The Dark Side of College (Un)Affordability: Food and Housing Insecurity in Higher Education

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Food and Housing Insecurity in Higher Education

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Most Americans agree that the current high price of college attendance renders it unaffordable, even for middle-class families with students enrolled in the public sector. Costs have risen and subsidies have declined, while real wages for earners outside of the top five percent have fallen.

Despite massive public investments in financial aid, students from families earning an average of just $20,000 a year are now required to pay at least $8,000 for one year of community college and more than $12,000 a year at a public university (Goldrick-Rab & Kendall, 2014). That “net price” is what these students face after all grants (including the Pell and state and institutional grants) are subtracted from the cost of attending college. This price has gone up substantially over time, particularly since the Great Recession, and it is often impossible to cover entirely with federal loans (Goldrick-Rab, 2016).

What happens when economically insecure people enroll in college, partly enticed by offers of financial aid, and then face prices that are beyond their reach? Since 2008, researchers at the Wisconsin HOPE Lab have posed this question in studies conducted in Wisconsin and across the nation. The answer, we have learned, is that even though they

**In Short**

- Some students from low-income families are unable to pay their college costs without experiencing material hardship. What they do to make ends meet (e.g., go hungry and homeless) inhibits learning and discourages persistence.
- Strategic college leaders investigate the needs of their students and draw on the strengths of their institutions and those of their communities to meet those challenges: for example, by changing school policies and financial due dates, creating short-term interest-free loan programs at the beginning of the school year, hiring counselors with social-work backgrounds, working with local food banks and housing authorities, and offering free tax-preparation services.
- Institutions can also collaborate with non-profit organizations such as the College and University Food Bank Alliance, Single Stop, and the Center for Working Families to help students access existing social-safety-net resources.
- Changes to federal and state policies that increase access to food stamps or extend the school lunch program to college students could better support students with financial need.
often work, a growing number of low-income students also experience food and housing insecurity.

These material hardships affect learning and the effort that can be devoted to school. They compromise students’ chances for degree completion and affect the institutions in which the students enroll (Broton, Frank, & Goldrick-Rab, 2014; Goldrick-Rab, 2016). While higher education has focused on helping the poor attend college—succeeding in placing almost 10 million Pell Grant recipients into colleges and universities—it has inadequately addressed the conditions of poverty confronting students as they pursue degrees.

**Doing Without**

When people lack a minimal level of basic goods such as food and shelter, they are said to confront “material hardship.” Available data suggest that the incidence of food and housing insecurity is now greater among college students than it is in the general population (Broton, Frank, & Goldrick-Rab, 2014). Although prevalence rates vary across colleges, even students attending Ivy League universities with full financial-aid packages report going without food and struggling with hunger (Jack, 2015).

A New York University student reports,

I live on $2.00 to $5.00 dollars a day. That means two meals a day, and incredibly unhealthy food. I’m hungry all the time. Being so hungry while you’re trying to work two jobs to pay your rent and still keep up with your coursework is practically impossible—and more common than you would ever think at a university like this. (NYU Faculty, 2015)

Approximately half of all Pell Grant recipients are from families living below the official poverty line. In addition, evidence from a study by the Wisconsin HOPE Lab indicates that one in four Pell grantees grew up in families where at least sometimes there was not enough food to eat at home (Goldrick-Rab, 2016). That study followed 3,000 students from low-income families who enrolled in a public two- or four-year college or university in the state of Wisconsin shortly after graduating from high school (see www.wihope-lab.com for details).

When we surveyed students during their first semester of college, nearly 90 percent indicated that they were upset or worried about not having enough money to pay for the things they needed in order to attend college; 78 percent stated that they were having difficulty paying their bills.

To make ends meet, students:

- cut back on social activities (80 percent)
- changed their food shopping or eating habits (71 percent)
- cut back or stopped driving (48 percent)
- borrowed money or used credit cards more (39 percent)
- increased the amount of time spent working (38 percent)
- postponed medical or dental care (24 percent)
- put off paying bills (24 percent)
- reduced utility usage (23 percent)
- went without a computer (19 percent)
- did not buy all required books or supplies (15 percent)

When we followed up with these same students a year later, 27 percent reported that in the past month, they did not have enough money to buy food, ate less than they felt they should, or cut the size of their meals. Seven percent had recently gone without eating for an entire day (Goldrick-Rab, 2016).

