

RESEARCH REPORT

# Nontuition Expenses

**A Framework for Developing Policy Solutions**

*Sandy Baum*

*Bryan J. Cook*

*Fanny Terrones*

*Elise Colin*

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## ABOUT THE URBAN INSTITUTE

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# Nontuition Expenses

Tuition and fees represent less than 40 percent of estimated total budgets (i.e., cost of attendance, or COA) for students attending four-year public colleges and universities, and they represent just one-fifth of the COA for community college students (Ma and Pender 2022, figure CP-1). And nontuition expenses contribute substantially to student debt. In 2015–16, an estimated 75 percent of students who borrowed took out loans exceeding what they pay in tuition and fees (Dancy and Barrett 2018). Despite recognition that for many students, college affordability is increasingly tied to their ability to cover nontuition expenses, public policy discussions have not generated adequate proposals for addressing the problem.

Researchers have analyzed the inconsistency of the nontuition components of the student budgets included in COA calculations for financial aid budgets. Some advocates have focused on hunger and homelessness among students, resulting in increased reliance on food banks and similar measures on some campuses (Schweitzer et al. 2022).<sup>1</sup> California colleges now have basic needs centers.<sup>2</sup> But “free college”—eliminating tuition and fees—remains the ideal for many concerned with college affordability, despite the last-dollar nature of many of these programs, which prevents them from supporting living expenses.<sup>3</sup>

More money is the basic solution for college students facing financial difficulties: more generous grant aid, lower tuition and housing prices, and more access to public income support programs. But the form the assistance should take (e.g., cash or in-kind assistance), the sources of funding (federal, state, institutional, or private), and who should be eligible for these subsidies (e.g., Pell recipients only) deserve attention to ensure that resources are deployed efficiently and effectively.

To further the thinking on solutions to the difficulties many students face covering their nontuition expenses, the Urban Institute convened a small group of experts in July 2023 to think about framing the issues and analyzing the problem and to lay the groundwork for concrete policy proposals. This report grows out of that conversation and represents the perspectives and analysis of Urban Institute staff members, informed by the thinking of invited participants.

The absence of effective and clearly articulated public policy for addressing nontuition expenses produces several problems:

- a reliance on unmet need metrics that are inadequate because of the imprecision and inaccuracy of COA (student budget) metrics

- students lacking clear and complete financial information to make appropriate choices about enrollment and to plan for expenses over their college careers
- students lacking enough money to cover all their expenses, even with reasonable amounts of grants, loans, and work

Below, we discuss the different types of expenses students face and how much grant aid covers. We address the difficulty of communicating with students about the financial responsibilities they will face and consider the adequacy of the resources available to them.

## Understanding the Different Types and Sources of Student Expenses

It is easy to think of tuition and fees (and books and supplies) as the critical college affordability issue, because food, housing, and other living expenses are not costs exclusive to attending college. There may be some increased expenses in these areas, but everyone must pay for these things whether or not they are students. It is useful to distinguish two categories of expenses: those directly associated with attending college (i.e., educational costs) and those that exist regardless of enrollment but become more difficult to cover because of limited labor market participation (i.e., noneducational expenses). Most students cannot complete a college degree in a timely manner while working full time (Ecton, Heinrich, and Carruthers 2023). So unless someone is supporting them (e.g., parents or a spouse), they must choose between balancing school and work or struggling to find the funds they need to cover both educational costs and living expenses.

It may also be useful to distinguish between the expenses that institutions (or legislatures or state governing bodies) control (i.e., direct expenses) and expenses that are beyond the control of postsecondary institutions (i.e., indirect expenses). Direct expenses include tuition and fees, as well as room and board charges for the 28 percent of full-time undergraduate students living on campus.<sup>4</sup> Institutions do not have control over the remaining components of student budgets, such as off-campus housing, utilities, and transportation. So holding institutions accountable will address only a fraction of the costs that can make college unaffordable.

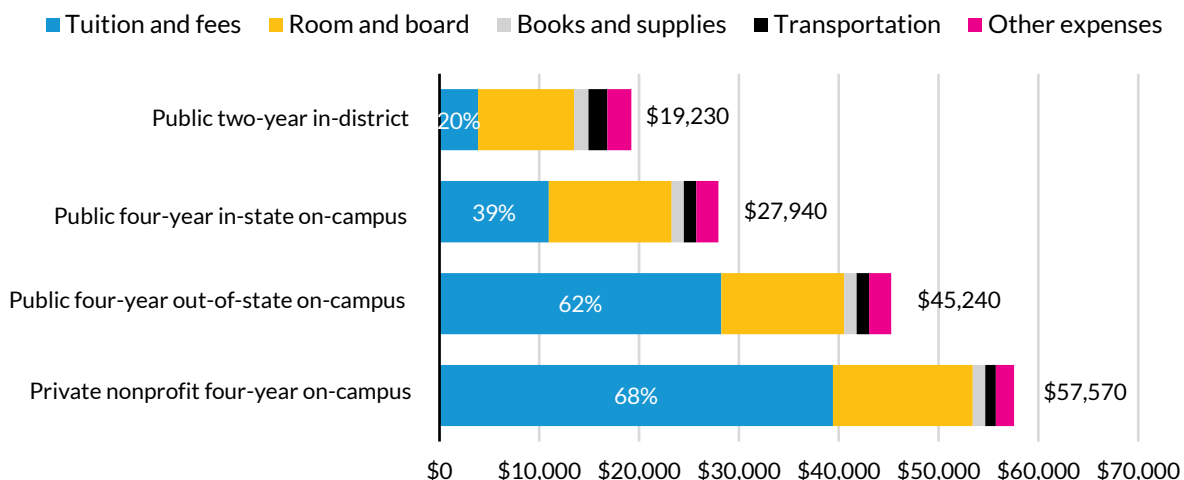
## Student Budgets: Beyond Tuition and Fees

Because of lack of consistency in the estimated amounts included in the nontuition budgets institutions provide, students are often unaware of how much they need to budget for these remaining expenses.

