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College Ready, Hungry, and Homeless

AN OVERVIEW OF BASIC NEEDS INSECURITY IN
CALIFORNIA'S PUBLIC HIGHER EDUCATION SYSTEM

Speaker's Office of Research and Floor Analysis

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COLLEGE READY, HUNGRY, & HOMELESS

Executive Summary

“In my first semester, I had nowhere to go when the dorms were closed for winter break. I was no longer in contact with family I could live with, and taking a month off work was not financially plausible. I was forced to spend a large portion of my financial aid money on securing a place to sleep...”

This report presents a comprehensive overview of basic needs insecurity issues in California’s public higher education system. Food and housing insecurity is a growing challenge for students, families, faculty and staff, institutional leadership, and the Legislature. Students suffering from basic needs insecurity face academic, financial, and health challenges their food and housing secure counterparts may not face. This has a direct impact on the Legislature’s goals for increasing student success and degree attainment, reducing the total cost of attendance, and closing the degree gap.

The report examines the state’s three public higher education systems, the high cost of attendance at these systems when factoring in living expenses, availability of financial aid to cover those expenses, and the resulting impact on a student’s basic needs. This report also reviews the recent actions taken by the higher education systems and the Legislature to address basic needs insecurity, as well as policy recommendations for the future.

The state’s public higher education system is divided into three segments: the California Community Colleges (CCC), the California State University (CSU), and the University of California (UC). While tuition and fees for California residents are lowest at the CCCs, after factoring in the high cost of housing, other living expenses, and the lower amount available for student aid, the total cost of attendance can mirror costs for the UC or CSU. CSU and UC students have more access to student loans and institutional aid that covers a higher proportion of their total cost of attendance. By contrast, over 80% of all CCC student aid comes from the Pell Grant and California College Promise Grant.

	CCC	CSU	UC
Tuition and Fees	\$1,104 (\$46/unit x 12 units)	\$5,742 plus campus-based fees	\$12,630 plus campus-based fees
Total Cost of Attendance	\$12,871 with family \$20,639 off campus	\$25,640 on campus \$26,164 off campus	\$34,700 on campus \$31,600 off campus
% Covered by Grant Aid	33%	50%	50%

Key Data Points

- CCC** Housing accounts for 43% of the cost of being a CCC student, and 30% of students are solely responsible for their housing costs. Grant aid at CCCs covers a third of the total cost of attendance, and relatively few students have access to loans. In recent years, about 40% of students had very low food security, and a quarter of students experienced homelessness. At Los Angeles Community College District, almost three in four students reported food insecurity, and at Peralta Community College District in the Bay Area, 84% of students experienced housing insecurity in the 2016-17 academic year.
- CSU** Grant aid for low-income students covers half the cost of attendance at CSU. Since 2006-07, financial aid packages for students living off-campus have been calculated based on annual inflation, but median rents have risen much faster than the rate of inflation. The Basic Needs Initiative found that 42% of students were food insecure, and 11% of students were homeless in the past year. In addition, the survey found only 10% of students with very low food security and 7.5% of students with low food security used CalFresh systemwide. Seven in 10 students were unaware of emergency housing services or thought they were not offered on campus.
- UC** Rent is the largest expense for UC students living off campus, though UC has the most amount of aid available for living costs. In 2016, 5% of undergraduates were homeless while attending UC, and nearly half of undergraduates were food insecure. Of students experiencing food insecurity, 57% were not food insecure as children. In addition, a survey of graduate students in May 2017 found that one in three was food insecure and 5% experienced homelessness.

Policy Recommendations

- Conduct oversight and follow-up on implementation of AB 801 (Bloom, Chapter 432, Statutes of 2016), which, in part, required colleges to designate a Homeless Student Liaison on campus.
- Connect students with benefits like CalFresh by incorporating pre-screening into existing services, such as academic counseling or orientation, in order to capture the most students eligible.
- Provide emergency aid or micro-grants to students facing financial emergencies or needing security deposit assistance, and ensure eligibility for aid is as clear and unrestrictive as possible.
- When developing on-campus housing, or housing near campuses, consider the needs of low- and moderate-income students and build mixed-income or exclusively affordable projects.
- Coordinate with local Continuums of Care and public housing authorities to ensure students experiencing homelessness are accessing the local coordinated entry system, and build relationships with local youth shelters and service providers in particular.
- Provide students with housing assistance by operating legal clinics or referring them to legal help for evictions or landlord issues. Use some on-campus housing spaces for short-term emergency housing for students who are homeless. If schools do not have on-campus housing, partner with local hotels and motels to offer homeless students subsidized vouchers for temporary stays.

