



# Students Are Humans First

Meeting Their Human Needs  
Helps Campuses Fulfill  
Their Mission



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BY SARA GOLDRICK-RAB

**A**S THOUGHT LEADERS at their institutions, trustees set priorities and agendas and have a responsibility to meet students' needs so that they—and the institution—can flourish. Yet poverty, and the sorts of financial instability undermining even middle-class families, may feel like it is beyond trustees' control.

Board chair and trustee Anette Carlisle admits that used to be the case at Amarillo College in Texas. “We did not face the realities of our families living in poverty and how to move them out of it through education. We just dealt with the status quo and shrugged our collective shoulders, sighing, “Too bad, there’s nothing we can do.”<sup>1</sup>

But confronted with new information revealing the economic imperative of confronting poverty head on, the institution rethought its approach. The payoff is substantial. Amarillo College now creates success for 58 percent of students it enrolls, up from 19 percent in 2015.<sup>2</sup> This year it won the Aspen Prize for Community College Excellence. A big part of the college's success stems from the way it has moved beyond traditional financial aid to addressing students' living expenses and real-world emergencies. Lacking a significant endowment, administrators instead efficiently braid an array of public and private forms of capital—from the Supplemental Nutrition Assistance Program (SNAP) and the Earned Income Tax Credit to emergency aid funds and state grants—to ensure that students' lives are stable enough that they can focus on learning.

For many colleges and universities this work is now a matter of survival. It is a strategy affecting whether and how students attend and graduate. It is a way to make institutional dollars go further, manage student debt, and maximize return on investment. It is cost-effective and—because it does not require rethinking the curriculum—it is relatively easy.

## TAKEAWAYS

- Even at institutions with high completion rates, students experience financial shortfalls and end up dealing with food and/or housing insecurity that undermines their education, health, and future financial stability.
- To ensure that students' lives are stable enough that they can focus on learning, colleges can move beyond traditional financial aid by braiding an array of public and private forms of capital—from the Supplemental Nutrition Assistance Program (SNAP) and the Earned Income Tax Credit to emergency aid funds and state grants.
- The United Way estimates that 35 million U.S. households (29 percent) are asset-limited, income-constrained, and employed yet living above the poverty line (and the Pell-eligibility threshold); and thus they have great difficulty affording higher education.
- Campuses should examine multiple types of administrative data to understand the needs of their students. Consider focus groups with students as another source of critical information.
- Engage the institution's government affairs team in careful consideration of implications for students in the Farm Bill, students' access to public benefits, and federal emergency aid funding.
- Connecting students to basic needs centers increases the rate at which they complete development education and move into credit-bearing courses.

In other words, while Amarillo's mantra, "we love our students to success," may sound soft and unbusinesslike, in reality, it is anything but.

Nationwide, the challenges students face while trying to afford the high price of college are the leading reason why they are struggling to learn, persist, and graduate.<sup>3</sup> Even at institutions with high completion rates, students experience financial shortfalls and end up dealing with food and/or housing insecurity that undermines their education, health, and future financial stability. These problems existed before the pandemic and now are especially acute. They, not a demographic cliff, are really why higher education enrollment is falling and why millions of people are questioning the value of college itself.<sup>4</sup> With a slight shift of mindset, every trustee now has the opportunity to lead students and institutions to financial stability by centering basic needs, building a culture of support, and fostering connections between other state and federal safety net programs.

**Basic needs insecurity is a problem at every type of college and university and cuts across student demographics and even traditional measures of income and financial need.**

- **23% of undergraduates and 12% of graduate students experienced food insecurity.**
- **8% of undergraduates and 5% of graduate students experienced homelessness.**
- **Basic needs insecurity affects 35% of Black/African American students, 30% of Native American students, and 25% of Hispanic students.**

### Get to Know Your Students (Again)

Effective education, like effective business, requires knowing who you are trying to serve and how they want to receive your services. It is hard to imagine an effective CEO operating without robust market research and user experience teams. But at many colleges and universities the absence of that support is common.