Unsurprisingly, students who reported that they had grown up in food-insecure households were more likely to report experiences of hunger in college than were other Pell grantees (Mai, 2014).

The results of our study are not unique. An earlier survey at the University of Hawaii, for example, reported that 21 percent of students had reduced their food intake due to resource limitations in the prior year. An additional 24 percent reported anxiety about their food supply due to a lack of money (Chaparro, Zaghoul, Holck, & Dobbs, 2009).

A recent survey of more than 4,000 undergraduates at 10 community colleges across seven states indicates that approximately half of students are food insecure, including 20 percent who had gone hungry in the last month (Goldrick-Rab, Broton, & Eisenberg, 2015).

Across these studies, the risk of food insecurity is unevenly distributed. At the City University of New York, for instance, 39 percent of students had experienced food insecurity in the prior year, but those at an increased risk include (Freudenberg et al., 2011):
• students with fair or poor health (56 percent incidence rate)
• those with incomes under $20,000 (55 percent)
• Hispanic students (48 percent)
• Black students (42 percent)
• financially independent students (46 percent)
• students who work 20 or more hours per week (44 percent)

Young adults are especially at risk for housing insecurity because they often lack a rental history, enough savings for a security deposit, or someone who can act as a guarantor (Joint Center for Housing Studies of Harvard University, 2011; Dworsky et al., 2012; Wilder Research, 2008).

According to the Free Application for Federal Student Aid (FAFSA), 58,000 college students are homeless, although this is certainly an underestimate due to the reporting requirements and concerns about stigma (NAEHCY, 2014).

In our Wisconsin HOPE Lab study, one-quarter of two-year college students indicated that they were unable to pay utility bills, and an additional 24 percent couldn’t pay rent within the past year. Four-year college students were half as likely to report trouble paying rent and utilities.

Results from a survey of undergraduates attending 10 community colleges indicates that half of students are housing insecure, including 13 percent who were homeless in the past year (Goldrick-Rab, Broton, & Eisenberg, 2015). Similarly, 42 percent of students at the City University of New York are housing insecure (Tsui et al., 2011). In both studies, students who experienced food insecurity were at greater risk of housing insecurity, and vice versa.

**Hurting Chances of College Completion**

Material hardship seems to inhibit educational attainment. While there have not been studies (yet) measuring the impact of food and housing insecurity on college attainment, research from K-12 education and descriptive work in higher education is clear.

For example, one study found that college students who report struggling to get enough food to eat are 22 percent less likely to earn a 3.5–4.0 GPA rather than a 2.0–2.49 GPA, after controlling for other background factors (Maroto, Snelling, & Linck, 2015). Madeline Pumariega, now chancellor of the Florida University System, explained why Miami Dade College had taken steps to alleviate food insecurity in an interview we did when she was president of the college’s Wolfson campus (Goldrick-Rab, Broton, and Gates, 2013):

> When a student is hungry, he does not feel safe, and it is hard to help him synthesize material. We have to meet students’ basic needs in order for them to fully concentrate on assimilating the information in a class in a way that they can apply it, learn, and take it forward.

Here, Pumariega was reflecting knowledge gained by practitioners around the country who work directly with undergraduates.

> One in four CUNY students—approximately 60,000 individuals—are both food and housing insecure.

It can be very difficult to focus on school when you are unsure where you will sleep at night. In 2008, for example, we met “Anne,” a student in the Wisconsin Scholars Longitudinal Study. Anne went to college in Milwaukee to obtain the skills to find a good job and a better life for herself and her mother. She had grown up in public housing as her mother cycled on and off assistance from the state, struggling to hold a job while coping with lupus, a chronic disease.

Anne had attended one of the city’s better high schools, where she completed an International Baccalaureate program, before enrolling in the public four-year college. She was adjusting well to college life. Then the manager of the apartment building where she lived with her mother informed her that, by enrolling in school full-time, she had violated the terms of the family’s subsidized housing.

Anne did not know what policy dictated this situation but thought it might have to do with perceptions of undergraduate behavior. In fact, Anne may have run up against her local public housing authority’s definition of eligibility, which de-prioritized full-time students.

