

## Student Access to Benefits

### Today's College Students<sup>1</sup>

Only 37 percent of college students fit the stereotype of a recent high school graduate who attends a four-year institution directly after high school. In reality, the average college student is older, has more work and family obligations, and often attends part time. Unfortunately, financial aid, public benefit, and higher education policies haven't caught up to these changing demographics. Combined with the rising cost of tuition, these dated policies hinder program completion and success in the workforce.

### The New Norm: Today's Traditional Student<sup>2</sup>

- 44% are over age 25
- 51% are considered independent from their parents
- 36% are students of color
- 51% are low-income
- 39% are employed part-time
- 27% are employed full-time
- 26% are parents
- 15% are single parents

### Barriers to Success:

#### Unmet Need<sup>3</sup>

The rapid increase in college costs and flat or reduced funding in student aid has resulted in significant unmet need. Consequently, low-income students are borrowing more, working more hours, taking fewer courses, or dropping out altogether.

- Over 90 percent of independent full-time community college students with incomes under \$31,000 had unmet need in 2011-2012.
- For the lowest-income independent full-time students the gap was over \$7,000.
- Half of all independent part-time students earn less than \$27,000. Of those lower-income part-time students, 72 percent had unmet need, with an average shortfall of \$3,000.

#### Hunger and Homelessness

Food and housing insecurity threaten students' health, wellbeing, and academic success. Community college students are particularly affected.

- According to a multi-state survey of students, the Wisconsin HOPE Lab found that 50 percent of students enrolled in two-year colleges experienced food and/or housing insecurity. Thirteen percent experienced homelessness.<sup>4</sup>
- An analysis of national data on household food insecurity by the Urban Institute found lower figures; however, food insecurity was still high among households with students in two-year colleges, especially following the 2008 recession. From 2008-2014, average rates of food insecurity reached 21 percent, before dropping to 13 percent in 2015.<sup>5</sup>

## Recommendations:

### Campus-based solutions

Some colleges and universities have identified student hunger and homelessness as significant problems and have developed campus-based solutions.

- An increasing number of schools have developed on-campus food pantries to provide food assistance to students in need. The Campus and University Food Bank Alliance (CUFBA) reported 566 members as of November 2017.<sup>6</sup>
- Under the Benefits Access for College Completion (BACC) initiative, CLASP worked with seven community colleges interested in helping their students access a full range of public benefits in order to reduce financial barriers to college completion. The efforts of institutions ranged from providing students with accurate information about benefits to screening them for program eligibility, assisting them with enrollment by filling out applications and gathering documentation, and focusing on changing policies to better serve students who are eligible but not enrolled. For more information please see our report, *Benefits Access for College Completion: Lessons Learned* at [bit.ly/CLASP-BACCLessonsLearned](http://bit.ly/CLASP-BACCLessonsLearned).

### Policy solutions

CLASP also supports policy solutions to strengthen financial aid and expand benefits access for students.

- Financial aid should be responsive to today's students. We support reforms that address nontraditional and low-income students' needs and attendance patterns. This includes expanding the income protection allowance to reward working students and maintaining the purchasing power of the Pell grant. Our full recommendations for the Higher Education Act are summarized at: [bit.ly/CLASP-HEA](http://bit.ly/CLASP-HEA)
- Public benefit programs, such as Medicaid and the Supplemental Nutrition Assistance Program (SNAP), can reduce hardship and unmet need. They build on the patchwork resources students already use, reduce the amount of student loans needed, increase financial stability of adults and youth, and help students care for their families. However, some benefit programs restrict student eligibility or require students to work at least half time. This is despite strong evidence that college students who work too many hours experience lower completion rates.<sup>7</sup>
- In recent years, CLASP has highlighted the need for a comprehensive student aid system using financial aid, public benefits, and refundable tax credits. We've also worked with partners in many states to identify policy opportunities. For more information please see our report, *Bolstering Nontraditional Student Success* at [bit.ly/CLASP-BolsteringStudentSuccess](http://bit.ly/CLASP-BolsteringStudentSuccess)

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### Endnotes

<sup>1</sup> "College Students Aren't Who You Think They Are," Center for Law and Social Policy, 2017.

[https://www.clasp.org/sites/default/files/publications/2017/08/2017June\\_CollegeStudentsArentWhoYouThinkTheyAre.pdf](https://www.clasp.org/sites/default/files/publications/2017/08/2017June_CollegeStudentsArentWhoYouThinkTheyAre.pdf)

<sup>2</sup> "Yesterday's Non-Traditional Student is Today's Traditional Student," Center for Law and Social Policy, 2015.

<https://www.clasp.org/sites/default/files/public/resources-and-publications/publication-1/CPES-Nontraditional-students-pdf.pdf>

<sup>3</sup> Lauren Walizer, *Barriers to Success: High Unmet Financial Need Continues to Endanger Higher Education Opportunities for Low-Income Students*, Center for Law and Social Policy, 2015. <https://www.clasp.org/publications/report/brief/barriers-success-high-unmet-financial-need-continues-endanger-higher>

<sup>4</sup> Sara Goldrick-Rab, Jed Richardson, and Anthony Hernandez, *Hungry and Homeless In College: Results from a National Study of Basic Needs Insecurity in Higher Education*, Wisconsin Hope Lab, 2017. <http://wihopelab.com/publications/Hungry-and-Homeless-in-College-Report.pdf>

<sup>5</sup> Kristin Blagg, Craig Gundersen, Diane Whitmore Schanzenbach and James Ziliak, *Assessing Food Insecurity on Campus*, Urban Institute, 2017.

[https://www.urban.org/sites/default/files/publication/92331/assessing\\_food\\_insecurity\\_on\\_campus\\_3.pdf](https://www.urban.org/sites/default/files/publication/92331/assessing_food_insecurity_on_campus_3.pdf)

<sup>6</sup> See: "Our Members," College and University Food Bank Alliance, November 2017. <https://sites.temple.edu/cufba/members/>

<sup>7</sup> Laura Perna, "Understanding the Working College Student," American Association of University Professors, 2010.

<https://www.aaup.org/article/understanding-working-college-student#.WibAFqKg71>