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# Providing Supports for Non-Tuition Student Expenses

## Issue Brief

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In the wake of COVID-19, higher education has the potential to play a significant role as a catalyst for economic recovery, innovation and socioeconomic mobility. However, the cost of a college education continues to be one of the most significant barriers preventing students from accessing higher education. As such, college affordability will need to be at the center of any conversations among leaders planning for a post-COVID future.

Indeed, states cannot meet their postsecondary education goals without addressing the rising cost of college. Increasing attainment, meeting high-need workforce demands or re-enrolling adult learners cannot happen if students are shut out because financing their education is prohibitive.

Even before the ongoing health crisis, significant work had been done to address college affordability. However, many of these efforts focus on the rising cost of tuition and fees, which represents only one piece of the college affordability puzzle. This issue brief highlights existing efforts to address a different piece of the puzzle: the non-tuition expenses students face. The document seeks to inform state, system and institution leaders as they consider ways to support their students with non-tuition expenses.

### Non-Tuition Student Expenses

The postsecondary community knows a lot about how tuition and fees have changed over time. Reports are published annually to provide information on how tuition and fees shift from year to year. Tuition and fees, however, represent only one portion of the expenses students face. In its 2019 “Trends in College Pricing” report, the College Board noted that for students attending a public two-year college, tuition and fees represents only 20% of their student budget.<sup>1</sup> For students at four-year institutions, tuition and fees represent 39% of their student budget. The table below provides average estimated budgets, or the cost of attendance (COA), for full-time undergraduates.

*Average Estimated Full-Time Undergraduate Budgets (Enrollment-Weighted) by Sector, 2019-20*

| Sector                                 | Tuition and Fees | Housing Expenses | Books and Supplies | Transportation | Other Expenses | Total    |
|--|------------------|------------------|--------------------|----------------|----------------|----------|
| Public Two-Year, In-District, Commuter | \$3,730          | \$8,990          | \$1,460            | \$1,840        | \$2,400        | \$18,420 |
| Public Four-Year, In-State, On-Campus  | \$10,440         | \$11,510         | \$1,240            | \$1,230        | \$2,170        | \$26,590 |

Source: College Board, Annual Survey of Colleges; NCES, IPEDS Fall 2017 enrollment data.

<sup>1</sup> <https://research.collegeboard.org/trends/college-pricing>

The College Board noted that these “expense categories are based on institutional budgets for students as reported in the College Board’s Annual Survey of Colleges ... (They) are the average amounts allotted in determining the total cost of attendance and do not necessarily reflect actual student expenditures.” Indeed, while institutions are required to report COA estimates to the federal government, they have significant discretion over how they calculate those estimates.<sup>2</sup> Additionally, the scope of COA is limited, so other expenses students might incur are not necessarily taken into account. As a result, the higher education community knows less about the actual expenses students face than is preferable.

There are some efforts to understand the extent of student expenses. In California, for example, the Student Expenses and Resources Survey (SEARS) is conducted to “inform the State Legislature and policymakers as they work to ensure that Cal Grants and other financial aid programs help make college affordable for all students.”<sup>3</sup> The survey samples 150,000 California college students across all sectors about college affordability. Similarly, the Wisconsin HOPE Lab, now the Hope Center, has done several national assessments of basic-needs security among college students.<sup>4</sup> These efforts have begun to shed some light on an extensive set of challenges for which the postsecondary community has relatively little data.

More leaders in institutions, systems and states have begun to recognize that non-tuition expenses represent a significant barrier for students. Even before COVID-19 upended higher education and the way education leaders think about how best to support students, the public discourse had begun to shift toward understanding and addressing the challenges students face with non-tuition expenses. Last fall, HCM Strategists conducted a scan of efforts by states, systems and institutions to support students with three specific non-tuition expenses: childcare, food, and housing.<sup>5</sup> This issue brief outlines a sampling of the efforts identified in HCM’s scan. It seeks to inform leaders as they consider implementing college affordability strategies to support the students they serve, especially during these unprecedented times of COVID-19.

