

# Strengthening the Student Safety Net Through Public Assistance Benefits Programs and Emergency Aid

Fall 2021 Student Financial Wellness Survey Results

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# Student Financial Wellness Survey

- Survey launched on October 25, 2021
- Open for three weeks
- 104 institutions participated

Survey Metrics		
	<u>2-year Schools</u>	<u>4-year Schools</u>
Survey Population	500,155 students	212,390 students
Responses	44,254 students	19,497 students
Response Rate	8.8%	9.2%
Completion Rate	79%	78%
Median Time Spent	14 minutes	14 minutes

# Agenda – Topics

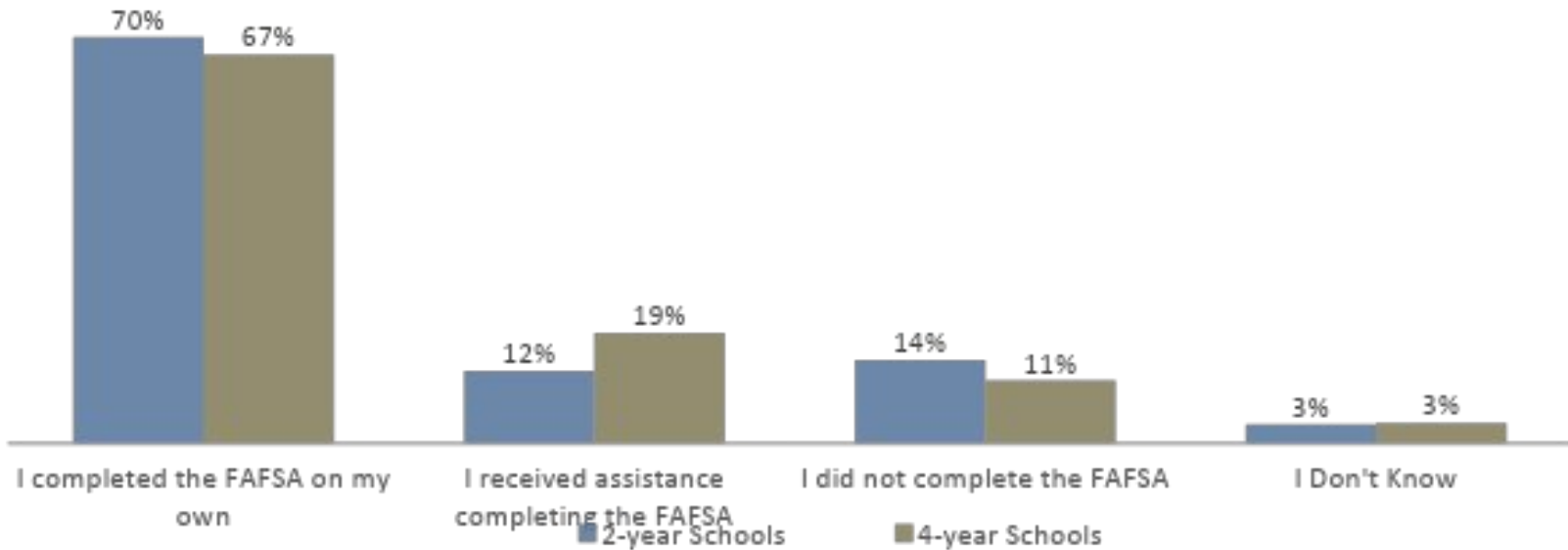
- Paying for College
- Financial and Basic Needs Security
- Safety Net Resources
- Public Assistance
- Current State of Available Assistance
- Research to Practice

# Paying for College



# FAFSA Completion

Q34: In the past 12 months, did you or someone on your behalf complete the FAFSA (Free Application for Federal Student Aid)?

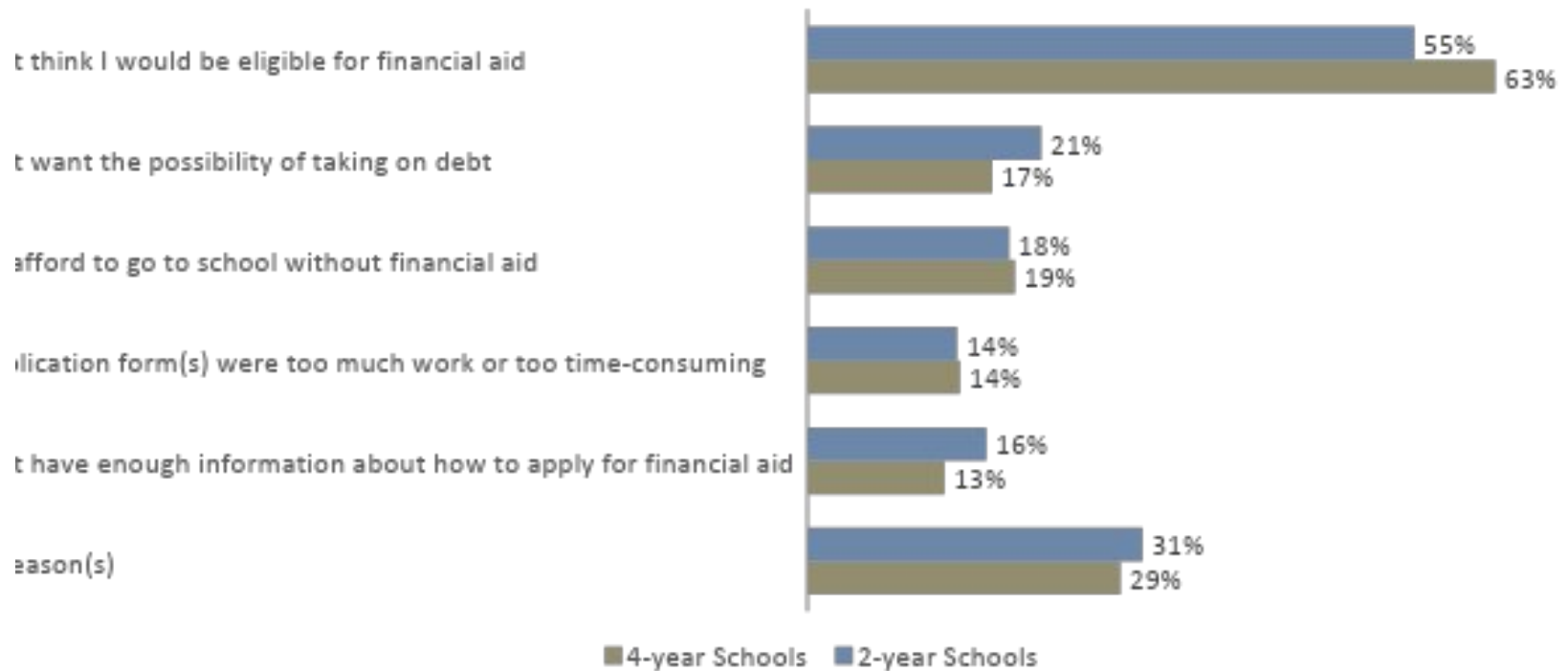


# Reasons For Not Completing FAFSA

Of those who said they did not complete the FAFSA –

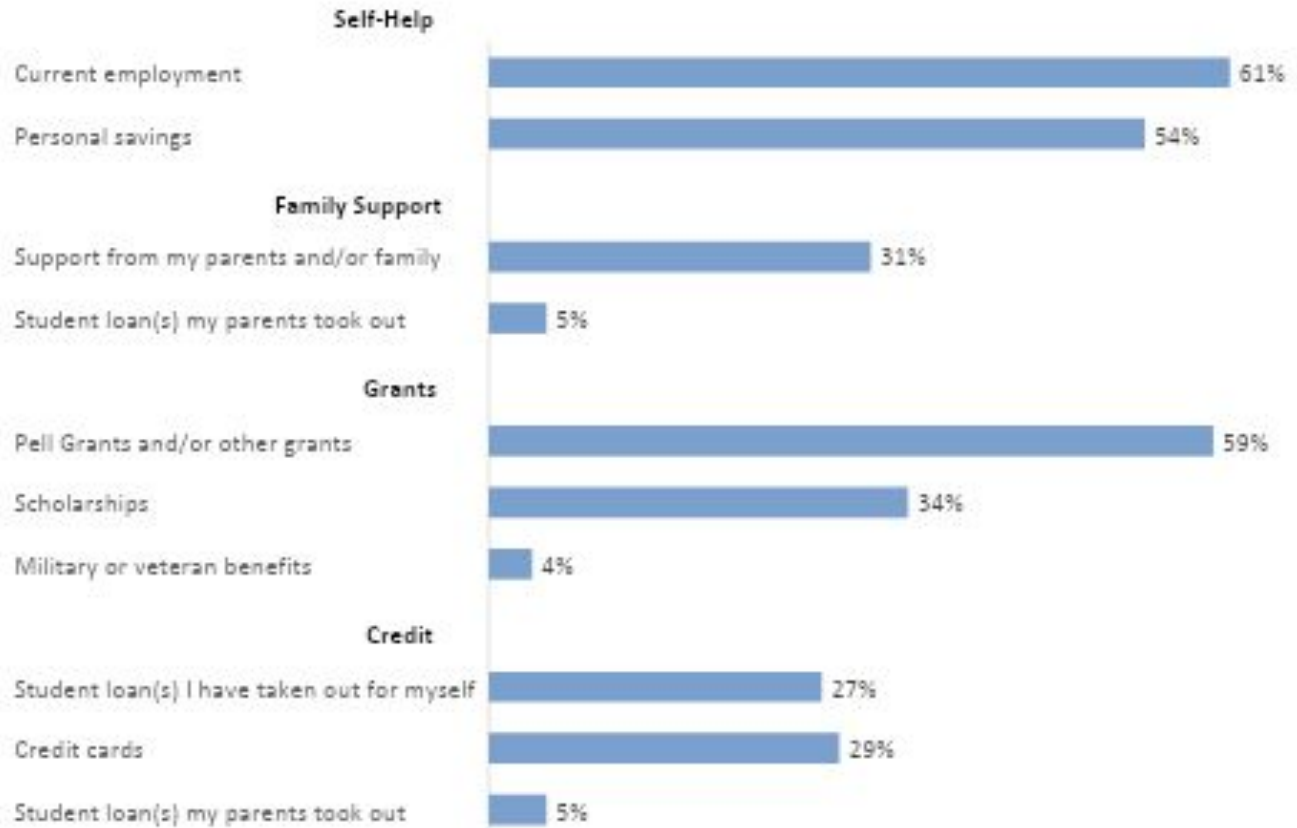
Q35: Did any of the following contribute to your decision to not complete the FAFSA?