The US Department of Education requires institutions to estimate student budgets, which are the COA that is used to cap the amount of need-based aid for which students are eligible. Financial need is defined as COA minus expected family contribution (EFC), the amount the need analysis formula estimates students and their families can afford to pay each year for college.

The Higher Education Act specifies the costs included in the COA, but each institution—usually the financial aid office—determines the amounts in each category of expenses for their students. The estimates are generally averages for types of students, not individualized budgets (US Department of Education 2022, chapter 2). Budgets include tuition and fees; books, course materials, supplies, and equipment (which may, in some circumstances, be included in tuition and fees); transportation; miscellaneous personal expenses; food and housing; dependent care costs; costs of obtaining a license, certification, or first professional credential; costs for a study-abroad program; disability-related expenses; cooperative education employment costs; and fees for federal student loans.

**FIGURE 1**  
**Average Student Budgets, 2022–23**



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**Source:** Jennifer Ma and Matea Pender, *Trends in College Pricing 2022* (New York: College Board, 2022), figure CP-1.

**Notes:** Expense categories are based on institutional budgets for students as reported in the College Board’s Annual Survey of Colleges. Figures for tuition and fees and room and board mirror those reported in table CP-1 from *Trends in College Pricing*. Data for books and supplies, transportation, and other expenses are projected and reflect the average amounts allotted in determining the total cost of attendance and do not necessarily reflect actual student expenditures. Books and supplies may include course materials, such as hardcopy textbooks, online textbooks, textbook rentals, and other supplies (e.g., a personal computer).

Including basic living expenses in the COA is, in a sense, a proxy for opportunity cost, the earnings students forgo because their studies leave them less time to devote to the labor market—a true cost of attending college. But most students work while they are enrolled. In 2019–20, 78 percent of all undergraduates, and 77 percent of those enrolled full time, reported working; 35 percent of all students and 31 percent of those enrolled full time reported working more than 30 hours per week.<sup>5</sup> In other words, for many students, time devoted to work likely interferes with the time required for successful pursuit of postsecondary education.<sup>6</sup>

Most estimates of unmet student need, a critical element in public policy discussions, are based on institutional estimates of COA. Researchers have documented significant inconsistencies in the budgets institutions set. Budgets for off-campus students in California average 30 percent higher than those for off-campus students in Rhode Island. But for students living off campus with their parents, the California budgets are 25 percent lower (Baum and Cohn 2022). Kelchen, Goldrick-Rab, and Hosch (2017) found that the living allowance for an institution in Chicago was more than twice as high as the allowance at an institution just a few blocks away. A report on California student aid found that most community colleges in California budgeted \$1,854 for books and supplies in 2017–18. But the highest



University of California book budget was \$1,357, and the Berkeley campus budgeted just \$891 (Shireman, Baum, and Mishory 2018). A 2020 report found that in Boston, New York City, and Philadelphia, colleges just a few miles apart provided estimates of books and supplies, transportation, and personal expenses that differed by \$8,000 or more, whether for on-campus, off-campus, or commuting students (Coles, Keane, and Williams 2020).

These inconsistencies suggest that using institutional estimates of COA to measure individual students' financial need and basing federal or state subsidies on those measures could lead to widespread inequities. Developing public policies to address nontuition expenses requires rethinking COA estimates.

## Net Prices

The budgets illustrated in figure 1 are based on sticker prices and do not account for grant aid. In 2019–20, 64 percent of undergraduate students, and 73 percent of those enrolled full time for the full year, received grant aid to help them pay for college. Among full-time dependent students from families with annual incomes below \$60,000, 90 percent received grant aid averaging more than \$16,000 (Cameron et al. 2023, tables A-1 and A-2). This average grant aid is more than enough to cover average tuition and fees (but not necessarily books and supplies) for in-state students at public institutions, which averaged \$3,700 at two-year colleges and \$10,440 at four-year colleges that year (Ma and Pender 2022, table CP-2). But many students are left with sizeable nontuition expenses they must cover with a combination of loans, work, and whatever other sources of funds they can access.

In 2019–20, more than a quarter of full-time undergraduate students paid \$0 in net tuition and fees after grant aid. Grant aid covered tuition and fees for half of Pell grant students and for 79 percent of community college Pell recipients (table 1).

But total student budgets tell a different story. Virtually no students receive enough grant aid to cover their entire budgets. Half of full-time Pell recipients, but only a quarter of all full-time students at community colleges, have net budgets of \$10,000 or less. More than one-third of all full-time undergraduates and 19 percent of those receiving Pell grants have net budgets exceeding \$25,000. Half of full-time Pell recipients at public four-year institutions face budgets, after grant aid, exceeding \$15,000.