Instead, leaders often rely on expertise shaped by their own lived experiences. How did *they* experience college? What did they like and dislike? Who do they know in their networks, and what are the expectations of those individuals for the institution?

Since there remains a paucity of diverse college leaders from lower-income backgrounds, this approach inadvertently helps reproduce systems and experiences for students that are woefully outdated and ineffective. Given the rapidly shifting demographic and economic needs of students and their families over the last 20 years, if an institution is not also changing and updating its practices regularly, it is probably experiencing this problem too.

### The Amarillo Story

The transformative work that took place at Amarillo really began when its trustees began asking "Who is our community now? Who are our students now?" They insisted that, in response, college leaders bring new data and examine trends over time. The results showed that the students they thought they were educating were not the students who were enrolled. The local economy, immigration, and especially poverty had shifted who was coming to college and what they needed to succeed. The institution, founded in 1929, also had to change.<sup>5</sup>

Amarillo is a city of fewer than 200,000 residents, representing almost half of the population of the Texas Panhandle. While it is predominantly non-Hispanic White (60 percent), much of the remaining population is Latine (29 percent). Almost



8 percent of residents are noncitizens, most of whom are from Mexico. The median household income is just less than \$50,000, and 14.5 percent of the population lives below the poverty line, including nearly one in five children and a disproportionate number of Latine families. The region is marked by conservative politics as well as Christian faith and values. Almost 70 percent of voters supported President Trump. And more than 77 percent of Amarillo residents affiliate with a religion.

Amarillo used to be a “junior college” serving an overwhelmingly White, male, and middle-class population. So, imagine their surprise when, in 2015, trustees learned that their students were now predominantly Latine, living in low-income households, and that more than 70 percent were the first in their family to attend college. Amarillo College came to see its students as part of an economically vulnerable community facing an imperative—skill up or else. The region needed more educational attainment to thrive economically. And the data showed that poverty was the biggest barrier to educational attainment. That is why, as a college, the trustees decided to lean into addressing poverty.

“Had we just named poverty the problem, we wouldn’t have gotten anywhere,” Carlisle told me. “As a community we were solving for educational attainment, and addressing poverty was the way to do that.”

As part of both a community initiative aimed at economic growth and a campus initiative designed to boost retention and completion rates, college leadership engaged in intentional reflection, professional development, and data collection as it focused on poverty alleviation. This work occurred against the backdrop of community revitalization efforts emphasizing education as a key component of future economic growth. To promote college attainment on the road to financial success, they worked with agencies across the community on an initiative that pinpointed poverty as the most dangerous threat to degree completion and focused on mitigating its effects. In other words, with better data in hand the board of trustees rethought its work.

## Testing Assumptions

Often, the change in student demographics at a college or university is not quite so dramatic, and the usual measures taken to reveal more subtle shifts are insufficient. For example, an institution may track the percentage of its students receiving Pell grants and watch that number barely change over time. Why, then, might an institution want to shift its approach to affordability? There are several reasons:

- Over the last five years, the financial situations of most families have become much more precarious in ways that the Free Application for Federal Student Aid (FAFSA), used to determine Pell Grant eligibility, often fails to detect. For example, during the pandemic consumer debt rose and in some cases housing

values fell. Income volatility is widespread, and health challenges in many families are exacerbating it. The United Way estimates that 35 million U.S. households (29 percent) are asset-limited, income-constrained, and employed yet living above the poverty line (and the Pell-eligibility threshold); and thus they have great difficulty affording higher education.<sup>6</sup>

- Living expenses are higher than ever, and few institutions have sufficiently adjusted for that in their estimated budgets undergirding the Cost of Attendance (COA), which influences students’ expectations for paying for college and caps the amount of financial aid they can receive. Students are struggling to afford rising rent and utility costs, and higher food and gas prices.<sup>7</sup>
- Even non-Pell recipients now need help affording college. What looks like a high income on paper is increasingly stretched to afford not only nuclear family expenses but also extended family expenses, as elder care responsibilities increase. Starting in 2024, families will no longer qualify for more financial aid by having more than one child in college.<sup>8</sup>

Institutions that fail to update their financial aid policies to address these challenges are contributing to the high rates of food and housing insecurity among college students: These students cannot afford to attend school and meet their basic needs.