Please check all that apply



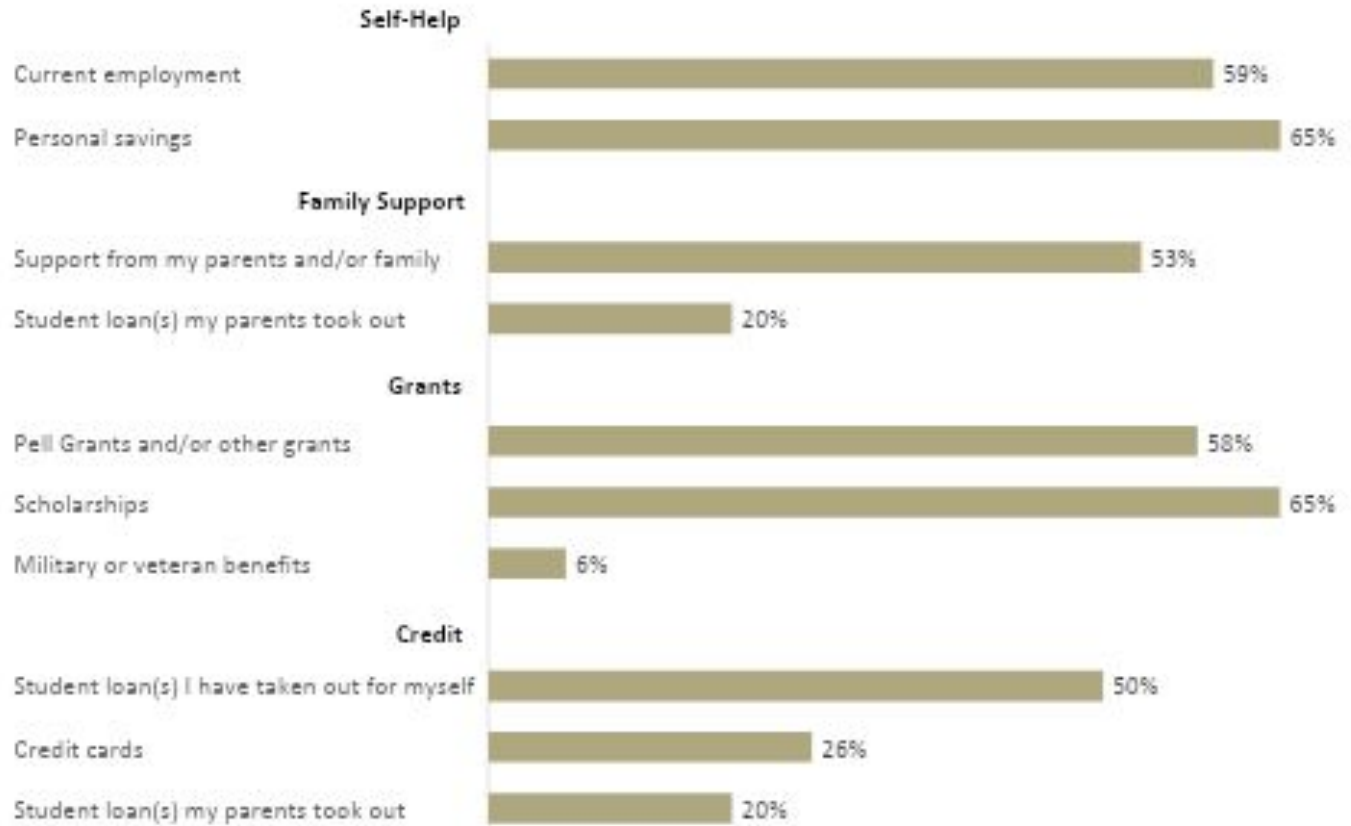
# Paying for College: 2-year Schools

Q24-32: Do you use any of the following methods to pay for college? Respondents who answered 'Yes'



# Paying for College: 4-year Schools

Q24-32: Do you use any of the following methods to pay for college? Respondents who answered 'Yes'





# Section Summary

## Paying for College

Students piece together money from a variety of sources, some more complicated than others.