If the idea of this policy was to prevent people from taking advantage of public housing, it made little sense in Anne’s case. She was not a student seeking a new, inexpensive place to live for a few years but rather a long-term resident who had lived in the building for years and who had very few assets of her own—and little ability to make significant money without a college degree.

Anne could see no recourse, so she switched to taking classes part-time. Her college academic advisor issued a letter for her to give to her landlord, proving she had done this. Yet it seems that no one at Anne’s school, including her advisor or financial-aid counselor, called the housing authority in an effort to clarify the situation or intervene.

Such a call may have allowed Anne to maintain full-time status but, as a part-time student, Anne received much less grant aid and was concerned about the extra time it would take to earn a degree. She spoke with her advisor about her concerns on several occasions; she did not know whom else to turn to. There did not seem to be any support at her college for this type of problem.

Anne had few options. If she worked, her income could disqualify her—and her mother—from receiving the housing subsidy, which they needed to make ends meet.
A year later, Anne’s mom was hospitalized, and Anne was struggling to juggle all of her responsibilities. Around this same time, the apartment manager reappeared, telling her that she could now enroll full-time. Anne did not trust this information and did not go through with the paperwork and hassle to switch again.

Anne’s feelings of confusion and distrust were neither uncommon nor unusual, but they had significant implications. For each additional semester she stayed in school, the costs mounted and the odds of completing a degree diminished.

The last time we saw Anne was at the start of her third year of college. She was trying to work a little but not too much, since she needed money to pay the bills but did not want to make too much and be disqualified from her housing or her financial aid. She seemed on track with school. Subsequent administrative records indicate that she remained continuously enrolled until spring 2014. But then she left, without a degree in hand.

Institutional Practices

We have met with administrators, faculty, and staff in colleges across the nation who are working to directly support students who are struggling to meet their basic needs.

Our research suggests that the most strategic college leaders take a local approach. They investigate the specific needs of their students and draw on the strengths of the college and community to help meet those challenges.

Students and staff can readily point to policies that create bottlenecks and break points for food- and housing-insecure people. For example, the start of the school year can be especially stressful for students of limited financial means. Full tuition and fees are typically due at the same time that students need to buy school supplies and possibly put down a security deposit for housing accommodations.

A lack of savings or a delay in financial-aid disbursement means that students are unable to make ends meet. The repercussions, such as being dropped from class rosters or losing an apartment, can be devastating (Rivera, 2015).

Several colleges have adapted their policies or put low-cost programs in place to address these concerns. For instance, one college implemented an interest-free short-term loan program for students who expect to receive financial aid but who have a delayed payment, so that the late timing of the aid does not derail the students’ educational plans. The financial-aid office administers the program to streamline the process and ensure that the program poses a low financial risk to the college.

Similarly, another college implemented an interest-free book-loan program, regardless of financial-aid status. Officials at this college recognized that many students work their way through school and do not have the lump sum needed at the beginning of the term but could manage smaller monthly payments.

Other schools we visited chose to change the rules regarding due dates or the consequences of late payment. For example, one college shifted the due date for fees by several weeks to allow students more time to work and earn money in order to make the payment. Another institution pushed back the date on which a student is dropped from class rosters for non-payment.

Some colleges have hired individuals with backgrounds in social work or who have prior work experiences with individuals whose basic needs are not being met to fill critical student-service positions on campus.

In these examples, college leaders and their teams reviewed and adapted policies or procedures to better serve students from low-income and poor families while maintaining the financial health and integrity of their institutions.

College leaders also turn to their communities to create partnerships that support poor college students. One of the more common arrangements is for a local food bank or pantry to serve students on campus. According to the College and University Food Bank Alliance (CUFBA), some pantries operate out of a closet one day a week, while others supply upwards of 50,000 pounds of food per year, with regular distributions. One college we visited coordinates with the college’s culinary arts program to provide healthy-cooking demonstrations in partnership with the food bank.

Students emphasize the importance of co-locating community services, such as a food bank, on campus. This reduces not only time and transportation costs but the stigma associated with accessing these supports. Students report an increased sense of belonging and integration with the college when officials advertise poverty-alleviation supports as just another student support service—along with academic advising, tutoring, or free flu shots—rather than as a supplemental service for marginalized students.