Barriers to a College Education

INTRODUCTION

“I work really hard to keep up with the rest of the class, because I have lost my place three times due to my inability to pay because of my lack of financial aid. I have done two semesters without books and cry daily because I just want to give up sometimes. I really don’t know what to do to prove I want and deserve this other than continue to show up. And I pray I don’t get killed in the park while I sleep.” – Female, 42, part-time California Community College student¹

Food and housing insecurity, also known as basic needs insecurity, among college students is a problem that only recently has been brought to light. The stereotype of the “starving student” living on instant ramen is a harsh reality for hundreds of thousands of students. The problem extends beyond ramen, as students report having to dumpster-dive for food, live in their cars, couch-surf with friends or family for months at a time, stay in abusive relationships in order to avoid homelessness, and go hungry to pay for rent or textbooks.²

The U.S. Department of Food and Agriculture (USDA) defines food insecurity as the limited or uncertain availability of nutritionally adequate and safe foods, or the inability to acquire food in a socially acceptable manner. Food security is broken into four ranges: high, marginal, low, and very low. High and marginal food security indicates that a person has no or very few food access problems or limitations. Low food security indicates that a person has reduced quality, variety, or desirability of diet, but little or no indication of reduced food intake. Very low food security, the most severe form, occurs when a person reports multiple indications of disrupted eating patterns and reduced food intake.³

Unlike food insecurity, there is no standardized measure for housing insecurity that is consistent across surveys and fields. Researchers at the Wisconsin HOPE Lab, a national leader in studying basic needs insecurity among college students, define housing insecurity as a broad set of challenges that can include the inability to pay rent or utilities, moving frequently, or living doubled or tripled up with other individuals.⁴

Homelessness, the most extreme form of housing insecurity, has definitions that vary based on agency. The U.S. Department of Housing and Urban Development (HUD) defines homelessness using four categories: individuals and families who lack a fixed, regular, and adequate nighttime residence; individuals and families who will imminently lose their primary nighttime residence; unaccompanied youth and families with children and youth who are defined as homeless under other federal law (i.e. the McKinney-Vento Homeless Assistance Act); and individuals and families fleeing, or attempting to flee, domestic violence.⁵

STUDENT VOICES

“I’m scared. I live with my boyfriend but I can’t break up with him because I’ll be homeless. That’s a horrible feeling.”

“I have resorted to regularly stealing from grocery stores in an effort to feed myself. ...[P]lease make meal plans more affordable for EOP students.”

* All stories in the Student Voices panel may be found in publications or surveys cited in endnote 2.

The McKinney-Vento Homeless Assistance Act, specific to education, defines homelessness to include children and youth sharing the housing of other people due to loss of housing or economic hardship; children and youth living in motels, hotels, trailer parks, or campgrounds due to the lack of adequate accommodations; or children and youth living in emergency or transitional shelters or abandoned in hospitals. The act also classifies children and youth who have a nighttime residence that is a public or private place not meant for sleeping; who are living in cars, parks, public spaces, abandoned or substandard buildings; and migratory children as homeless.⁶

Some groups of students are disproportionately impacted by basic needs insecurity. Students of color, first-generation college students, financial aid recipients, former foster youth, and student parents are at much higher risk.⁷

Basic needs insecurity has a direct impact on student academic success. These students are much more likely not to buy textbooks, to miss, drop, or fail classes, and to withdraw from school entirely. In addition, these students consistently report high levels of stress and other mental health issues, which negatively impact academic performance and health in general.⁸

This report will provide data on housing and food insecurity from the three public postsecondary systems in California. This brief will also review what the systems are doing currently on the issue, followed by a summary of policy recommendations to address the problem.

Basic Needs Insecurity by System

CALIFORNIA COMMUNITY COLLEGES (CCC)

The California Community College system is the largest system of higher education in the nation, with more than 2.1 million students across 114 campuses.⁹ CCCs are by far the most affordable of the three systems when looking solely at tuition and fees. However, 43% of the cost of being a CCC student is housing. Many dependent CCC students live at home with their parents in order to save money, but three in 10 students are solely responsible for their housing costs.¹⁰

In addition, grant aid at CCCs covers only one-third of the true cost of attendance.¹¹ Eighty three percent of all CCC financial aid comes from the California College Promise Grant (formerly the Board of Governors Fee Waiver) and Pell Grants—in 2014-15, 1.18 million CCC students received Promise Grants and 526,363 received Pell Grants. The Promise Grant covers the total cost of per-unit enrollment fees (tuition)

for qualifying students. However, the Pell Grant, which may be used for non-tuition costs, covers less than a third of average non-tuition costs, leaving a sizable gap that these students must fill.¹²

Though no formal systemwide survey has been conducted to measure housing and food insecurity among CCC students, there are several studies that include some CCCs in their data, and at least two community college districts—Los Angeles and Peralta—have data available.