Financial  
and Basic  
Needs  
Security

Safety  
Net  
Resources

Public  
Assistance

Current  
State of  
Available  
Assistance

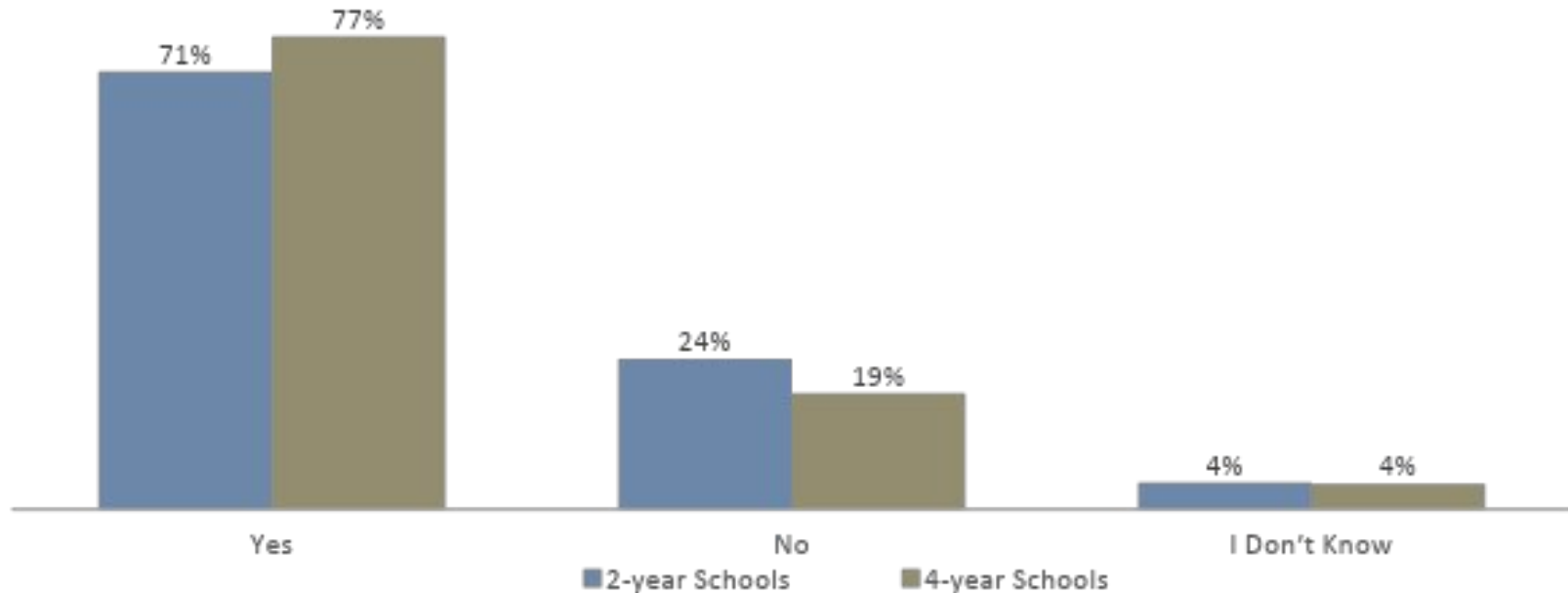
Research  
to  
Practice

# Financial and Basic Needs Security



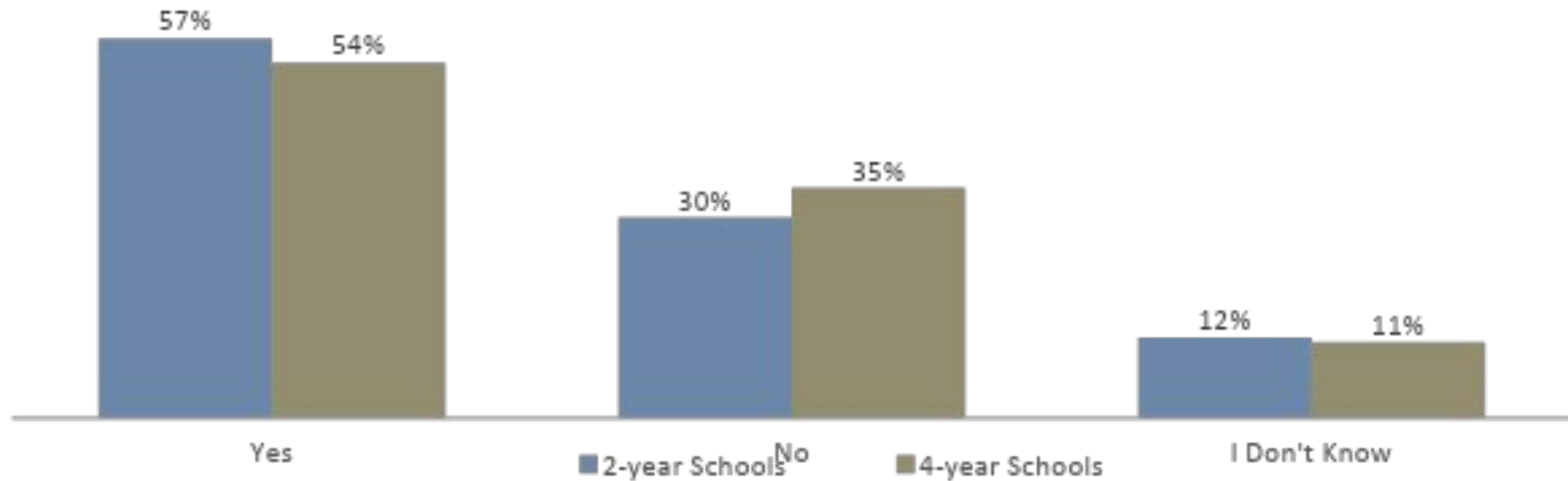
# Experienced Financial Challenges

Q1: While in college, have you experienced financial difficulties or challenges?



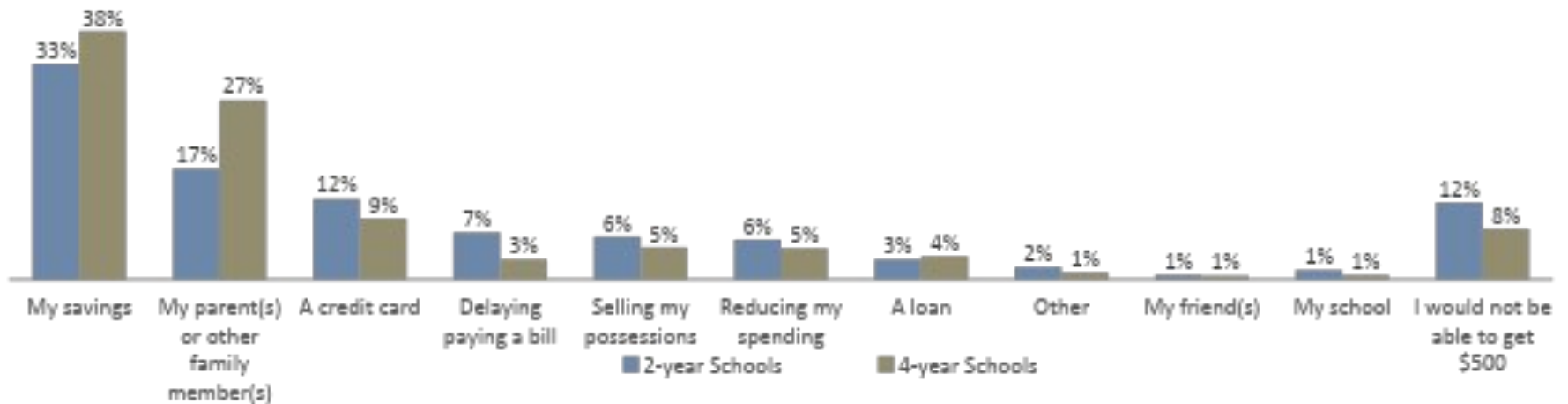
# Unexpected Expenses

Q41: Would you have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month?



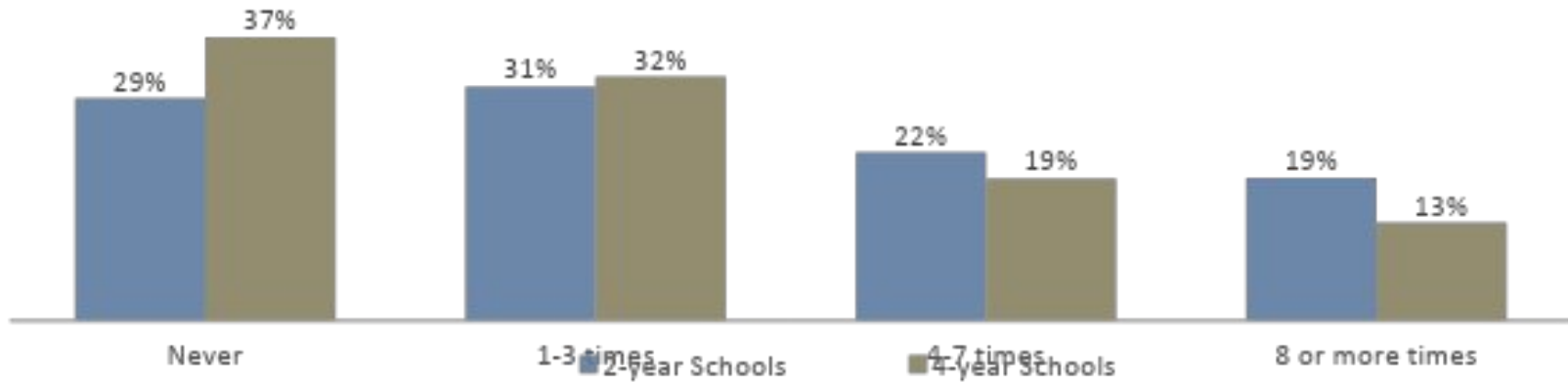
# Resources for Unexpected Expenses

Q42: Imagine that you had to pay a \$500 cost unexpectedly in the next month. In this situation, which of the following resources would you turn to first?



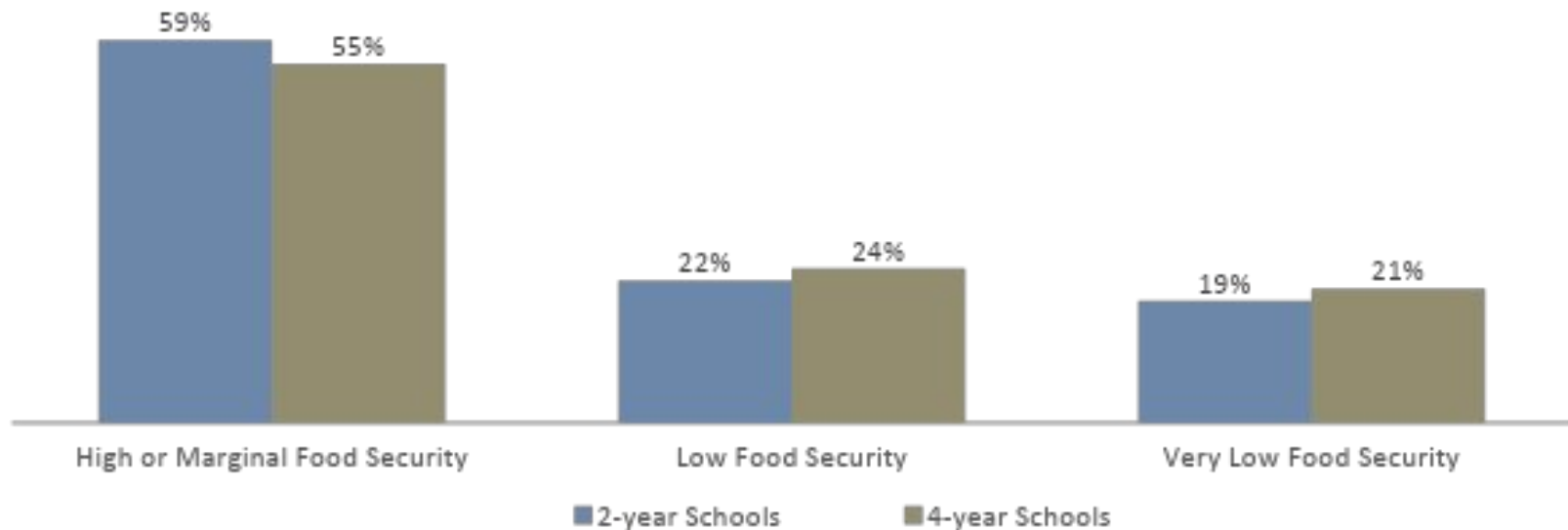
# Ran Out of Money

Q43: Since January 1, 2021, approximately how many times did you run out of money?