In addition to food pantries, some colleges work with their school cafeterias and food vendors to support students who are food insecure. At some colleges, this means that the administration purchases discounts meal vouchers, which it then distributes to students via different programs or services.

In other cases, student organizations work with food vendors to save surplus edible food that would otherwise be thrown out each night. Although these food-rescue programs often look beyond the local college when deciding where to donate recovered food, more are realizing that the leftover food could be distributed to college students in need (Environmental Protection Agency, 2014).

Finally, some students and college officials are encouraging on-campus food vendors to accept food stamps or
Supplemental Nutrition Assistance Program (SNAP) benefits (Song, 2015). Again, the students we talked with described feelings of alienation when the college cafeteria or food vendor refused to accept their food stamps.

Many of the colleges we visited provide free on-campus tax-preparation services to students (this is especially common at institutions utilizing the services of Single Stop). In comparison to food and shelter, this may not seem like a particularly pressing need for college students. But free tax-preparation services save students hundreds of dollars that many spend on professional filing fees. They also ensure that students receive all eligible higher education credits and exemptions for low-income families (e.g., Earned Income Tax Credit).

And these services encourage early filing of the FAFSA, because completed tax documents are a required part of the application. Colleges that offer tax and FAFSA preparation services in tandem promote timely completion of the FAFSA. This increases the odds that eligible low-income students will receive all of their grant aid, as states often run out of need-based financial aid before all eligible students receive support (e.g., Cohen, 2012).

Several colleges we visited collaborate with the Volunteer Income Tax Assistance program. This is an Internal Revenue Service initiative that offers free tax-preparation services for low-income individuals, and provides the service on campus. Other colleges rely on local partnerships or trained business students to become certified tax preparers.

**Getting Help**

The IRS program is not the only partnership that some colleges have established with non-profit organizations. CUFBA, for example, was formed to help more than 200 institutions coordinate food pantries on campus to help meet the demand for nutritionally adequate food. Other colleges have partnered with non-profit organizations such as Single Stop or the Center for Working Families, which draw on existing social safety-net resources to help students attain financial stability and move up the economic ladder by providing comprehensive supports that promote degree attainment.

Single Stop originated as a community-based organization helping low-income individuals and families access food pantries, shelters, health centers, and job-training sites. In 2009, Single Stop launched its Community College Initiative and began providing similar poverty-alleviation supports to students and their families on college campuses.

The organization works with colleges to create a one-stop campus center with resources from the college and community, where students who are struggling to make ends meet can go for support. Using proprietary technology, students are screened to determine their eligibility for federal, state, and local public benefits such as food stamps or health insurance. On average, we estimate that eligible students receive an additional $5,400 in cash and non-cash benefits—an amount nearly equivalent to the maximum Pell Grant (Goldrick-Rab, Broton, & Gates, 2013).

In addition to these case-management services, Single Stop provides free financial counseling and legal and tax-preparation services. The multi-pronged intervention is based on the idea that the combination of cash and non-cash benefits obtained in a timely and efficient manner, along with additional information and counseling support, can substantially improve retention and graduation rates. Preliminary evidence suggests that the program is working; with a credential in hand, students are much better positioned to obtain a good job and a more secure financial future (Single Stop, 2015).

The Center for Working Families, supported by the Annie E. Casey Foundation, takes a similar approach in collaborating with community colleges. It provides students with a coordinated set of services, including employment and career-advancement services, income and work supports (e.g., public benefits and tax-preparation assistance), and financial services and asset-building supports. Like Single Stop, the program continues to expand, and preliminary results are positive. A greater proportion of community college students served by the Center for Working Families persist in college (80–85 percent) compared to the overall college persistence rate (66–70 percent) (Liston & Donnan, 2012).

Both of these organizations do more than serve students. They also change the institutional culture of the college by reimagining the role of student services. In this new vision, comprehensive supports, including those helping students access the existing public safety net, are the norm.

**A Role for Federal and State Policy**

At the federal level, educational and social policies have not caught up to the challenge. The current social safety net typically excludes college students with financial need from receiving support. This is true even though receipt of public benefits promotes academic progress. And it’s true even though a college education is one of the most effective ways to reduce material hardship and future reliance on social benefits (Price et al., 2014). This makes it harder to reach national educational and economic goals (Goldrick-Rab, Broton, & Eisenberg, 2015).