## Data to Collect

Trustees can engage their institutional research offices to collect several types of information. This will also help them communicate accurately and persuasively with external offices and assist with fundraising and advancement.

The first type of information comes from surveys collected using forms placed both in the institution’s learning management system and sent to students’ personal emails, accompanied by text-based nudging to maximize response rates. On short surveys administered each term, students should respond to questions assessing the security of their basic needs, how they are making ends meet, the expenses they are struggling with, and what additional support they need. Several model instruments are available, and students openly welcome the opportunity to share this information.<sup>9</sup>

In addition, institutional research offices should collect interview and focus group data from a diverse cross section of students, particularly those from underrepresented groups. Speak with the students who write or call the financial aid office for help. Ask frontline staff and faculty for recommendations too. Engage students to lead these discussions, so that responses are candid, clear, and as stigma-free as possible.

Finally, campuses should examine multiple types of administrative data:

- The number and nature of financial aid and emergency aid appeals and requests;

- Applications for waivers of institutional debt, meal plans, and other requirements;
- The number of students dropped for nonpayment;
- The statistical distribution of unmet need computed using the Expected Family Contribution/Student Aid Index, with negative values revealed;<sup>10</sup> and
- Student loan borrowing, disaggregated so that use by Pell recipients and other structurally marginalized groups is visible.

A great deal of financial aid and pricing information is regularly collected and shared with trustees, but the way it is presented often obscures students' lived experiences. It is particularly important to understand the limitations of using the FAFSA to assess students' ability to afford college and upcoming changes brought by federal legislation. Inadequate or poor data can cause a university to make major mistakes in how it works to make college affordable and address student debt. In "The Real Price of College," I describe many of these challenges, and in a project supported by the Lumina Foundation I worked with colleagues to support six Texas colleges and universities intent on addressing them.<sup>11</sup>

Those efforts showed that both the FAFSA-based estimate of how much a student and their family can pay for school and the institution-based estimate of the Cost of Attendance are highly fallible and can create errors in students' "calculated need." As a result, many colleges wrongly assume students have much less need than they really do. This leads to negative interactions with administrators and staff who contend that students are simply bad spenders rather than truly short on funds. The strong interest in loan counseling, despite a lack of evidence of its efficacy, reflects this trend. Students experience these misunderstandings, shaped by bad data, as insulting and dehumanizing. It reduces their sense of belonging in the college, contributes to further financial instability, and may cause them to leave school entirely. This is how and why so many students with strong grades leave college, whether fully or in effect by withdrawing from class participation and facing social alienation.<sup>12</sup>

Bottom line, the simple act of using data rather than assumptions to consider each student as a human with real needs and inform each decision will radically change how a college or university behaves. If possible, trustees should look to hire college and university presidents who understand this and will go even further to get to know students. At Amarillo, President Russell Lowery-Hart engages students as "secret shoppers" to learn about how they experience the institution, regularly has informal unplanned chats with students on campus to hear what matters to them, and

during the pandemic even staffed the front desk in the Student Center to understand students' challenges and needs. When interviewing a prospective president, trustees should ask about their strategies and how they use and learn from the information.

### Partner to Serve Your Students

The limitations on college and university resources can be substantial, but a scarcity mindset is often the biggest barrier. Rather than always trying to reallocate existing resources, or raise funds for the same old scholarships, trustees might consider other ways to bring new capital to the table. This could include public benefits programs funded by the federal and state governments as well as small-dollar emergency aid raised from alumni and community members. It might also include dollars saved by cutting red tape and reducing administrative burden. In many cases, helping students access capital in this way is easier with partners.