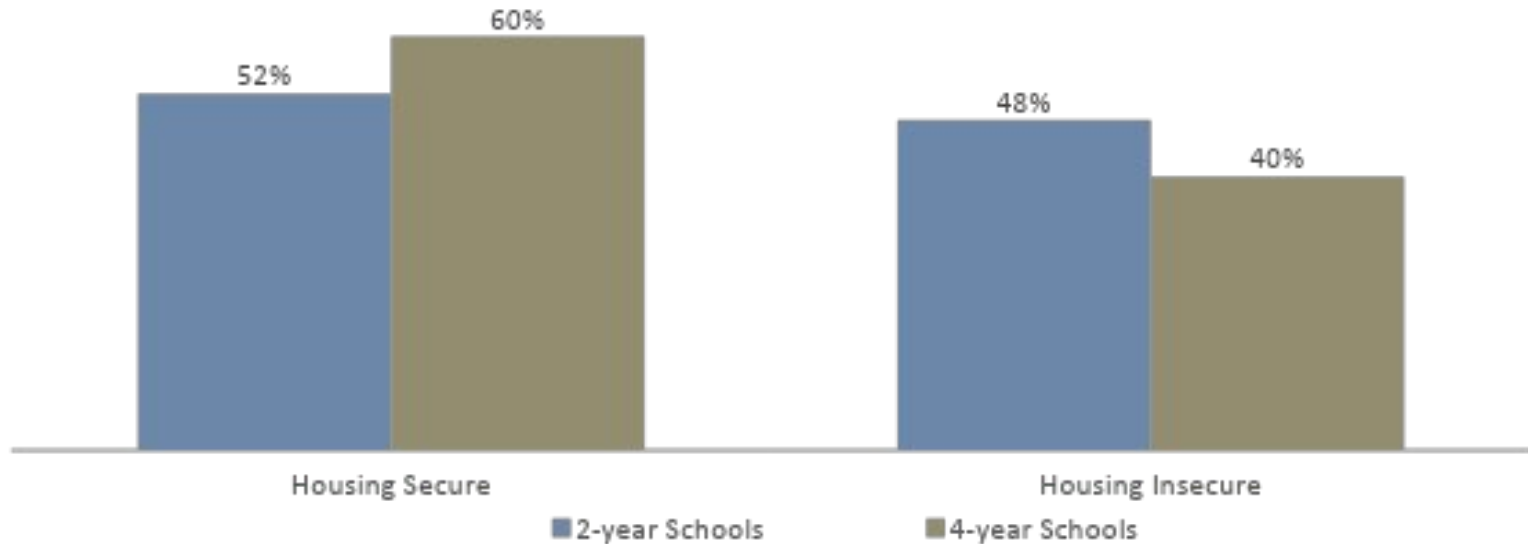
# Food Security

Q84-89: USDA Food Security Scale (30-Day)



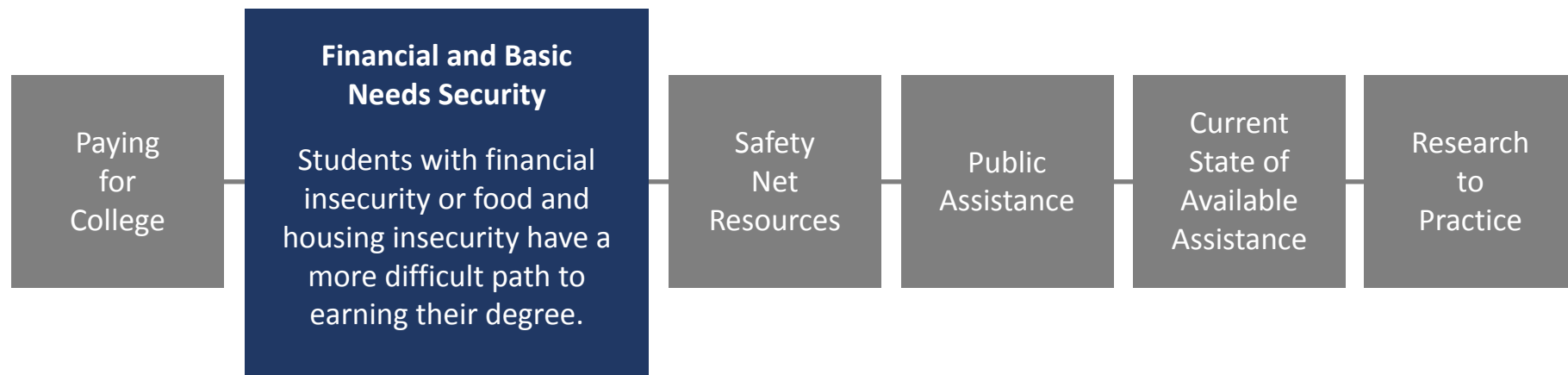
# Housing Security

Q93-98: Housing Security Scale





# Section Summary

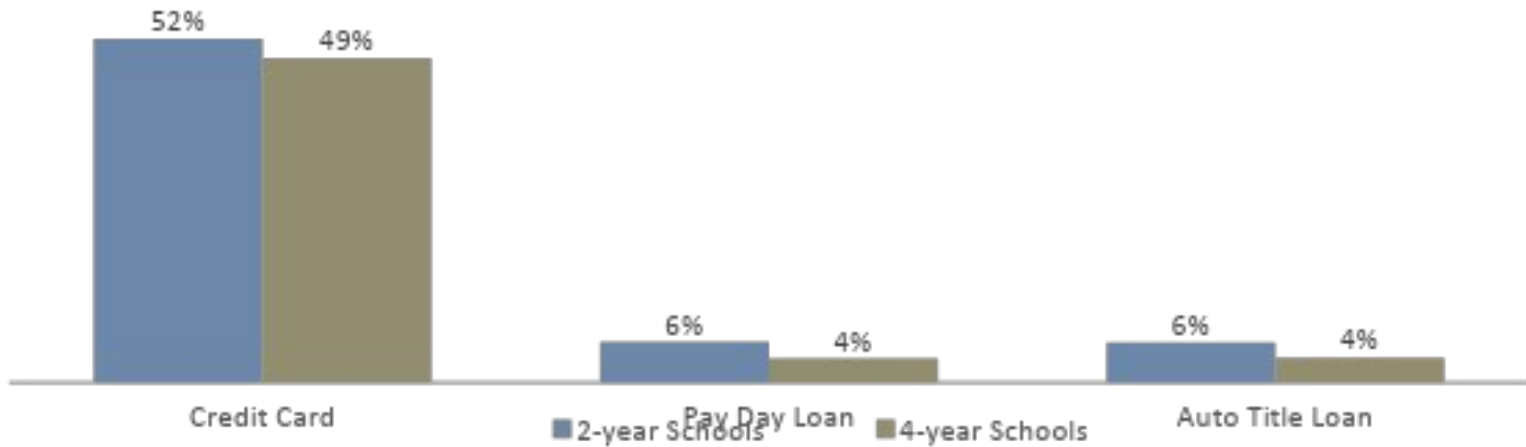


# Safety Net Resources



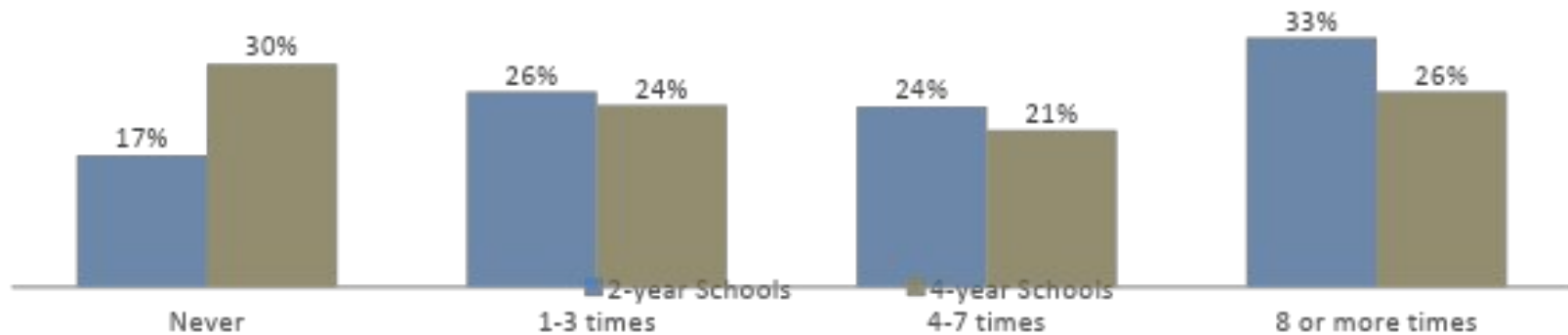
# Use of Credit

Q61-63: Since January 1, 2021, have you used the following borrowing sources?  
Respondents who answered 'Yes'