TABLE 1

## Net Tuition and Fees and Net Student Budgets, 2019–20

*Tuition and fees minus all grants*

	\$0	\$1– 5,000	\$5,001– 10,000	\$10,001– 20,000	\$20,001 or more
<b>All full-time undergraduates</b>	<b>27%</b>	<b>23%</b>	<b>18%</b>	<b>18%</b>	<b>14%</b>
Public four-year	28%	20%	22%	22%	7%
Private nonprofit four-year	18%	12%	13%	21%	36%
Public two-year	38%	46%	13%	2%	0%
For-profit	6%	20%	26%	27%	22%
<b>Pell recipients</b>	<b>51%</b>	<b>23%</b>	<b>12%</b>	<b>9%</b>	<b>4%</b>
Public four-year	55%	26%	12%	5%	1%
Private nonprofit four-year	32%	20%	17%	17%	14%
Public two-year	79%	18%	2%	1%	0%
For-profit	8%	28%	27%	27%	11%

*Student budget minus all grants*

	\$0	\$1– 10,000	\$10,001 –15,000	\$15,001 –20,000	\$20,001 –25,000	\$25,001 –35,000	\$35,001 or more
<b>All full-time undergraduates</b>	<b>1%</b>	<b>14%</b>	<b>17%</b>	<b>17%</b>	<b>15%</b>	<b>18%</b>	<b>17%</b>
Public four-year	1%	12%	15%	19%	18%	23%	12%
Private nonprofit four-year	1%	10%	9%	11%	11%	19%	39%
Public two-year	1%	25%	32%	23%	12%	6%	1%
For-profit	0%	4%	14%	14%	18%	22%	28%
<b>Pell recipients</b>	<b>2%</b>	<b>25%</b>	<b>24%</b>	<b>19%</b>	<b>12%</b>	<b>11%</b>	<b>8%</b>
Public four-year	2%	24%	27%	22%	12%	9%	5%
Private nonprofit four-year	1%	18%	17%	19%	14%	15%	16%
Public two-year	2%	46%	27%	14%	6%	4%	1%
For-profit	0%	6%	19%	13%	19%	22%	21%

Source: 2019–20 National Postsecondary Student Aid Study, PowerStats tables qzrvxg and kpmltx.

## Communicating with Students

The combination of inconsistent institutional estimates and inadequate communication with students about the expenses they are likely to incur leads to confusion among students and lack of preparation for the financial demands they will face (Coles, Keane, and Williams 2020). There is consensus among advocates for students that clearer information, more tailored to individual circumstances, is a prerequisite for diminishing financial barriers to college success. An understanding of the financial requirements will not solve all the problems students face, but it is an important component of effective solutions.

There are good arguments for increased standardization of COA measures across institutions. Students cannot reliably compare the costs they will incur at different institutions when there is so much apparently arbitrary variation in estimates of the budgets required for books and supplies,

housing, and other expenses. And an important avenue for helping students meet their nontuition expenses is to develop a way to effectively communicate to students that they will face expenses far beyond tuition and fees when they are enrolled in college. More standardized metrics might help make students more aware of all the expenses they will have.

On the other hand, students should know that their own personal circumstances may lead to significantly higher or lower budgets than the average. Student budgets depend on family circumstances, geography, program choice, relationship to the labor market, and personal preferences and choices. But it is not clear that personalizing budgets should be directly linked to the allocation of subsidies to help students meet these expenses. Developing standard subsidy levels, likely based on family structure and geography but not directly linked to individual student characteristics and the choices individual students make, is more likely to lead to equitable provision of adequate resources for students.

One option would be to develop a standard budget based on state or national data and use that to provide information to students, showing clearly how individual circumstances can alter the budget. Using the framework of the US Department of Education's College Financing Plan, there could be budgets for urban and rural areas, for different living arrangements, for families and single people, and so on. The goal would be to remind students that they do have nontuition expenses and give them a starting point for estimating their own budgets and to allow them to compare the expenses they are likely to face at different institutions and in different living arrangements. It might be possible to standardize COA by producing the average costs for living in different areas and then allowing professional judgment at the institutional level.

## **Providing Adequate Resources**

Because federal and state aid are linked to institutional COA estimates, variation in these estimates influences the federal and state resources available to students, not just communication with them.

Although it would diverge sharply from current practice, it may be that rather than trying to estimate required budgets for each student—or even for categories of students within each institution—it would be more constructive to set a standard minimum budget for all students. Public policy could then focus on ensuring that aid, when added to EFC, can fully fund that minimum, understanding that most students will have to use loans and work and other sources to fully cover their expenses. Among other issues, this approach would eliminate the incentives institutions face to underestimate budgets to appear less expensive to students—or to overestimate budgets to make

students eligible for more loans. This approach would have to be coupled with improved student information and counseling to ensure students understand it.

Instead of focusing just on tuition and fees, adequate grant aid should include some allowance for educational materials. Aid should also include some sort of basic living allowance but probably not one related to the specific institution attended. (Institutions could use their own COAs in determining the allocation of institutional grant aid and could provide related information to organizations awarding private aid to students.)

Increasing measured need by reducing EFCs or increasing official student budgets is unlikely to make much difference in students' finances absent significant additional sources of funds. Few institutions meet need, as defined by COA minus EFC, and for three-quarters of the students receiving need-based aid, all student aid, including federal loans, falls short of meeting documented need.<sup>7</sup> So separating COA from aid and not viewing it as a maximum for aid would have little direct impact but could make determination of the adequacy of aid more meaningful.