## College Affordability and Equity

Students of color and low-income students disproportionately face financial barriers that prevent them from accessing, persisting in, and completing degree programs. The Wisconsin HOPE Lab found that black students are 17 percentage points more likely to experience food

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<sup>2</sup> <https://ticas.org/accountability/federal-cost-data-students-living-home-are-significantly-understated/>

<sup>3</sup> [https://www.csac.ca.gov/sites/main/files/file-attachments/2018-19\\_student\\_expenses\\_and\\_resources\\_survey\\_web.pdf?1575327209](https://www.csac.ca.gov/sites/main/files/file-attachments/2018-19_student_expenses_and_resources_survey_web.pdf?1575327209)

<sup>4</sup> <https://hope4college.com/still-hungry-and-homeless-in-college/>

<sup>5</sup> HCM assessed all 50 states for its scan, as well as systems and institutions that serve a significant portion of the undergraduate population. For systems, HCM assessed those that serve at least 50% of the state’s undergraduate population. For institutions, HCM assessed those that serve at least 50% of that sector’s undergraduate population in that state.

insecurity than their white peers.<sup>6</sup> They were also at higher risk of experiencing housing insecurity and homelessness. Similarly, Pell recipients are 14 to 20 percentage points more likely to experience food or housing insecurity than non-Pell recipients.

While designed with good intentions, student aid programs can sometimes add to the challenges students face rather than provide much-needed relief. Eligibility requirements or procedural policies can create additional hurdles that students must jump over to receive the aid they need. As leaders consider strategies to support students with non-tuition expenses, ensuring an increase in equitable access to higher education for traditionally underserved populations is critical.

### Supports for Childcare Expenses

One expense that students who have children are faced with is childcare. In the United States, roughly 4.8 million college students are raising children.<sup>7</sup> Approximately 2.1 million of those students attend two-year institutions, which represents 30% of the entire community-college student populations. Students with children also comprise 15% of the total four-year undergraduate student body and 51% of students at for-profit institutions.<sup>8</sup> With such a significant portion of students raising children while they pursue a degree, providing supports for childcare expenses is one strategy to address affordability for this student population.

HCM's scan found that 42 states have at least one institution participating in the federal Child Care Access Means Parents in School (CCAMPIS) competitive grant program. Recipient institutions may use funds awarded to "establish campus-based childcare programs primarily serving the needs of low-income students."<sup>9</sup>

Independent of these federally supported efforts, some states are investing in childcare expense supports. Oregon's Childcare Grant provides student who have children with financial support to offset the cost of childcare.<sup>10</sup> Students must be in good academic standing and be pursuing their first credential to be eligible. They also must not be in default on any federal student loans. Additionally, their child must be under the age of 12, or else meet certain eligibility requirements, and the childcare provider must be licensed by the state. Oregon's Higher Education Coordinating Commission (HECC) prioritizes renewing awards for students who maintained eligibility before making new awards. When selecting new recipients, the HECC

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<sup>6</sup> <https://hope4college.com/still-hungry-and-homeless-in-college/>

<sup>7</sup> <https://www.luminafoundation.org/files/resources/college-students-raising-children.pdf>

<sup>8</sup> <https://www.luminafoundation.org/files/resources/college-students-raising-children.pdf>

<sup>9</sup> <https://www2.ed.gov/programs/campisp/index.html>

<sup>10</sup> <https://oregonstudentaid.gov/child-care-grant.aspx>

prioritizes students' demonstrated financial need. The maximum award per student is \$10,000 per academic year.

Similarly, Minnesota's Postsecondary Child Care Grant provides awards for childcare of up to \$3,000 per eligible child under the age of 12 per academic year.<sup>11</sup> To be eligible, students with children must meet credit enrollment requirements, or six to 15 credits per term for undergraduates and one to six credits per term for graduate students. Students also must not already be beneficiaries of the Minnesota Family Investment Program, which provides income assistance to eligible low-income families. Students must be making satisfactory academic progress to qualify for funding and not be in default on any student loan. Students are eligible for the award for up to 10 semesters. Awards are determined based upon the income of the student and the spouse, family size and level of enrollment.