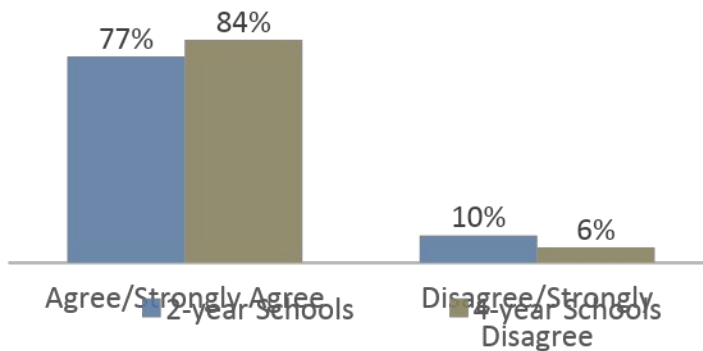
# Credit Card Use

**Of those who borrowed on a credit card –**  
Q65: Since January 1, 2021, approximately how many times did you use a credit card for something you didn't have money for?



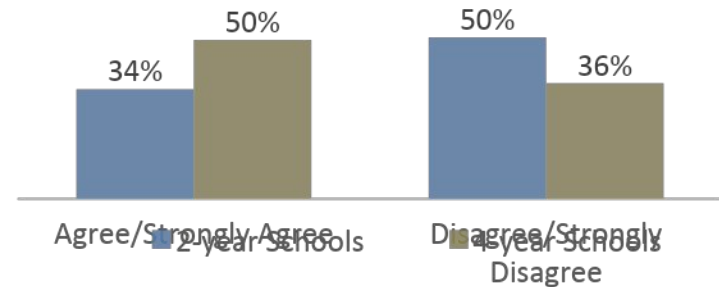
# Credit Card Payment

**Of those who borrowed on a credit card - Q66: I always pay my credit card bill on time.\***



\*Responses indicating 'Neutral' are not shown

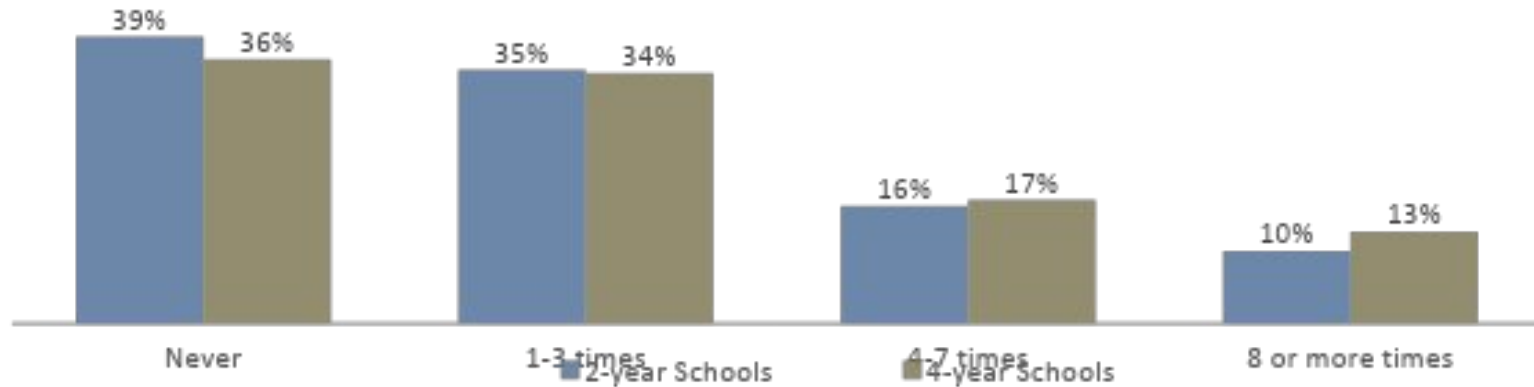
**Of those who borrowed on a credit card - Q67: I fully pay off my credit card balance each month.\***



\*Responses indicating 'Neutral' are not shown

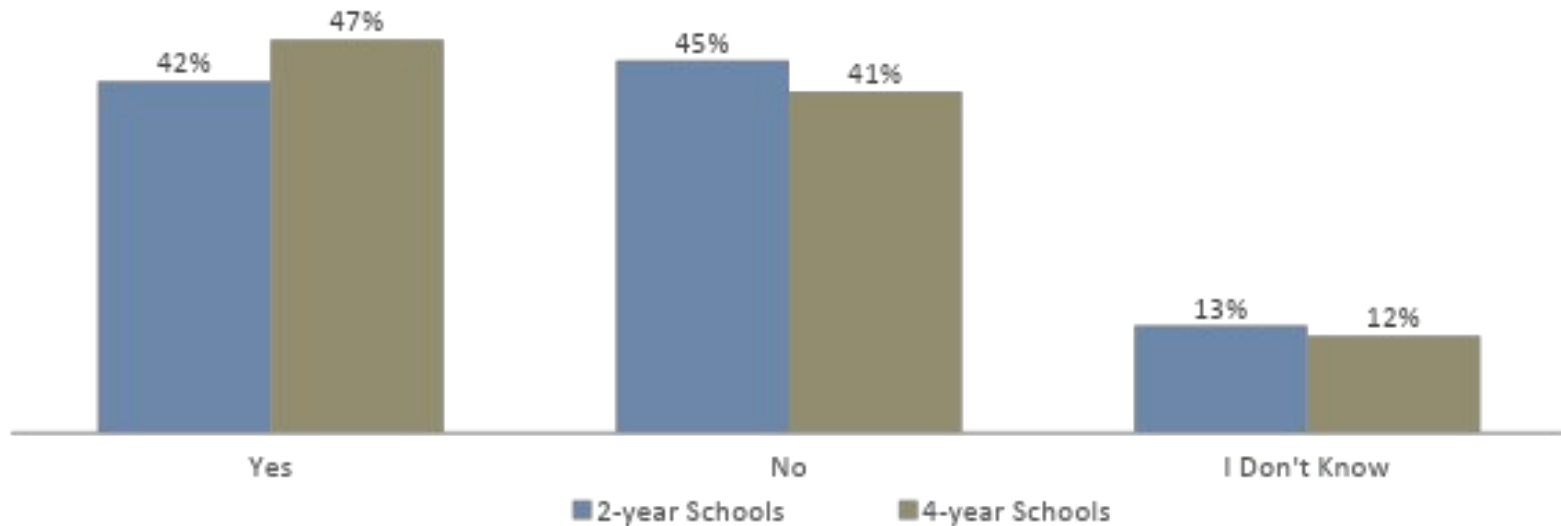
# Borrowed Money

Q44: Since January 1, 2021, approximately how many times did you borrow money from your family and/or friends?



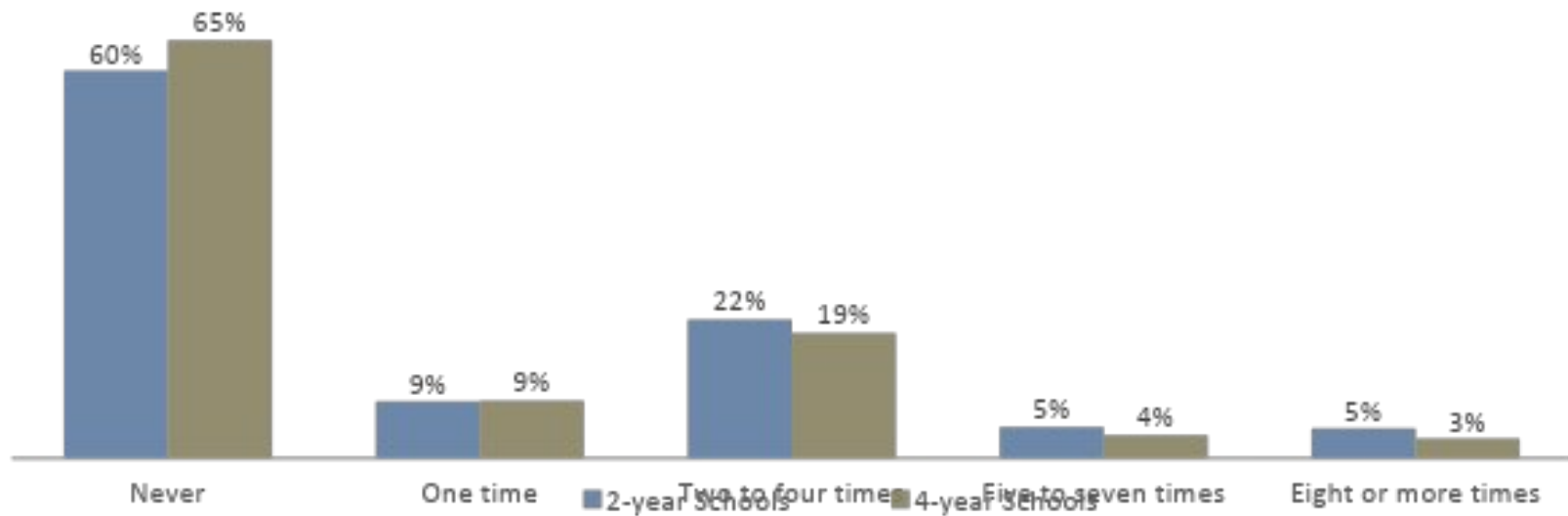
# Emergency Aid

Q33: Since January 1, 2021, have you received emergency aid from your institution?



