study follows 1,000 students who started at 2-year and 4-year colleges in Wisconsin in fall 2014. Results from this study show:
    - 28 percent of 2-year college students and 7 percent of 4-year students reported not paying the full amount of their utility bills. The same percentages of students did not pay the full amount of their rent or mortgage. 10 percent of 2-year students and 2 percent of 4-year students lost utilities due to nonpayment, 1 percent and 0.5 percent of students respectively were unsure of where they would sleep for at least one night, and 2.5 percent of 2-year students as well as 1 percent of 4-year students were evicted.
    - In order to cope with these issues, 25 percent of 2-year students and 9 percent of 4-year students moved in with other people, 2.5 percent and 1 percent stayed in a car or abandoned building, and 1 percent from each group stayed at a shelter.
  - Wisconsin Scholars Longitudinal Study of 1,503 students who started college in fall 2008 at public 4-year and 2-year colleges in Wisconsin. The longitudinal study has found:
    - 25 percent of 2-year students and 13 percent of 4-year students did not pay the full amount of their utility bills. Additionally, 24 percent of 2-year students and 12 percent of 4-year students did not pay their full rent or mortgage.
    - 20 percent of 2-year students and 17 percent of 4-year students did not always have enough money or food stamps. Many students face food insecurity due to a lack of funds: 19 percent of 2-year students and 18 percent of 4-year students reported eating less; 21 percent of 2-year students and 18 percent of 4-year students skipped meals; and 8 percent of 2-year students along with 5 percent of 4-year students did not eat for a whole day.

Local Strategies Addressing Community College Student Housing

Community colleges offer an affordable path to higher education opportunities and serve some of the most vulnerable students who require extensive supportive services. But, according to Goldrick-Rab, community colleges today are often under-resourced and must meet complex accountability metrics. Despite these challenges, there are examples of innovative programs being implemented in community colleges to assist disadvantaged students overcome barriers to college completion. Experts described three such initiatives that are helping meet the needs of students experiencing housing insecurity.

Community College of Philadelphia

The Community College of Philadelphia (CCP) serves a student population of 34,000 with a median age of 25 years. Ranked 12th nationally for the number of associate's degrees awarded to African American students, CCP is the largest single point of entry into higher education for students of color. Much of CCP's population is low-income and first generation students. Although tuition and fees at CCP have remained fairly steady, students face increasing costs for books and living expenses. As a result, many students are taking on higher amounts of debt and CCP is seeing a rise in student loan default rates.

- In order to address the rising living costs and to make more resources available for CCP students, the college implemented <u>Single Stop</u> programming. Single Stop's one-stop-shop model connects students to a variety of internal and external benefits, services, and organizations. Partners include tax preparers, legal advisors, health care navigators, the Department of Health and Human Services, the Mayor's Office of Empowerment and Opportunity, the Philadelphia County Assistance Office, and pro bono immigration attorneys. Services include financial counseling, healthcare assistance, legal services, and free tax preparation.
- CCP's Single Stop programming has yielded positive outcomes since its inception in 2013.
  - CCP has served about 2,400 students and connected them to $6.5 million in tax returns, benefits, and support services.
  - The institution has administered 2,400 benefit screenings for services and programs including health insurance, food resources, utility assistance programs, cash grants, childcare subsidies, scholarships, transportation, and housing.
  - 600 students have received financial counseling.
- Addressing homelessness is an important aspect of CCP's Single Stop efforts.
  - The program refers students to the community college homeless support program, offers financial workshops, and places or refers students in need to shelters.
  - Additionally, CCP offers emergency funds and scholarship application assistance as well as expedited resources for victims of domestic violence.
  - The college is in the process of opening a food pantry and implementing food assistance programming.
- In another effort to alleviate students' financial burden, CCP launched a free tuition initiative in 2013.
  - The program offers one free course per semester for any student enrolled for 15 credit hours, and is designed to help students save money and graduate a semester early.
  - Despite the benefits, the college has struggled to enroll students in this initiative, because of the time costs associated with taking 15 credit hours. For some students, taking 15 credits or even 12 is not feasible.
- The Homeless Student Support Program (HSSP) is a CCP initiative to help students address financial issues including housing and food insecurity.
  - The program is designed to educate students about the impact of housing and food insecurity on academic success, and to help develop skills and resources to address these issues.
  - In order to qualify for HSSP, students must be enrolled either full or part-time, be Pell grant eligible, identify as homeless or near homeless on the financial aid form, identify as food insecure, and comply with other program requirements.
  - The program offers free workshops and seminars on topics such as financial management, academic support services, housing assistance, and career planning and development.