Most students do not live on campus, so room and board set by institutions is relevant for only a small share of students. For students living off campus, preferences and choices can make a dramatic difference in their budgets. Students in off-campus housing have a range of choices about level of living standards. And some students live with their parents to save money. Should they simply be viewed as having lower expenses, or should their aid allow them to devote more money to other areas, such as transportation or child care, than they would be able to if they chose more expensive living arrangements? Of course, many students do not have this option.

If everyone with inadequate labor market earnings, student or not, had a fixed stipend for basic expenses—a universal basic income grant—it might not be necessary to define nontuition budgets. This would eliminate the question of how to think about living expenses for part-time students and others with unique circumstances. Absent such a dramatic change in the US social safety net, setting such an allowance for students in the context of need-based aid could be a constructive approach. A standard living allowance could be added to all educational costs (including books and supplies) as the base for what grant aid should cover for the lowest-income students.

## Policy Solutions

It is helpful to think of both short-term and long-term strategies and solutions regarding policy design. The optimal solution would involve a less unequal society with higher wages for workers at the lower

end of the income distribution. It might include a universal basic income grant, widely available subsidized high-quality child care, and other broad-based supports. Thinking about what this environment would mean for college access, affordability, and success and for the student aid system is instructive.

But recognizing that these systemic changes are not realistic in the near term, it is important to think about how best to support students in our imperfect world.

## **Is More Generous Pell the Solution?**

Because the difficulty students face covering their living expenses is primarily attributable to a lack of adequate funds, it is easy to think that the best solution would be simply putting more money in students' hands, and the most straightforward way to do that might be a large increase in the size of Pell grants. Calls for doubling the Pell grant maximum are widespread (TICAS 2023a).<sup>8</sup> Under the existing system, doubling the maximum Pell grant from \$7,395 (the 2023–24 maximum) would give current recipients an additional \$7,395 and would bring many more students into the program. Grant levels for full-time students are generally equal to the maximum grant minus EFC. Those with EFCs between the current maximum and the new maximum would become eligible for some funding.

The incremental increase in the Pell maximum has not been accompanied by significant restructuring of the program, but it would be possible to implement structural reforms at the time of a large increase in the maximum grant. The upcoming Free Application for Federal Student Aid (FAFSA) simplification does take steps in this direction, but large increases should likely involve reconsideration of the link between the Pell maximum and income eligibility (partly addressed by the use of poverty levels in the new formula) to make decisions about grant levels distinct from decisions about how far up the income scale aid should extend (Collins and Dortch 2022). It would also be appropriate to reconsider other aspects of the formula and the relationship between EFCs and grant levels.

The lack of accountability in the Pell program would be exacerbated by a large increase. Some proposals for Pell reform have included requirements for personalized guidance for students about choice of institutions and programs, in addition to stronger standards for programs and institutions to be included in Title IV (Baum and Scott-Clayton 2013). Because of the potential for additional revenues, a significantly larger program would likely increase incentives for abuse by institutions motivated by considerations other than student well-being. Institutions might increase tuition to capture federal funds. Fraud rings could increase their activity, and some employees could even be motivated to falsify records to defraud the government.<sup>9</sup>

A \$15,000 Pell grant would leave the average in-state public four-year college student with about \$4,000 to cover living expenses after paying the average tuition and fees of \$10,940 in 2022–23. Only in New Hampshire, New Jersey, Pennsylvania, and Vermont do the average public four-year tuition and fees exceed \$15,000. The average public two-year college student receiving the maximum Pell grant would have more than \$11,000 left to cover living expenses after paying the average tuition and fees of \$3,860 (Ma and Pender 2022).

Aside from the fact that Congress is highly unlikely to increase funding to this extent, there are other arguments against viewing Pell increases as the sole or primary solution to the problem of living expenses.

One concern is the possibility of upward pressure on tuition prices. There is not much evidence of Pell leading to tuition increases outside the for-profit sector,<sup>10</sup> but past Pell increases have been gradual and generally small. A doubling of the grant could lead to unintended consequences.<sup>11</sup> It is reasonable to think that states would feel less pressure to maintain or increase their appropriations to public institutions in the presence of such a generous Pell grant.

A second concern is that such a large increase in the Pell grant might establish the notion that the federal financial aid system bears primary responsibility for covering student living expenses. For the 27 percent of full-time undergraduates with \$0 net tuition and fees (table 1), all the additional Pell dollars would go to nontuition expenses. And for many of the half of all full-time undergraduates paying less than \$5,000 in net tuition, at least a portion of additional Pell dollars would cover these other expenses. Pell grants are portable, and grants of this magnitude for community college students would amount to nontuition subsidies larger than those available to many low-income adults struggling to make ends meet outside the education system. The alternative of strengthening the public income supports available to students is likely more compatible with notions of equity.

It is unclear how much fraud there is in the Pell grant system, and most of it appears to be a form of organized crime, rather than individual students enrolling for the sole purpose of receiving aid and not persisting.<sup>12</sup> But doubling the Pell grant could increase the incentive for people to become “Pell runners,” taking the money for a year, possibly moving to another institution, and never actually pursuing education.