### Connect Students to Public Benefits

Established in 1973 and administered by the U.S. Department of Education, the Pell Grant program was originally intended to fully fund the cost of public higher education and meaningfully contribute to private higher education. While the voucher amount has increased over time, it has failed to keep pace with students' expenses. This is the leading cause of student debt among low-income students and their struggles to repay that debt.<sup>13</sup>

Many colleges and universities try to use scholarships to double the size of the Pell Grant, but institutions often fall short of funds. What if they began by first ensuring that every low-income student eligible for state and federal public benefits programs received those dollars? What if they helped students become aware of those options and complete the applications while they applied to college, or at least in tandem with FAFSA completion? The existing underutilized resources are substantial.

For example, SNAP is available to support both part-time and full-time students if they meet income qualifications and an additional requirement or two. Specific eligibility rules vary by state and are easier to meet for students with children and those in career and technical education programs. SNAP helps make food affordable to students by providing a subsidy they can use at many grocery and corner stores. The average benefit for a single adult is around \$2,000 a year, and it is higher for students with children.<sup>14</sup> Higher education institutions can make the benefits even more meaningful by accepting SNAP on campus (Oregon State University began doing

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this in 2016 and Penn State recently began as well) and/or exempting SNAP recipients from meal plan requirements.<sup>15</sup>

Unlike food pantries or meal swipe programs, SNAP affords students the dignity of choosing what, when, and where they would like to eat, which is especially important for busy adults. It is paid for by the federal government, and there is no limit to the number of qualified students at a given college or university who may enroll. California, Virginia, and an increasing number of states are tracking SNAP enrollment among college students to try and expand program use; even the U.S. Government Accountability Office has expressed concern that many eligible students are not benefiting. In 2018 that agency noted that the “substantial federal investment in higher education is at risk if college students drop out because they cannot afford basic necessities like food.”<sup>16</sup>

For the nearly 85 percent of college students who live off campus, rent and utilities are major costs that can add up fast. Utility bills can be especially difficult to cover, as energy costs are volatile. High energy bills are often especially ill-timed for students. Heating costs may rise in the winter, which begins just as financial aid for the fall term is running out. Electrical bills for air conditioning can be especially high in August, leaving students short when they need to pay for books in September. This is a contributing factor in housing

insecurity; and in the most severe situations, it leads students to lose their housing.<sup>17</sup> Campuses typically direct students requesting support to pay for utilities to campus emergency aid funds, but campuses could instead connect these students to a federal program and local resources.

For example, the federal Low Income Home Energy Assistance Program (LIHEAP) is the largest source of funding to help with power bills, currently providing more than \$3.5 billion in assistance. But the Congressional Research Service estimates that only 22 percent of those eligible for LIHEAP assistance receive it, and many college students miss out. Energy companies also step up. In Philadelphia, PECO works to make bills affordable by offering monthly credit and emergency assistance for eligible low-income customers. New Jersey offers eligible residents the Universal Service Fund to reduce monthly payments and Fresh Start to clear an overdue balance. In Texas, the Comprehensive Energy Assistance Program serves every county in the state, and in Minnesota, the relatively expansive Energy Assistance Program offers services to individuals below the state’s median income. In nearly all cases the income threshold is based on the students’ household, which does not include the students’ parents if they do not live there. Financial aid rarely counts as income, and energy assistance programs do not count against aid eligibility.<sup>18</sup>

By spring, many students have exhausted their financial aid. But that is also tax time, and a critical moment to help students and their families access additional dollars using the Earned Income Tax Credit. A refundable credit that could be available to both the parents and the student if the student files taxes on their own, the value ranges from \$600 for a single individual to \$6,600 (for a family with two children) or even more. Helping a student access those funds could eliminate their need for an emergency grant, enable them to afford to eat during final exams, and/or allow them to register for summer courses. Many forward-thinking institutions share information about the Earned Income Tax Credit with their students, and some even operate a Voluntary Income Tax Assistance site on campus to make filing easy and free.

An estimated one in five college students is raising children. In many cases, colleges and universities are unaware how many of their students are parents because the information is not collected and the FAFSA underreports it. These students will experience a very strong return on investment if they complete degrees, but their odds of completion are long. Supporting their income by connecting them to federal benefits such as Temporary Aid to Needy Families and the Child Care and Development Block Grant, while also ensuring the institution participates in the Child Care Access Means Parents in School program will help.

