HOW EMERGENCY AID CAN PREVENT HOMELESSNESS AMONG COLLEGE STUDENTS

$20,000. That's the cost of a four-year college education today, compared to $8,300 in 1971 (in 2016 dollars). Even with inflation, private institutions have doubled their costs and community college costs have tripled. Add to tuition other costs like textbooks, transportation, housing, and food, and it's no wonder many college students struggle. For some students, getting a college education means going hungry or living in their cars. College hunger and homelessness are systemic issues that can't be fixed by telling students to eat ramen or take out more loans. Institutions of higher education have a responsibility to provide services and resources to ensure that the most vulnerable students succeed, especially those students who need extra support. Emergency aid programs are a good start.

Emergency aid programs offer financial resources for students who face an unexpected crisis that could prevent them from completing their academic term. Emergencies can include the death of a parent or family member, health problems, or an unexpected bill (e.g. a car breaking down or a laptop dying). Emergency aid can be helpful for all college students, but it is especially critical for those experiencing homelessness or those who are at risk of being homeless. A recent national study in 2019 assessed basic needs security and found that 14% of students at four-year institutions and 18% of students at two-year institutions were homeless. These students understand that higher education serves as a pathway to find a good job and escape homelessness -- that higher education provides an opportunity for success and stability.

Institutions offer a variety of emergency aid programs:

- The University of Central Florida (UCF) noticed that students mainly used emergency aid for housing-related issues. Students might have budgeted for rent or utilities each month, but when an emergency occurs, they might be short on cash. For students living paycheck to paycheck, bills build up quickly and can ultimately lead to an eviction. Evictions can have a lifelong impact on students' credit, keeping them in the cycle of homelessness. Emergency aid and emergency housing programs can prevent evictions from happening.
- At the University of Albany, students who are homeless can stay in the university's emergency housing program on campus for two weeks with a meal plan provided. During this time, students work with the case manager to find a solution, and they can tap into emergency aid for a down payment or first month's rent. Besides helping students to keep their housing, emergency aid programs like this one also can prevent students from dropping out of college.
- Students faced with unexpected financial costs often grapple with whether to stay in school or to drop out so they can work to make more money. In fact, nearly 2 million students who begin college will drop out before earning a degree; these students are often left burdened with lost time and debt. Emergency aid can increase retention and persistence rates and prevent student drop-out. The University of North Carolina - Charlotte noticed that about 70% of students who dropped out each semester noted financial problems as the reason for leaving. As a result, the university created Gold

Rush completion grants of approximately $1000 that could be used for emergencies and unexpected costs. To date, 95% of Gold Rush recipients have graduated or remained enrolled on track towards graduation.

Existing emergency aid programs can enhance their programs by streamlining services and following these recommended strategies:

1. <u>Simplify the application for aid</u>. Students shouldn't have to spend hours trying to find how or where to access emergency aid. Faculty, staff, and students all should be aware that emergency aid exists on campus and how to access it. The application should be clearly listed on the school's website and avoid prying and intrusive questions. Students should not have to divulge or relive traumatic experiences to multiple people during the process of acquiring emergency aid. For example, the [University of Washington - Tacoma](#) has a simple emergency aid form which connects the student to a member of the Emergency Aid Response Team for further contact.

2. <u>Get money to students quickly</u>. Once students are approved for emergency aid, money should be available immediately. If students need the money immediately, don't have a bank account, or have an overdrawn bank account, they cannot wait weeks for an emergency aid check. Some institutions will pay vendors directly to eliminate waiting time.

3. <u>Use emergency funds, not emergency loans</u>. Emergency loans are short-term loans that must be paid back by the student. Some loans may even tack on an interest fee, which might put the student in a worse financial situation than before taking out the loan. Institutions should use emergency funds that don't require repayment. If students have to use emergency loans, it's likely they won't have money a few months later to repay the loan.

4. <u>Remove unnecessary obstacles to emergency aid</u>. Some institutional or state requirements for emergency aid create barriers (e.g. full-time student status, GPA, or exhausting all their financial aid). Additionally, some institutions might restrict what qualifies as an "emergency." Students might be experiencing crises that are not eligible for aid. For instance, roughly [26% of college students](#) have children and struggle to find cost-effective child care. The NASPA Convening on Emergency Aid in 2019 reported that 51% of institutions said that students had needs related to child care, but that those needs did not qualify as emergencies. (For more information about child care on campuses, see our [Parenting Students Tip Sheet](#)). Changes to these policies can take time but are important. Analyze the persistence and retention rates of emergency aid applicants to advocate for changes to eligibility requirements and to allow all students the opportunity to access emergency aid.

5. <u>Create systems for funding emergency aid programs</u>. Integrate financial systems on campus to fund emergency aid. Provide opportunities for donations and annual gifts to be directed towards emergency aid programs; for example, [Butler University](#) and [Kennesaw State University](#) allow employees to donate using a payroll deduction form. Consider partnering with a nonprofit like [FAST fund](#) that provides rapid emergency assistance easily and quickly.

Institutions that don't have emergency aid programs should consider framing emergency aid as a tool to improve student retention, provide greater investment return, and prevent homelessness.

Resources:
- The [NASPA Student ARC website](#) is a great resource to connect with other campuses to learn about effective emergency aid practices.
- SchoolHouse Connection's [archived webinar](#) on Addressing Student Homelessness and Financial Distress at the University of Central Florida provides a great example of an institution's efforts to address student homelessness through emergency aid.