The Pell program has benefited from broad bipartisan support for helping low-income students pay for higher education. Despite the barriers created by living expenses, it is not clear that there would be such strong public or congressional support if the program were framed in terms of helping students pay for food and housing, problems also facing many people not in school. Even within the group of

experts we convened, many of whom think the lowest-income students should have all their direct educational expenses covered by grant aid, there was strong sentiment that all students should have some responsibility for covering their own living expenses—but not books and other educational materials.

In sum, doubling Pell could discourage states from increasing their investment in higher education. It could also be a big subsidy for colleges that might reduce their institutional aid and possibly escalate tuition increases. Increased accountability would become more urgent, and there are real concerns over the inclusion of the for-profit sector in such an increase. Moreover, a dramatic increase in Pell absent a significant strengthening of the social safety net would increase incentives for fraud, as well as perceived inequities. And a particular concern is that Pell is popular because it funds education and would likely be perceived differently if it focused on supporting living expenses.

There is a fundamental question about whether the primary strategy for helping students manage their living expenses should be increases in federal student aid. A focus on public income support programs has many advantages.

## **Combining Cash and In-Kind Benefits**

Income support programs in the US combine cash subsidies with support for specific types of expenditures, including food, housing, and child care. Economists have analyzed the pros and cons of in-kind subsidies. Flexible cash subsidies allow recipients to spend the funds however they want. Pell grant increases would allow students to use the extra funds for food or housing, to send money home to their families, or to attend a more expensive college or fund any other expense. But there is considerable political support for in-kind subsidies. Taxpayers are frequently more comfortable ensuring that no one goes hungry than risking people making choices that do not address basic needs. Support for campus food banks represents a similar approach.

Another issue is that putting cash in students' hands is not likely to solve the problem of unavailable services. Students who are parents frequently cannot find adequate child care, even if they have the money to pay for it. Housing shortages are also a problem on many campuses and will not be solved by some students receiving a few hundred dollars extra per year.

If students have greater access to federal and state income support programs, in addition to more generous financial aid, they will benefit from increased access to available services.

## Existing Income Support Programs

Expanding existing income support programs and making them more accessible to college students facing financial struggles may be more feasible and more equitable than relying only on increases in student financial aid. Many households, including those with and without college students, face challenges meeting basic needs. How can we ensure that students do not face undue financial hardship while avoiding prioritizing them over others facing similar issues?

In 2019–20, 41 percent of undergraduate students received support from at least one federal program, including the Supplemental Nutrition Assistance Program (SNAP), free and reduced-price lunch, Supplemental Security Income, Temporary Assistance for Needy Families (TANF), or the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Most common were free and reduced-price lunch (27 percent) and Supplementary Security Income (20 percent). Fourteen percent of undergraduates received SNAP, 9 percent received WIC, and 2 percent received TANF.<sup>13</sup>

Income support programs are complex, are generally poorly funded, are inconsistent across states, and often include restrictions that prevent college students from participating. Counting enrollment in postsecondary education as comparable with working could significantly improve student access to these subsidies. Making more students eligible for these existing programs, as well as improving take-up among those currently eligible, could be comparable with a significant increase in grant aid for students.

## Food Assistance

During the COVID-19 emergency, Congress temporarily expanded student eligibility for SNAP. Under the emergency rules, all students with \$0 EFCs qualified, as did those eligible for work-study, whether or not they actually worked under the program, if they met the other eligibility criteria.<sup>14</sup> But since July 1, 2023, the previous rules are again in effect.

Students ages 18 to 49 who are enrolled at least half time are not eligible for SNAP unless they work at least 20 hours a week in paid employment, participate in a state- or federally financed work-study program or an on-the-job-training program, meet specific requirements about caring for dependent children, receive TANF, or meet other specific criteria.<sup>15</sup>

SNAP's 80-hours-per-month work requirement for participants enrolled less than half time in college counts paid employment, search for work, participation in an employment and training program, and volunteer work but not enrollment in a college class (TICAS 2023b).



The complex SNAP eligibility requirements do not only exclude students who do not qualify. The requirements create confusion that appears to prevent millions of eligible students from accessing these benefits. This finding led the Government Accountability Office to recommend that the administering federal agency improve student eligibility information on its website and share information on state SNAP agencies' approaches to helping eligible students (GAO 2018).

The Institute for College Access and Success recommends that programs at institutions of higher education be included under the definition of employment and training programs for SNAP eligibility. The institute also proposes simplifying the system to allow college enrollment to be sufficient to qualify students meeting the program's basic citizenship, income, and household requirements.<sup>16</sup>

Allowing students whose households are eligible for SNAP (and any other students with \$0 EFCs) to receive benefits while they are in college would ease financial pressures for many students, as would allowing hours devoted to school to replace hours in the workforce.

## Health Care

The share of Americans lacking health insurance fell to an all-time low of 8 percent in 2022.<sup>17</sup> But since April 2023, about 3 million people have lost Medicaid coverage.<sup>18</sup> Students are among the individuals vulnerable to inadequate health care access. The Trump administration allowed states waivers<sup>19</sup> that conditioned Medicaid coverage on meeting work and reporting requirements,<sup>20</sup> but the Biden administration withdrew these approvals.<sup>21</sup> Georgia is now the only state with these requirements.<sup>22</sup>

Currently, the best strategies for students not eligible for Medicaid to acquire health insurance are probably staying on their parents' plans until they are 26 or participating in institutional plans. And some students will qualify for discounted prices on [healthcare.gov](https://www.healthcare.gov). Absent work requirements, improvements for students are likely to involve improvements in general access to health care.