Lastly, particularly given the evident mental and physical health crisis facing students, institutions should go beyond providing campus services to also ensuring students have sufficient health insurance for other services they need. While some students may be on their parents' plans, others find that coverage insufficient. This can lead students to incur credit card debt, work long hours, or forgo care they really need. To help, colleges and universities should promote enrollment through the Affordable Care Act and help students qualify for Medicaid if they are eligible.

Of course, not every student is eligible for every program. But that is the case with the Pell Grant too, and yet every higher education institution invests quite a bit in ensuring as many students as possible complete the FAFSA. Like federal financial aid and its onerous verification system, public benefits programs often come with requirements. College staff can help students navigate those by partnering with community organizations used to doing that work. If they work collaboratively, financial aid staff can strategically award students work-study funds to help them meet the SNAP work requirement, for example. College advisors can help students ensure they take enough classes or in the right fields to qualify for work requirement exemptions. Campus dining can partner with food service providers to exempt students on SNAP from meal plan requirements. And campus housing can partner with lawyers to provide access to on-campus emergency housing for students who officially live off-campus. Anything is possible

with the right mindset: Students are humans first, and meeting their human needs helps us fulfill our mission as educators.

### Collaborate and Cut Red Tape

Colleges and universities are not social service agencies and should not transform into them. However, they do have critical roles to play in their local communities and states, whether or not they receive state funding. Effective partnerships with public agencies and community-based organizations, as well as religious organizations, businesses, and advocates, can help higher education institutions support students with the resources described earlier.

Education Northwest, in partnership with the ECMC Foundation, recently examined basic needs practices at a range of institutions across the country, and the results informed an implementation rubric to drive practice.<sup>19</sup> It identifies four primary goals:

1. Provide timely, accessible, and comprehensive basic needs resources and services with clearly navigable systems and outcomes;
2. Provide student-centered approaches that alleviate stigma;
3. Provide targeted case management; and
4. Collect and use in-depth data and demographics.

Amarillo and many other colleges throughout the country find it helpful to provide students with a centralized on-campus location, as well as a virtual site, where they can find multiple types of resources—such as financial aid—all in one place. How these “basic needs centers” operate varies, but they have several key elements:

- At least one dedicated staff person who uses a case management model and a social work mindset to connect students and resources.<sup>20</sup> Some colleges hire and employ MSWs in these centers while others allow outside organizations to place their staff on campus there. For example, in Seattle the United Way hires and provides Americorp VISTAs to staff centers on community college campuses.<sup>21</sup> These positions are cost-effective if they help students draw down on resources they wouldn't otherwise access.
- The co-location of multiple types of cash and non-cash supports. This is a good place to put the food and clothing pantries, but also to house the emergency aid program, space for students with children to study, and a commuter student lounge.
- Basic technology and marketing infrastructure to help students learn about the center and track their participation and outcomes.

Drawing on their many academic programs, universities can engage social work interns to staff basic needs centers and nutrition faculty to support programming. Amarillo College President Lowery-Hart even turned to local business leaders to set up referral programs. For example, because many students struggle with old cars, he named a local mechanic his “Student Success Coach” and had the basic needs staff send students to him for discounted services.



## Next Steps

What basic steps can trustees take to help students now?

- 1. Inquire what information your institution provides to students to help them figure out how to make ends meet. Does it begin and end with FAFSA, or does your institution share details on their potential eligibility for public benefits programs and work opportunities? Can students enroll in these benefits on-campus?**
- 2. Examine your institution's emergency aid program. Does it provide capital that is easily accessed without significant administrative bureaucracy, or does it spend more money on red tape than on funding students? Can students forgo taking a loan by instead getting a small grant?**
- 3. What are the professional development opportunities on campus available to help faculty recognize students as humans first and engage them appropriately?**