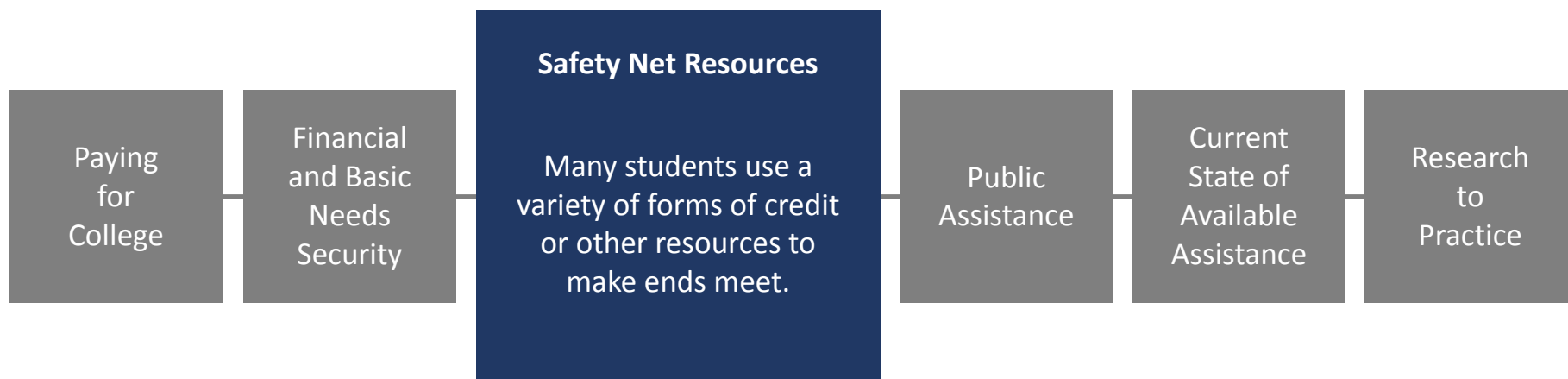
# Selling Belongings

Q70: Since January 1, 2021, approximately how many times did you sell your belongings to make ends meet?