## Housing Subsidies

The national shortage of affordable housing creates significant problems for students, particularly in high-cost areas. Even students who can manage to pay their rent may face barriers because they have not built up the credit history required to sign a lease<sup>23</sup> or have the savings for a deposit.<sup>24</sup>

These circumstances, and the fact that housing accounts for a large share of students' nontuition budgets, make access to housing subsidies critical for many students. Work requirements are not

common for public housing,<sup>25</sup> but some housing programs have restrictions designed to prevent affordable housing from being used for transient occupancy, substituting for residence halls for students whose families might be able to afford to pay.<sup>26</sup> The design of these restrictions could disqualify some students who probably should be receiving public housing subsidies, but the intent is to effectively target subsidies to those most in need.

Students can qualify for Section 8 housing vouchers, through which local public housing agencies use federal funds to directly pay all or a portion of the rent of eligible households. Eligibility is based on household size and total income, which generally cannot exceed 50 percent of the local median.<sup>27</sup> For students younger than 24, their parents' income is likely to be relevant, though this is not the case for most students who are considered independent for the financial aid system.<sup>28</sup> Waiting lists for these vouchers can be long, which is likely to interfere with students accessing this program. And vouchers do not increase the supply of available housing, at least in the short run.

Aside from needing more cash to pay rent, the central problem facing students is similar to that facing others—a shortage of affordable housing.

## Child Care

In 2019–20, 19 percent of undergraduate students, including 14 percent of those enrolled full time for the full year, had dependent children.<sup>29</sup> Three-quarters of these student parents were women, compared with 54 percent of those without children,<sup>30</sup> and 21 percent were Black, compared with 11 percent of those without children.<sup>31</sup> Only 40 percent of female students with children were married, compared with 71 percent of male student parents.<sup>32</sup>

Student parents face widespread barriers to postsecondary success that include a lack of access to resources like child care, transportation, food, and housing. Work requirements in public income support programs are particularly problematic for student parents because of their time constraints and the need to juggle family responsibilities with coursework and paid work.

The grade point average distribution among students with children is similar to or higher than that of students without children,<sup>33</sup> but they complete their programs at much lower rates. Among undergraduates without children who first enrolled in 2011–12, 58 percent had completed a credential six years later: 40 percent had bachelor's degrees, 11 percent had associate degrees, and 7 percent had certificates. Among those with children, only 36 percent had completed a credential: 5 percent had bachelor's degrees, 12 percent had associate degrees, and 19 percent had certificates.<sup>34</sup>

After the one-year expansion of the child tax credit for 2021 under the American Rescue Plan, which could cover child care and other related expenses, this federal subsidy has returned to its lower, more restricted level. The credit is nonrefundable, though some tax filers may be able to receive a partial refund in the future.<sup>35</sup> Political pressures have prevented Congress from expanding the credit to include parents and guardians not meeting a minimum earnings threshold.<sup>36</sup> Student parents are likely to be disproportionately affected by this work requirement.

Student parents are more likely than nonparents to participate in federal income support programs, and there are federal programs that support child care among student parents, but most of the programs reach a minority of student parents. In 2019–20, 59 percent of students with dependent children received federal benefits, compared with 37 percent of nonparents. About three times as many student parents as other students received SNAP (30 percent versus 10 percent) and TANF (4.8 percent versus 1.6 percent). And 31 percent of student parents received WIC, which supported only 4 percent of nonparents (presumably pregnant students).

The Child Care and Development Fund is federal funding dedicated to helping low-income families pay for child care. Federal regulations require that parents or guardians be working or attending an education or training program. States set their own eligibility requirements within this framework, and in 2019, 11 states did not include postsecondary education as a qualifying work activity (Dwyer et al. 2020, iv). Making Child Care and Development Fund child care subsidies available to all parents in education and training could substantially increase parents' earnings after graduation and reduce child poverty (Adams et al. 2022).

The Department of Education also provides federal funding for campus-based child care programs, intended to serve the needs of student parents who receive Pell grants. In fiscal year 2022, 301 Child Care Access Means Parents in School Program grants were awarded, averaging \$273,338 in awards.<sup>37</sup> But only about 3,320 student parents (less than 1 percent of the total) received subsidized child care services through this program in 2016–17 (GAO 2019).

Head Start is another child care avenue for families with incomes below the federal poverty level.<sup>38</sup> Participation in other public assistance programs such as TANF and Supplemental Security Income automatically grants eligibility for Head Start. No data are available on student parents' use of Head Start. Some colleges have partnered with Head Start to develop programs and may use the funds to provide related services for student parents.<sup>39</sup> But fewer than 100 colleges have Head Start centers on campus.<sup>40</sup>

There is wide recognition that a child care crisis exists in this country, and it is likely to become more serious as pandemic-era supports disappear.<sup>41</sup> Lack of adequate child care makes it virtually impossible for parents to work or attend school successfully. Addressing this problem is imperative for creating meaningful opportunities for the millions of students who are parents.

## **Social Security Benefits**

Before 1982, the 18-to-22-year-old children of deceased, disabled, or retired Social Security beneficiaries could receive monthly benefits while they were enrolled in college. The end of this program had a significant negative impact on college enrollment (Dynarski 2003).