Addressing the childcare challenges of students, as well as faculty and staff, is often difficult for institutions. But thanks to a new partnership between the National Head Start Association and the Association of Community College Trustees, it is about to get much easier. Community colleges need help for their students, including single moms who are overwhelmingly from very low-income households, and Head Starts around the country have more than 180,000 vacant spots. The colleges are providing the space and the centers are offering childcare for free to those who qualify. This creative initiative costs institutions nothing while generating big returns, which is why the *Washington Post* lauded it as a game-changer.<sup>22</sup>

Whatever the support provided, ease of access to basic needs resources is critical. Far too many students are not getting the help they need right now because of burdensome processes and requirements that cost them time and contribute to stress. For example, at many institutions students must navigate through a complex website to even find information on resources. In some cases they are required to meet with a staffer and do an interview where they effectively perform or prove their poverty in order to get help.<sup>23</sup> I studied a program that aimed to help homeless students but first required them to complete two extensive rounds of

documentation and an orientation, followed by an unguided housing search process with hostile landlords. Is it surprising that only one in four students received housing?<sup>24</sup>

The education of a college or university community is also important. Many staff and faculty are accustomed to the longstanding gatekeeping in higher education that used to keep poverty further from campus. Now that it is a far more common part of college life, training and support is needed so that new competencies can be developed. Shaming and stigmatizing students contribute to mental health challenges, resource insufficiency, and dropout. A caring campus is not only a healthy campus but a much more effective one. Amarillo College held multiple trainings for everyone working at the college to build their muscles for this transformation work.

### Evaluate and Advocate

Keeping a close eye on what the institution is achieving for students, and for its bottom line, is perhaps the most important job that trustees do. The vision I have outlined contributes to measurable outcomes that are increasingly demonstrated through rigorous evaluation. For example, we have learned that increasing students' access to meals on campus improves community college graduation rates.<sup>25</sup> Connecting students to basic needs centers increases the rate at which they complete development education and move into credit-bearing courses.<sup>26</sup> Helping students afford housing improves their health and well-being.<sup>27</sup> Since many of these practices are new and not yet fully implemented, trustees should ensure that colleges engage the support of evaluators to troubleshoot and revise programs, iterating towards success.

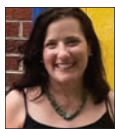
In addition, particularly in light of the pandemic, campuses should think about measuring the cost-effectiveness of this work not only in terms of students' individual degrees or employment but also in terms of savings from health expenses. Colleges and universities that effectively support students can materially improve their lives in lasting ways and deserve credit for both helping students and saving governments money. Higher education institutions should consider connecting with health care providers, hospitals, and other community health initiatives to prioritize that work on campus and obtain the administrative data needed to measure health outcomes.

Helping students access other types of capital will also reduce their reliance on student loans and address related policy concerns. Want to lower the rate at which students become delinquent or default on loans? Most of those students borrow relatively little money, but they also have few resources with which to repay it and tend to leave school without degrees. Campuses will enhance the success of these students, and minimize their need to take loans in the first place, by connecting them to public benefits and cost-cutting programs and offering emergency aid to fill in any gaps. Fewer students will therefore turn to loans, and those who do will graduate at higher rates.<sup>28</sup>



Many trustees are also concerned with state funding, particularly in environments where the focus is on full-time students. Simply pushing students to take more credits often backfires as they receive lower grades from trying to make college work with even more limited resources. Instead, campuses can help buy students out of work with the additional resources described, enabling them to have more time to take more classes. Some students are literally penalized for enrolling full-time; for example, in parts of the country doing so can cause the loss of public housing. In those cases, advocacy is critical to change policy both at the agency and state level.

Indeed, opportunities abound for trustees to lead the way on making college truly affordable. The Education Northwest evaluation found that trustees were involved in supporting basic needs work at just one in five institutions. Increasing that number would be transformative.<sup>29</sup> Trustees should engage the institution's government affairs team in careful consideration of implications for students in the Farm Bill, pay attention to the many efforts to expand or restrict students' access to public benefits, and advocate for federal emergency aid funding.<sup>30</sup> And as trustees think about FAFSA and college promise programs, they should also think beyond them—to the full data on who students now are and what they need as human beings. In this way, trustees can reshape the college experience and what it leads to for generations to come. ■



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