### Supports for Food Expenses

In 2018, the Wisconsin HOPE Lab found that 36% of university students and 42% of community college students reported food insecurity in the 30 days preceding being surveyed.<sup>12</sup> With such a large proportion of students lacking access to meals, food insecurity has become a topic of national attention. HCM's scan found 24 states with efforts focused on food insecurity at the state, system or institution level.

Some efforts have focused on trying to assess the extent to which food insecurity is a barrier for students within a certain place. In September 2019, for example, the University of Maryland published a Food Access & Student Well-Being Study.<sup>13</sup> The study assessed the prevalence of food insecurity, as well as its effects on students' academic success. Similarly, the Oregon Hunger Task Force, which was created by the Oregon Legislature to focus on hunger across the state more broadly, examined food insecurity on that state's college campuses in 2018.<sup>14</sup> The task force made policy recommendations that included examining SNAP eligibility rules to ensure that more college students are eligible to receive benefits and prioritizing SNAP outreach on campuses.

Other efforts have focused on providing direct assistance to students facing food insecurity. The most prevalent type of direct support available on campuses is in the form of food pantries or meal-sharing initiatives. Seventy-five percent of the efforts HCM identified at institutions or

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<sup>11</sup> <https://www.ohe.state.mn.us/mPg.cfm?pageID=348>

<sup>12</sup> <https://hope4college.com/still-hungry-and-homeless-in-college/>

<sup>13</sup> [https://studentaffairs.umd.edu/sites/studentaffairs.umd.edu/files/food\\_access\\_student\\_well-being\\_study\\_report\\_september2019.pdf](https://studentaffairs.umd.edu/sites/studentaffairs.umd.edu/files/food_access_student_well-being_study_report_september2019.pdf)

<sup>14</sup>

<https://static1.squarespace.com/static/587bc89edb29d69a1a2839f2/t/5b156f43f950b718021920a4/1528131397527/Issue+Brief+Hunger+and+Food+Insecurity+on+College+Campuses+in+Oregon.pdf>

systems were such programs. These efforts are sometimes led by students and rely on student volunteers to remain operational. However, addressing food insecurity requires buy-in from institution, system and state leaders as well.

Indeed, some states have implemented policies and strategies to address food insecurity on a larger scale. In 2018, New Jersey expanded SNAP benefits to community college students who are enrolled at least half-time in career and technical education programs.<sup>15</sup> In California, students who receive a Cal Grant, the state's primary need-based aid program, also receive notification of their potential eligibility for food stamps.<sup>16</sup> The notifications, which are sent by the California Student Aid Commission, refer students to a website that helps them understand CalFresh eligibility requirements and apply for benefits.<sup>17</sup> Leveraging other state resources, as New Jersey and California have done, is a key strategy that state leaders can implement to support students with their food expenses.

### Supports for Housing Expenses

According to the Wisconsin HOPE Lab, 36% of university students and 51% of community college students experience housing insecurity.<sup>18</sup> The HOPE Lab defines housing insecurity as a broad set of challenges, including the inability to pay rent or utilities and the need to move frequently. The HOPE Lab also found that 9% of university students and 12% of community college students experienced homelessness in the year prior to being surveyed.

The issue of student homelessness is a relatively new topic in the public debate on college affordability. HCM identified only 12 states with efforts focused on student housing insecurity. Among the efforts identified, approximately two-thirds of them are information-focused. Some aim to provide students who might be housing-insecure with information about existing resources. Tennessee, for example, passed legislation in 2019 that requires institutions to designate a staff member on campus to serve as a homeless student liaison.<sup>19</sup> Other efforts seek to raise awareness among leaders and the general public about student homelessness. The Connecticut Coalition to End Homelessness and the Connecticut State Colleges and Universities (CSCU) system published a report in 2018 that highlighted the extent of housing insecurity among CSCU students.<sup>20</sup>