Reviving this Social Security program could make a meaningful difference for many students.

## **TANF**

Parenting students may be eligible for TANF, but to receive cash assistance through TANF, students typically must meet work requirements of 20 or 30 hours a week, depending on state-specific rules. The federal guidelines allow “vocational education” directly related to employment as a core work activity but only for up to 12 months, and the guidelines do not allow four-year degree programs to count toward the work requirement. States may choose to allow activities outside the federal guidelines. In 2020, all but five states counted some postsecondary education, but many did not include four-year degree programs (Payne, Green, and Anderson 2022). TANF could be structured to make it easier for college students to receive support.

An example of using TANF to subsidize child care for student parents that may be instructive is the Career Pathways Initiative in Arkansas, which offers financial assistance for school-related expenses and other supportive services, in addition to subsidized child care for low-income parents participating in other state services (GAO 2019, 26).

## Policy Recommendations

Significantly increasing the generosity of the Pell grant would be a step in the right direction, but it is not a viable solution to the challenges many students face covering living expenses. Perhaps most important is increasing student access to federal and state income support programs that will help them pay for food, housing, and other expenses, as well as improve access to child care.

In addition to increasing the resources available to students to meet their basic needs, tailoring income support programs to better serve students diminishes the separation of students in need from nonstudents in need. Programs designed to, for example, help only students access adequate housing raise questions about whether students are more “deserving” of assistance than others facing similar difficulties. In fact, there is no clear line between students and low-income workers, as so many students work and so many low-income working adults attempt to increase their educational attainment.

Letting postsecondary enrollment substitute for work in eligibility requirements would increase access to these programs for students. There should also be stronger connections between colleges and human service programs. Data sharing might allow FAFSA data to be passed on to Medicaid agencies or other programs to determine eligibility for federal and state income support programs. Streamlining benefits’ application and eligibility determination and requiring that colleges provide students benefit program information, applications, and support services could improve student access to benefits.

And existing examples of requiring benefit navigators on campus, partnerships, and the colocation of services can be a useful starting point for further action.

Within the aid system, a possible approach would be to create a basic living allowance that could be added to tuition and fees, replacing the questionable calculations for COA in the determination of eligibility for federal and state need-based aid. A basic living grant might be developed outside the Federal Pell Grant Program. These funds would go to students to cover their expenses, not to institutions.

The current federal poverty level is about \$13,000 for a single person, which is not an adequate threshold for covering expenses, especially when considering books and supplies and other incremental expenses associated with being a college student. But such an allowance could be the base for what need-based aid should cover in living expenses for the lowest-income students. Determining which students should be eligible for these grants, which could be scaled to financial circumstances, would be a critical component of program development. The addition of a separate grant program might

complicate the federal aid system and have other unintended consequences, but it is worth exploring, possibly through a rigorously evaluated trial program.

Other constructive strategies include the following:

### **Federal policy**

- Remove barriers to institutional emergency aid in the federal aid system, which sometimes prevents institutions from increasing award amounts, and provide funding for federal aid to help students facing unforeseen expenses.
- Direct federal campus-based aid to the neediest students instead of relying on an allocation formula based on historical patterns.
- Remove the provision making aid exceeding tuition and fees subject to federal taxation as income.
- Improve the information available to students and other stakeholders about programs costs and available aid.
- Provide better information on program outcomes, which could improve student decisions.

### **State policy**

- Provide incentives for campuses to provide in-kind services.
- Require that colleges provide students relevant benefit program information, applications, and support services.
- Increase and improve state need-based grant aid programs, allowing total grant aid to exceed tuition and fees and state aid to be applied to all elements of student budgets or at least books, supplies, and related educational expenses.

## **What Can Institutions Do?**

Regardless of how effectively state and federal policies are strengthened, institutions will retain some responsibility for ensuring that their students have the resources required to allow them to support themselves and succeed in their studies.

Government policies should avoid detailed requirements for institutions but can provide incentives for them to do more than they now do and can provide more and better guidance, strongly encouraging

institutional cooperation. Although some of these efforts are likely to be superficial rather than systemic solutions, institutions can do the following:

- Support efforts to increase student access to income support programs, in part by developing on-campus social service centers to help connect students to available aid.
- Prioritize need-based rather than non-need-based institutional grant aid.
- Reduce textbook costs, in part by replacing textbooks with open education resources.
- Partner with local housing authorities to make subsidized housing available to eligible students.
- Make more on-campus work available and increase student wages.
- Establish on-campus food pantries and other emergency measures.
- Develop ample emergency aid programs.
- Dedicate greater resources to student financial counseling.

## Conclusion

Unmanageable nontuition expenses can be a barrier to students pursuing postsecondary education and can interfere with college success once students enroll. So it is counterproductive to focus only on putting tuition and fees within students' financial reach. And thinking of the problems presented by nontuition expenses only in terms of food or housing insecurity is not adequate. These problems represent a general lack of financial resources. They are all too common throughout our society, with its weak social safety net.

Increases in need-based financial aid from federal and state governments, as well as institutions, are important, but education policy should not and cannot be entirely responsible for meeting basic needs. Many people in the US have inadequate labor market earnings to cover necessities. This is true among both students and nonstudents. Various social programs are designed to address these problems, including SNAP, TANF, Medicaid, child care subsidies, and housing subsidies. It is hard to argue that these programs, inadequate as they may be, should not support students and others.