- Students in the program receive a food stipend to be used at the school cafeteria, transit passes, and a grocery store gift card on Thanksgiving.
- Upon completion of career development workshops on resume writing, interview skills, and dressing for success, students receive a clothing voucher to be redeemed at two local retailers.
- The program also hosts a resource fair, bringing together different organizations that address homelessness issues for students and their families throughout the Philadelphia region.

City University of New York (CUNY)

The City University of New York (CUNY) is the largest urban public university in the United States, with 24 colleges and 278,000 degree seeking students from all 5 New York City boroughs. 44 percent of CUNY students are first generation degree seekers and 40 percent have household incomes below $20,000. Although 60 percent of CUNY students pay no tuition due to Pell grants and tuition assistance, the cost of living poses a challenge.

- In 2009, CUNY launched the first higher education Single Stop program at Kingsborough Community College to help connect students to benefit programs. The wraparound services provided include financial counseling, legal support, tax preparation, financial aid, and federal resources.
- Since its inception, CUNY's Single Stop program has expanded across its colleges, and has increased its benefit output. The program has now connected more than 71,000 students and families with $170 million in benefits.
  - 62 percent of students served by the program are women, 38 percent are parents, and 46 percent are at least employed part-time with an annual average income of $4,474.
  - 4,420 students received nearly $9 million in financial counseling services.
  - Close to $21 million worth of legal counsel has been provided to 4,508 individuals.
  - 4,489 applications for food assistance, worth over $12 million were approved.
  - 7,908 health insurance applications were approved.
- The Single Stop legal resources have proven to be effective in eviction prevention. Financial counseling services that include educating students about building and improving credit scores and managing debt are helping students make informed housing decisions.
- Single Stop is also having a significant impact on retention, with participants showing higher rates as compared to non-participants. Preliminary data show that retention rate for students receiving Single Stop services at Kingsborough Community College is 85 percent compared to 68 percent for non-participants. LaGuardia Community college also has an 85 percent retention rate among Single Stop participants, compared to 71 percent for individuals not receiving services. Encouraged by these findings, CUNY is working on larger scale studies across all of its colleges.
- Part of CUNY's network of colleges, the Borough of Manhattan Community College (BMCC) is located in the high-cost Manhattan neighborhood of Tribeca. As such, affordable housing is one of the biggest concerns for BMCC students.
  - In addition to the economic barriers to housing, landlords are reluctant to accept housing vouchers.
  - There are very few youth crisis centers or transitional housing options in New York City. The existing youth shelters also have an age limit of 21 years, which reduces options for older students. There is a noted hesitancy among students to utilize adult shelters due to safety concerns.
  - BMCC is addressing the lack of student housing options by networking and building relationships with housing providers. They work with landlords and brokers to secure rooms at reasonable rents for low-income students. BMCC also helps students identify wraparound services and develop a realistic budget plan to free up money for rent.

Tacoma Housing Authority and Tacoma Community College

Tacoma Community College (TCC) is a two-year institution in Tacoma, Washington serving 14,000 students. Half of all TCC students receive federal financial aid and a significant number face housing insecurity. The Tacoma Housing Authority (THA) is one of the public housing agencies designated by HUD as a Moving To Work (MTW) agency. The designation offers THA the flexibility to implement innovative, locally based housing interventions. In September 2014, THA launched a pilot program in partnership with TCC to address student homelessness.