# Section Summary

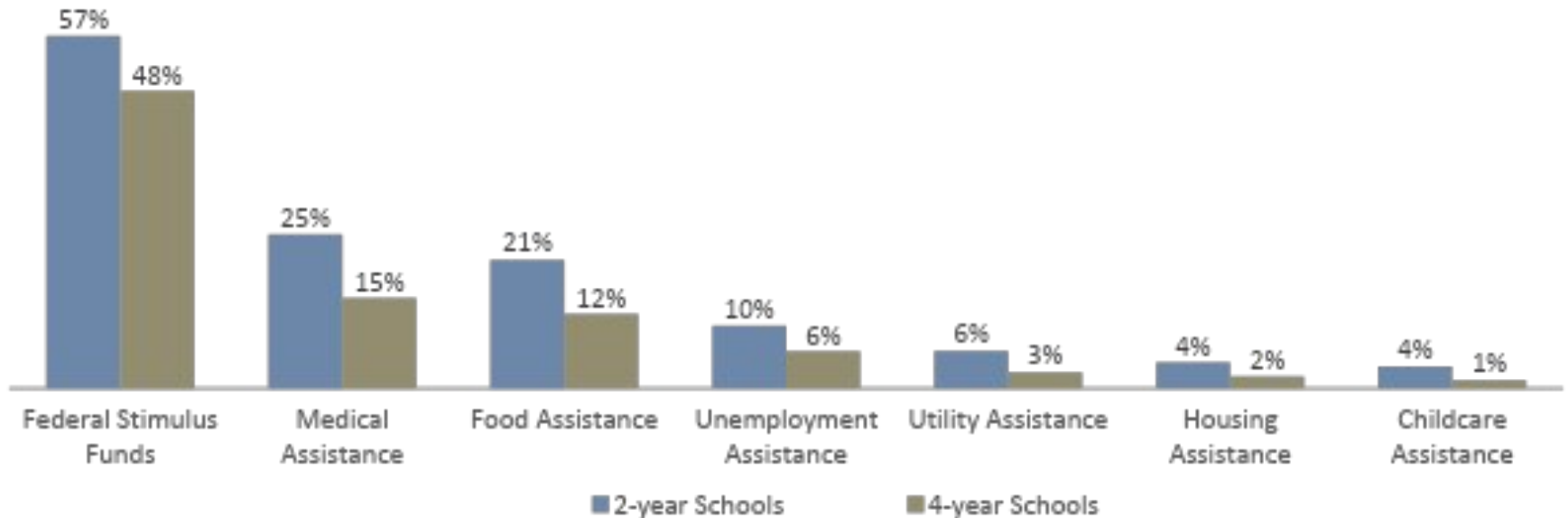


# Public Assistance



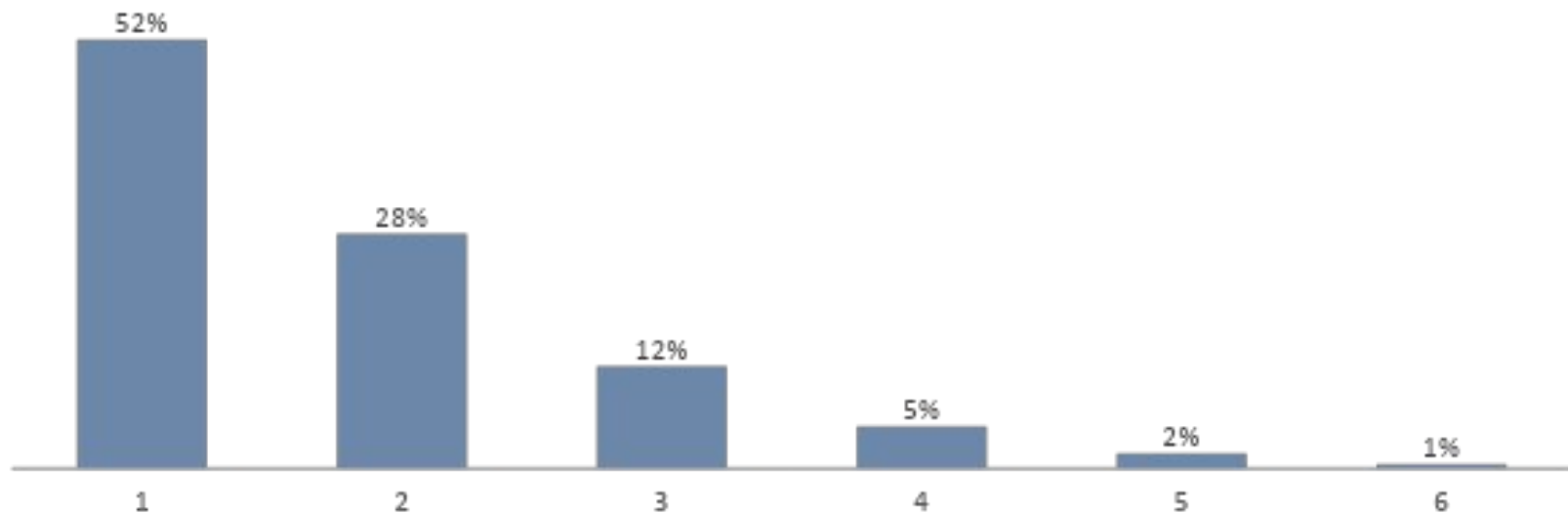
# Public Assistance Use

Q54-60: Use of public assistance, by assistance type



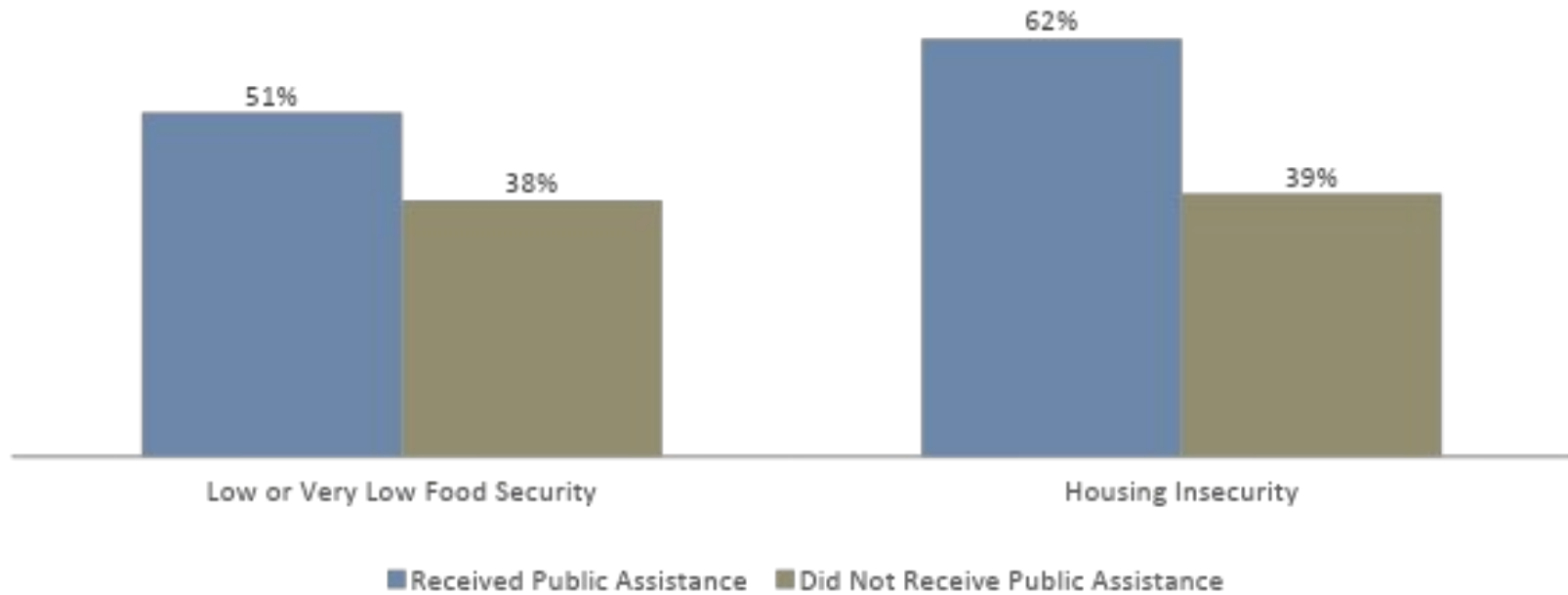
# Students Using Multiple Types of Assistance

Percentage of respondents who reported receiving public assistance, by the number of different categories of public assistance received