Advocates for change are working to remedy problems such as work requirements for food stamps, which make it difficult for undergraduates to receive that support while in school, or financial-aid questions that require students to “prove” that they are homeless in order to render them eligible for additional support.
While many young people rely on the National Free and Reduced Price Lunch Program during elementary and secondary school, upon transitioning to college they find themselves facing high prices with no such support. This has led Professor Wick Sloane (2013) of Bunker Hill Community College to write letters to federal officials asking for help. To quote from one of those letters:

One peanut butter sandwich per school day for each of the nine million students on a Pell grant. How many of these are the same students who were eligible for free and reduced lunch in high school? No one knows and no one is counting. How many are from households on food stamps? No one’s asking, either. Why not, then, 45 million peanut butter sandwiches at colleges each week? Until we come up with a better idea.

In recent testimony to the National Commission on Hunger, we echoed his calls and formalized a request for federal action to extend that program to the nation’s community colleges (Broton & Goldrick-Rab, 2015).

Meeting students’ housing needs may be even more difficult than providing food or tax assistance. Federal housing assistance is not an entitlement program. Scholars estimate that just one-quarter of families who need housing support actually receive it (Broton & Goldrick-Rab, 2014). Moreover, college students’ eligibility for housing assistance is restricted (HUD, 2015a).

The Tacoma Community College Housing Assistance Program provides one model for colleges seeking ways to help support housing-insecure students. In partnership with the local housing authority, the community college provides Housing Choice Vouchers to full-time students who maintain a 2.0 GPA and are homeless or at serious risk of homelessness. Many of the students are part of a workforce-development program and must participate in support services. Results after one year are preliminary, but promising. Of the 22 students to receive a housing voucher, 21 (95 percent) remain enrolled in college. In comparison, 24 percent (35 out of 146) of eligible participants who were on the waiting list persisted in college (Tacoma Housing Authority, 2015).

The architects of this program emphasize a triple bottom line, saying, “This project is an effort to spend a housing dollar not just to house someone and their family but to get...
two other things done: help them succeed in school and promote the success of schools that serve low-income students” (HUD 2015a, p. 7). Currently, officials from the federal Department of Housing and Urban Development are working with colleges and universities to determine better ways to support college students (HUD, 2015b).

**The Most Critical Steps: Getting Informed and Getting Help**

Higher education leaders vary in their knowledge and skills regarding direct poverty-alleviation initiatives. Many we interviewed explained that the higher education programs that trained them to be deans or chancellors had actually prepared them to be leaders of 20th-century colleges rather than innovators who respond to the challenges faced by 21st-century college students.

But these college leaders argue that helping students meet their basic needs is not only the right thing to do morally but also has instrumental purposes by helping colleges retain and graduate more students. Moreover, those who earn a college credential improve their economic prospects, which is good for the community and society. As one college president said:

> If students do not have a safe place to live, food to eat, or a way to get to school, they cannot do their best in the classroom. There are these moments where you are going to continue in college or life is going to get in the way… It is not like they dropped their iPod or phone in the toilet. It is real. There are students that are studying under candlelight because they have not paid their utility bill, and they are still trying to persist. If we do not address some of those issues, they get in the way of the education process. So at the core of our work is this educational mission. (Broton, Frank, & Goldrick-Rab, 2014)

Advocacy groups, including the American Council on Education, have called attention to the high rate of food insecurity on college campuses. They are working with their members to share best practices and promote state- and federal-level policy changes (Nellum, 2015).

Students across the nation are organizing and demanding that their basic needs be met. Proposals for tuition-free and debt-free college underscore the economic pressures faced by American families today and the opportunity for higher education to promote a basic standard of living (e.g., The White House, 2015).

A truly affordable college system would go a long way in reducing the poverty experiences of college students. Coordination with the social safety net would bring about even greater opportunities for all Americans to pursue a higher education, regardless of economic background.

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**Resources**

Resources (cont’d.)


- Rivera, C. (2015, Aug. 3). Some college students on financial aid don’t get it in time to pay fees. LA Times.


- Song, J. (2015, Aug. 3). Rise in college food banks linked to the economy and campus demographics. LA Times.


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