- The THA-TCC Housing Assistance Program provides rental assistance to students who are homeless or at risk of homelessness.
- Students can use their housing vouchers for three years or until graduation (whichever comes first).
- To remain eligible, students must maintain adequate academic progress as judged by TCC, including at least a 2.0 grade point average (GPA).
- The program also measures outcomes for students (GPA, graduation rate, and post-graduate earnings) that received vouchers and compares them against those on the waiting list as well as the general college population.
- Data from the first year of program implementation are promising.
  - Of the 166 applicants who qualified for the program, 22 were awarded rental assistance.
    - 95 percent (21 of 22) of students who received rental assistance remained enrolled at TCC as compared to just 24 percent (35 of 146) of individuals who did not receive assistance.
    - The cohort receiving assistance earned a GPA of 3.05 — the average TCC GPA is 2.96.
- Much of the success is attributed to wraparound services provided by TCC. Students in the program meet with a workforce education navigator and completion coaches to develop education plans to help them remain on track to college completion. Students are also connected to community services and programs.

THA is also considering two other projects related to student housing. The housing authority is looking to acquire an existing residential building located near TCC and offer a percentage of units to TCC students. The University of Washington Tacoma requested that THA develop housing for its low-income students with young children within walking distance of the school. The University wants the housing to be designed with the needs of children in mind with communal spaces for cooking, eating, and childcare.

Participant Discussion

Following the presentations, participants engaged in a facilitated discussion on challenges and potential solutions to addressing student housing insecurity. Some of the ideas and suggestions that emerged from the discussion are as follows:

- There was general consensus that more robust data and evidence base is needed to understand and address the problem of student housing insecurity. One way to gather this data would be to amend the National Postsecondary Student Aid Survey (NPSAS) to include questions on housing insecurity.
- Living costs estimates reported by colleges are crucial to the amount of federal financial aid that students receive. When colleges underestimate these costs, students have to find other ways to meet expenses, such as working multiple jobs or by forgoing basic needs. For students living at home with their parents, colleges often report much lower living costs, even though those students may be paying rent to their parents. Experts agreed that a more uniform and beneficial method for estimating living costs is needed.
  - One of the experts suggested determining living costs at the federal level with regional adjustments to reflect local conditions. This will not only provide a more accurate estimate of living costs but would also decrease the burden on college financial aid offices.
- In discussing the potential of work study programs for students, experts noted that funds for work study are unevenly allocated, with the majority of funds going to well-resourced institutions. Additionally, there is little guidance for students on locating a work study position. It was recommended that work study be explored as an option and expanded to provide meaningful jobs on campus.
- Agreeing that students aging out of foster care are particularly at risk of homelessness, experts offered suggestions for supporting foster youth.

- Knowledge of available benefits and ability to access them is a challenge for many students. Programs and services that connect and help students navigate different resources available to them are needed. BMCC implements a program where college staff have weekly, one-on-one meetings with students to help address any upcoming issues and to connect them directly to the financial aid office and other resources.
- Another expert suggested that HUD expand its existing infrastructure and programs for youth aging out of foster care to include community colleges.
- Additionally, experts cited the Casey Foundation in Seattle and the Valley Youth House in Philadelphia as examples of organizations that provide support to this student cohort.

- On the issue of access to benefits programs, experts noted that certain policies designed to prevent abuses of federal housing programs result in requirements that are restrictive to students. There is a need to rethink these regulations.
- Given that a very small percentage of students live on-campus, experts noted that colleges should consider public-private partnerships and rehabilitating existing buildings to create off-campus affordable housing options for low-income students. Experts also discussed the potential for sparking conversations between housing authorities and community colleges throughout the country.
- Translating the promising results from the TCC-THA rental assistance program into demonstrable return on investment — by potentially tying the savings to Pell grants given to the students — could add to the evidence base needed to make the case for increasing funding for services such as housing and to encourage other stakeholders to invest in this approach.
  - Several experts mentioned that the other Moving To Work public housing agencies could use the TCC-THA program as a potential model for partnering with nearby community colleges.
- Another way to demonstrate effectiveness of student support programs is to monetize the cost of failure by analyzing the potential loss of tax revenue, social costs, etc.
- Several experts commented on the role of the federal government in scaling up any best practices. It was suggested that an interagency working group of relevant federal agencies can help highlight and maintain momentum on the topic. The interagency group could also work to remove any administrative or regulatory barriers that do not necessarily require legislative approval.
- Experts discussed opportunities for folding these efforts into existing federal place-based initiatives. Place-based initiatives are about getting stakeholders to think and act differently and as such offer an opportunity to facilitate connections and promote collaboration among various players involved in addressing students' challenges.

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