A first step is to make sure students have access to the income support benefits for which they are eligible and to modify federal and state program design to make students more broadly eligible for this aid. Such changes—when combined with more generous grant aid, increased availability of emergency

aid, and better protections against degree and certificate programs and institutions that do not serve students well—would go a long way toward mitigating financial barriers to student access and success.

It could be that the living expenses problem will never be satisfactorily solved without addressing it on a broader societal level through a basic income grant, more generous social programs, or the like. But the problem can be ameliorated.



# Notes

- <sup>1</sup> See also Sarah Wood, “How Colleges Are Addressing Food Insecurity,” *US News and World Report*, March 16, 2022, <https://www.usnews.com/education/articles/how-colleges-are-addressing-food-insecurity>.
- <sup>2</sup> Betty Márquez Rosales, “California Colleges Now Have Centers to Help Students with Basic Needs Like Food and Housing,” *EdSource*, August 11, 2022, <https://edsource.org/2022/california-colleges-now-have-centers-to-help-students-with-basic-needs-like-food-and-housing/676568>.
- <sup>3</sup> Last-dollar programs fill in the gap between other aid and tuition and fee charges. Students receiving need-based aid adequate to cover tuition and fees do not receive extra funding.
- <sup>4</sup> In 2019–20, 39 percent of full-time dependent students lived on campus, but only 6 percent of independent students without dependents and 1 percent of those with dependents lived on campus. At private nonprofit four-year institutions, 55 percent of full-time students lived on campus, as did 35 percent at public four-year colleges, but less than 5 percent did so at either public two-year or for-profit institutions. See 2019–20 National Postsecondary Student Aid Study, PowerStats table bctarf.
- <sup>5</sup> 2019–20 National Postsecondary Student Aid Study, PowerStats. All National Postsecondary Student Aid Study calculations exclude international students, who are not eligible for federal student aid or most income support programs.
- <sup>6</sup> Evidence indicates that working some hours while in college is associated with improved academic performance, but this association is negative when work consumes too many hours, possibly 20 or more per week (Pike, Kuh, and Massa-McKinley 2008).
- <sup>7</sup> 2019–20 National Postsecondary Student Aid Study.
- <sup>8</sup> See also “The Future of Higher Education,” Marist Poll, February 7, 2023, <https://maristpoll.marist.edu/the-future-of-higher-education/>.
- <sup>9</sup> Jeremy Green and James Densley, “Pell Grant Fraud Awareness: White-Collar Crime Challenges,” Federal Bureau of Investigation, February 4, 2014, <https://leb.fbi.gov/articles/featured-articles/pell-grant-fraud-awareness-white-collar-crime-challenges>.
- <sup>10</sup> David Feldman and Donald E. Heller, “The *Wall Street Journal* Is Wrong about Pell Grants,” *Politico*, May 9, 2022, <https://www.politico.com/news/agenda/2022/05/09/pell-grant-funding-investment-00031037>.
- <sup>11</sup> A recent report from Arthur Hauptman (2023) argues against doubling Pell because of the potential impact on tuition. He proposes requiring states and institutions to make tuition affordable and using Pell for living expenses.
- <sup>12</sup> Nanette Asimov, “Thousands of ‘Ghost Students’ Are Applying to California Colleges to Steal Financial Aid. Here’s How,” *San Francisco Chronicle*, last updated June 4, 2023, <https://www.sfchronicle.com/california/article/college-aid-scam-18119117.php>; and “Pell Grant Jumpers Cost Taxpayers Millions,” Fausone & Grysko, March 1, 2023, <https://www.thefgfirm.law/blog/pell-grant-jumpers-cost-taxpayers-millions/>.
- <sup>13</sup> 2019–20 National Postsecondary Student Aid Study, PowerStats table svhjxp.
- <sup>14</sup> “(GENERAL-21-11) SNAP Benefits for Eligible Students during the COVID-19 Pandemic (Updated April 3, 2023),” US Department of Education, Office of Federal Student Aid, last updated April 3, 2023, <https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2021-02-23/snap-benefits-eligible-students-during-covid-19-pandemic-updated-april-3-2023>.

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# About the Authors

**Sandy Baum** is a nonresident senior fellow in the Center on Education Data and Policy at the Urban Institute and professor emerita of economics at Skidmore College. An expert on higher education finance, she speaks and writes extensively about issues relating to college access, college pricing, student aid policy, student debt, and affordability. Baum earned her BA in sociology from Bryn Mawr College, where she serves on the board of trustees, and earned her PhD in economics from Columbia University.

**Bryan J. Cook** is director of higher education policy in the Center on Education Data and Policy. He oversees Urban's higher education policy agenda and manages researchers who conduct analysis and develop analytical tools to inform and influence federal and state higher education policy. Cook received his BA in urban and regional planning from Miami University in Oxford, Ohio. He holds an MEd and a PhD from the Center for the Study of Higher and Postsecondary Education at the University of Michigan.

**Fanny Terrones** is a research analyst in the Center on Education Data and Policy, where she focuses on K-12 education topics. Before joining Urban, she completed her master's degree in education policy and leadership at American University. Terrones graduated from Baylor University with a bachelor's degree in social work and political science.

**Elise Colin** is a research assistant in the Center on Education Data and Policy, where she focuses on higher education. She received her BA in social studies from Harvard University.

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