<sup>15</sup> <https://www.state.nj.us/humanservices/news/press/2018/approved/20181119.html>

<sup>16</sup> [https://www.csac.ca.gov/sites/main/files/file-attachments/gom\\_2018-30.pdf?1536185386](https://www.csac.ca.gov/sites/main/files/file-attachments/gom_2018-30.pdf?1536185386)

<sup>17</sup> [https://www.csac.ca.gov/sites/main/files/file-attachments/2017-18\\_calfresh\\_notification.pdf?1524611847](https://www.csac.ca.gov/sites/main/files/file-attachments/2017-18_calfresh_notification.pdf?1524611847)

<sup>18</sup> <https://hope4college.com/still-hungry-and-homeless-in-college/>

<sup>19</sup> <http://wapp.capitol.tn.gov/apps/BillInfo/Default.aspx?BillNumber=SB0763>

<sup>20</sup> <https://www.cceh.org/recent-news/cscu-cceh-release-report-on-student-housing-insecurity/>

Some states are beginning to implement strategies to support students with housing expenses directly. In 2019, the Massachusetts Student Housing Security Pilot launched at four residential campuses.<sup>21</sup> With financial support from the state, the campuses are providing dormitory occupancy to students, as well as meals, counseling, financial literacy, and assistance in searching for permanent affordable housing after graduation. To be eligible for the pilot, students must be enrolled full time and be in good academic standing. They also must be 25 years old or younger.

Washington has also launched a pilot to support college students experiencing homelessness. In the 2019 legislative session, the state Legislature passed a measure to require the State Board for Community and Technical Colleges and the Washington Student Achievement Council to select four college districts and two public four-year institutions to participate in the pilot.<sup>22</sup> The Legislature also committed \$187,000 in funding for FY2020 and \$335,000 for FY2021. Participating institutions are required to provide access to certain accommodations, such as laundry, storage, reduced-price meal plans, technology and case management services. The pilot program will run through 2021.

### Additional Considerations

As leaders engage in work to support students with non-tuition expenses, there are a few additional items to consider. These include the following:

- **Access to better data is a critical need for college affordability.** One challenge with developing and implementing strategies to support students with non-tuition costs is the lack of data about the students those strategies seek to serve. For example, information regarding child-raising circumstances is not often collected from students. Similarly, institutions rarely know which of their students might be receiving or eligible for SNAP benefits. States, systems and institutions must be able to identify and communicate with students about any supports that might be available to them.
- **States are leveraging additional strategies to support students with non-tuition expenses.** Beyond providing aid for specific non-tuition expenses, some states are leveraging additional strategies to provide supports for students. Not restricting state need-based aid dollars and allowing students to allocate awards to non-tuition expenses is one strategy states have adopted. Other states, such as Minnesota, Wisconsin and North Carolina, are standing up emergency aid programs to assist students with unforeseen financial hardships. While these programs should not be the

<sup>21</sup> <https://www.mass.edu/strategic/studenthunger.asp>

<sup>22</sup> <https://www.sbctc.edu/resources/documents/colleges-staff/grants/supporting-college-students-experiencing-homelessness/2019-21-homeless-students-program-guidelines.pdf>

first line of defense against financial barriers, they do provide some flexibility to institutions for meeting students' immediate needs.

- **Elevating a diverse set of student voices and experiences is integral to affordability policy conversations.** Student voices are too often left out of policy conversations that are meant to support their academic success. However, leaders must also be cautious to guard against the “student voice” fallacy, the notion that one student experience is representative of all experiences. Leaders must ensure that different student voices are heard and considered when developing and implementing strategies. Students of color, low-income students, students with children, adult learners and transfer students have diverse sets of experiences. The voices of these traditionally underserved student groups should be embedded in college affordability conversations.

State and education leaders will need to continue addressing college affordability to meet the postsecondary education goals they have set for their states and institutions. These efforts need to incorporate supports for students for expenses beyond tuition. In the wake of COVID-19, ensuring that students have access to food, housing and childcare will be critical to students' success.