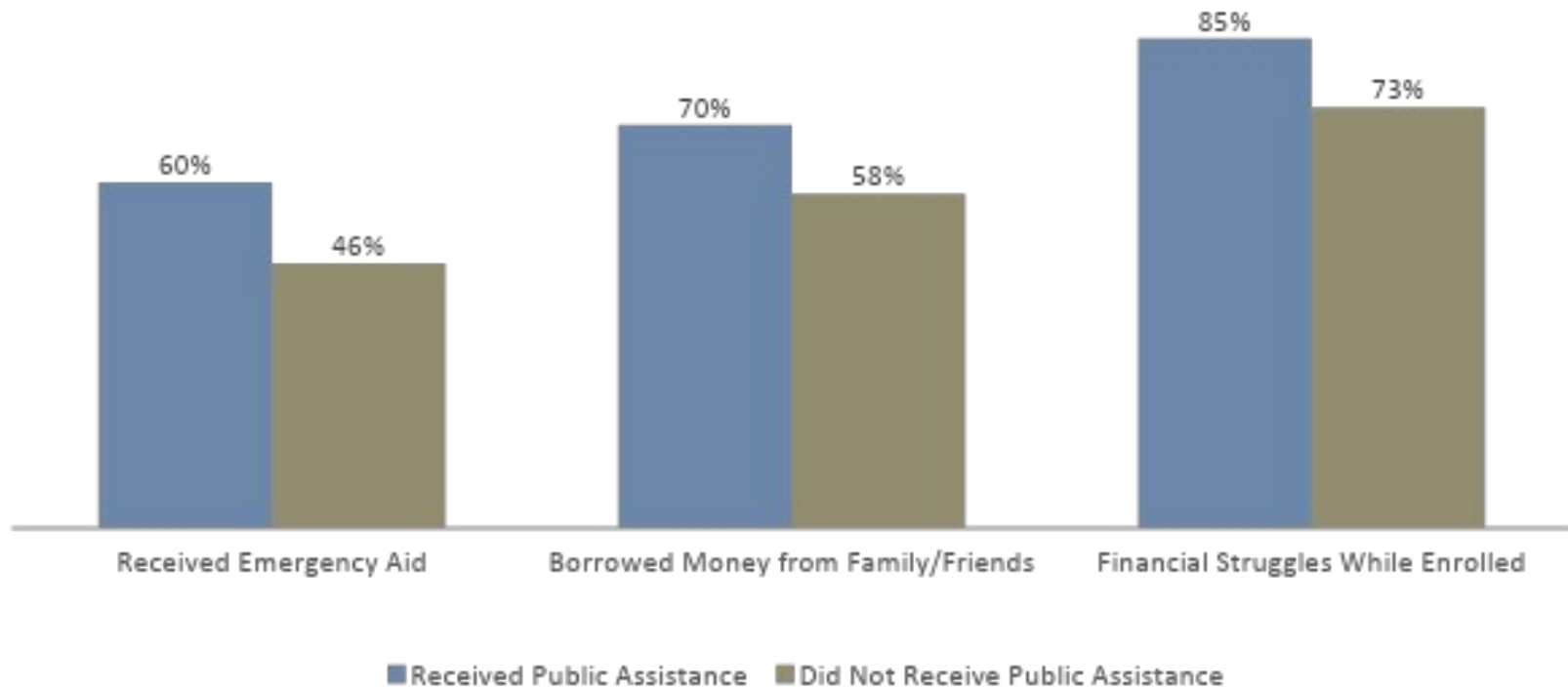
# Basic Needs Security

Basic Needs Security by Public Assistance Use



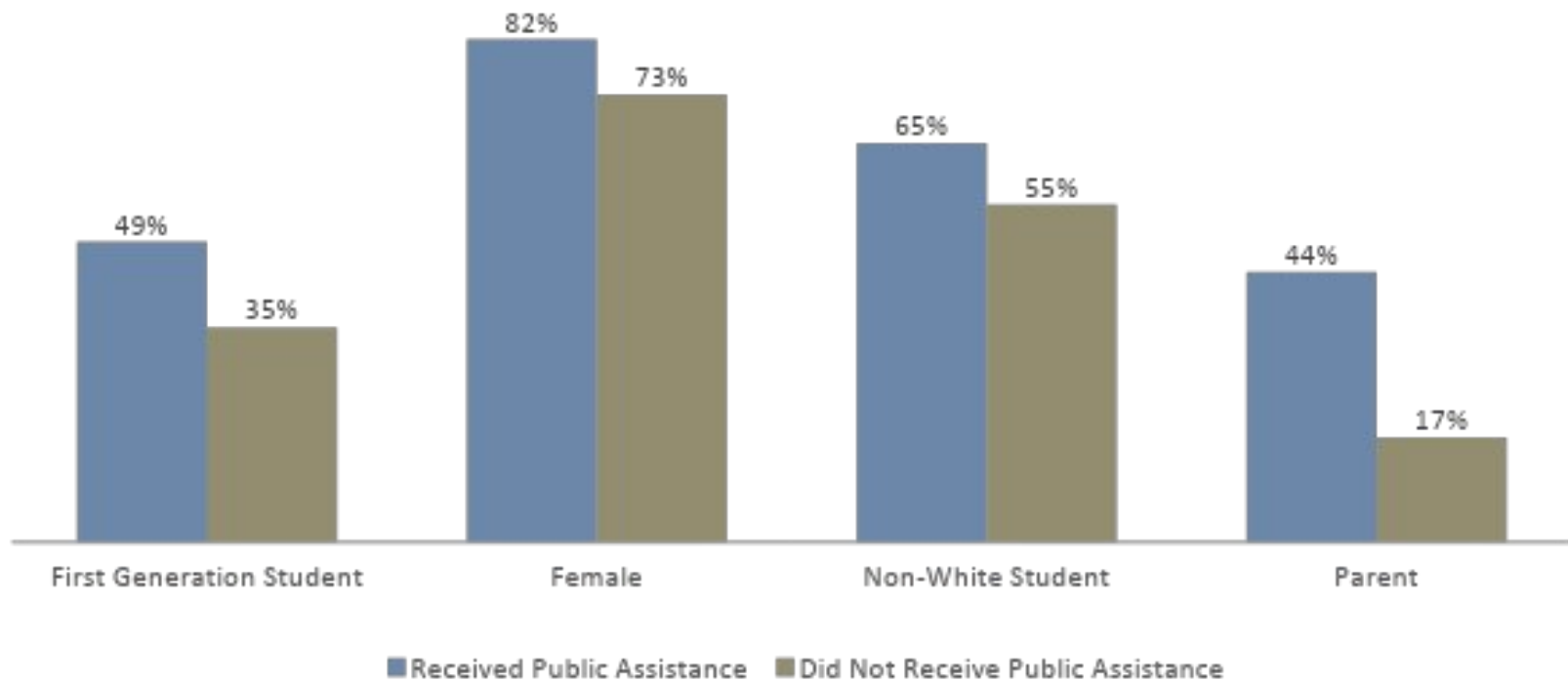
# Financial Difficulties

Financial Difficulties by Public Assistance Use



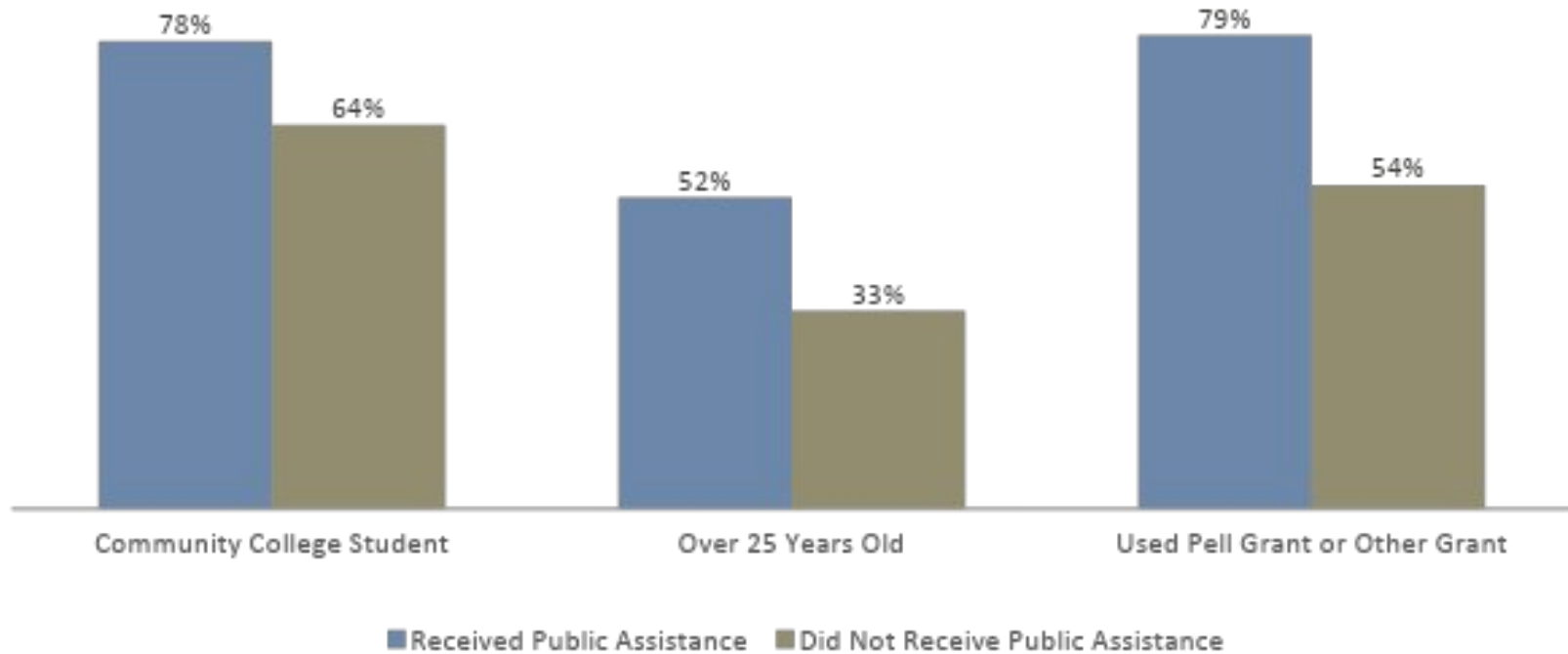
# Student Demographics

Student Demographics by Public Assistance Use



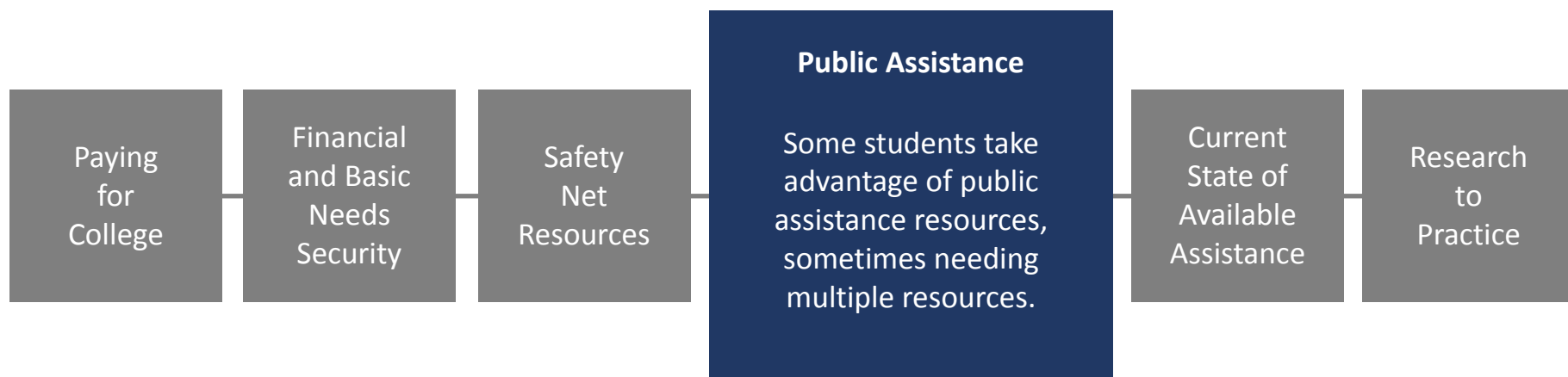
# Student Demographics, continued

Student Demographics by Public Assistance Use





# Section Summary



# Current State of Available Assistance



- Temporary Assistance for Needy Families
  - States operate their own TANF programs
  - Working is required (min. of 20 hours per week) and eligible vocational education is limited
  - Some states (such as Kentucky and California) facilitate work-study by providing TANF funding for on-campus advisors

- Supplemental Nutrition Assistance Program
  - Prior to COVID-19, students attending more than half-time were not eligible for SNAP (barring some exemptions)
  - SNAP has since been temporarily expanded to include students who
    - (1) are *eligible* to participate in state or federal work study and/or
    - (2) have an expected family contribution of \$0 (must still meet all other eligibility criteria)

# Medicaid

- Medicaid Health Insurance
  - In states that expanded Medicaid, this benefit is available to all people under 65 with household incomes at or below 138% of the federal poverty level
  - In states that did not expand Medicaid, people must also meet other eligibility criteria that vary from state to state
  - College students must be independent and a resident of the state they are applying in to qualify

# Section 8

- Housing Choice Vouchers Program (Section 8)
  - Students can receive this benefit if they are dependent students and if they and their parents meet the low-income eligibility
  - The low-income eligibility limit varies by location and number in household
  - Grant aid that exceeds tuition and required costs is considered income for the purposes of eligibility

# Section Summary



# Research to Practice





# One-Stop Center

**Students need a simple, transparent, and comprehensive location for information about available financial resources.**

## Problem

Students struggle to find information about available financial resources and may make enrollment decisions without accessing resources available to them.

## Solution

Many institutions have created a one-stop resource center where students can learn about beneficial resources. This simplifies the message to students and makes it easier for college staff and faculty to refer students to support services.

# Public Assistance

**Institutions need to direct students to public assistance programs for which they may be eligible.**

## Problem

Students facing financial insecurity may not know to seek help from public assistance programs for which they may be eligible and, therefore, may endure unneeded hardships or stop out of college when assistance may be available.

## Solution

Institutions can direct students who may have a zero Expected Family Contribution (now referred to as the Student Aid Index) to public assistance programs like SNAP, TANF, or public housing assistance. Colleges can also help students complete these applications and answer common questions.

# Professional Development

**Students with basic needs insecurity can be difficult to spot, but they need to be seen by their institution.**

## Problem

Few college administrators are trained to identify the signs of food and housing insecurity. Unseen by their institution, these students' needs can go unmet, making student success more difficult.

## Solution

Offer professional development for faculty and staff to help them recognize signs of basic needs insecurity and learn how to direct students to appropriate support services on campus.

# Section Summary

Paying  
for  
College

Financial  
and Basic  
Needs  
Security

Safety  
Net  
Resources

Public  
Assistance

Research  
to  
Practice

## Research to Practice

Institutions can implement programs and services designed to help students in targeted ways to increase retention and completion.

# Fall 2022 Survey

We are recruiting for the Fall 2022 survey!

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