Los Angeles Community College District (LACCD) has nine campuses and a 2016-17 total enrollment of 237,868 students, representing 10% of total CCC enrollment. The district's fall 2016 survey of basic needs found that almost three in four LACCD students reported food insecurity in the past 30 days, and 38% reported very low food security. One in five students were homeless, and 55% were housing insecure. Scaled to total enrollment, this represents 47,500 homeless students and 130,000 housing insecure students. Similar to national data, around 30% of basic needs insecure students in LACCD received CalFresh, 16% received housing assistance, and about 9% received CalWORKs or WIC (Women, Infants, and Children) assistance.¹³

Numbers at Peralta Community College District (PCCD), which serves northern Alameda County, were also dire. A spring 2017 survey found that 84% of students, approximately 41,858 individuals, experienced at least one form of housing insecurity or homelessness, and 30% of students reported experiencing homelessness in the past year. One in five reported not knowing where they were going to sleep and not having a home in the past year, and one in seven slept in an abandoned building, car, or other place not meant as housing. The highest prevalence of student homelessness was at Berkeley City College, with 32.4% of its students reporting homelessness. Across PCCD, almost half of students reported being severely rent burdened—spending 50% or more of their monthly income toward rent. In addition, 60% of PCCD students were food insecure in the past 30 days, and 40% had very low food security.

The PCCD survey found significant correlation between food and housing insecurity and academic performance issues. Almost half of food insecure students suspended their studies at some point. Basic needs insecure students reported having 3.5-4.0 GPAs at significantly lower rates, and 2.0-2.49 GPAs at higher rates than secure students.¹⁴

A 2017 report by the Community College Equity Assessment Lab also found that basic needs insecure students were concentrated in developmental (remedial) education at rates as high as 60-70%. Food insecure students, in particular, were more likely to indicate intention to drop out, and were much less likely to feel confident in their academic abilities. In addition, these students had high instances of reported depression, severe anxiety, eating disorders, and suicidal ideation.¹⁵

CALIFORNIA STATE UNIVERSITY (CSU)

The California State University system spans 23 campuses and enrolls over 450,000 students each year (total enrollment in the 2017-18 academic year was about 484,000).¹⁶ CSU tuition is currently \$5,742 systemwide, plus campus-based fees that vary by institution. Eighty percent of CSU students receive some type of financial aid, with an average award amount of \$11,100. In the 2014-15 academic year, 43% of enrolled students were Pell Grant-eligible.¹⁷

STUDENT VOICES

“When I am at work and hungry because I didn’t have time to pack lunch, I would rather starve until I get home, but by then I am already feeling really weak.”

“I don’t want to go to school anymore if this is what it has to be like.”

Grant aid for financially needy students at CSU covers, on average, half of the total cost of attendance. State and institutional aid programs focus on tuition, leaving other aid to cover non-tuition costs (i.e. Pell Grants, federal and private loans, student and family contributions, and a very limited amount of federal work-study funding).¹⁸

How does CSU estimate living costs for its standard student expense budgets and aid packages, particularly for students living off campus? The California Student Aid Commission (CSAC) used to conduct a regular Student Expenses and Resources Survey (SEARS) across public and private postsecondary institutions, but budget reductions halted the survey in 2006-07. CSU has taken the 2006-07 survey results and adjusted them for inflation in the intervening years, in an attempt to calibrate the data accurately.

However, the survey data does not take into consideration regional variations of cost, and it is not system or campus-specific.¹⁹ Additionally, rents have been rising faster than inflation in many California metropolitan areas, including areas with large CSU campuses, such as Sacramento, Fresno, San Jose, and Long Beach. From 2000 to 2012, inflation-adjusted median rent in Los Angeles County increased by almost 25%.²⁰ Rents in Sacramento specifically grew 7.4% over just a year period from 2016 to 2017, compared to a 4.3% average year-over-year increase across California.²¹ Annual inflation in 2016, by comparison, was only 1.3%.²²

As a result of SEARS, CSU’s budget estimates for the cost of housing and food (living off campus) are similar across campuses, despite massive differences in median monthly housing costs across metropolitan areas. See the chart for examples of the disparity in median housing costs (as defined by the U.S. Census Bureau to include contract rent plus average monthly cost of utilities²³) and the similarity of off-campus living cost estimates.

Institution	Off-campus housing & food cost estimates (2016-17) ²⁴	Median housing costs in metro area (per academic year) ²⁵
CSU Bakersfield	\$13,780	\$8,343
CSU Dominguez Hills	\$12,888	\$12,627
CSU East Bay	\$13,884	\$15,813
CSU Fresno	\$12,492	\$8,370
CSU Long Beach	\$12,910	\$12,627
CSU Los Angeles	\$13,882	\$12,627
CSU Sacramento	\$12,492	\$10,431
San Diego State	\$12,050	\$13,536
San Francisco State	\$13,882	\$15,813
San Jose State	\$13,882	\$18,396

CSAC recently secured funding and assistance from the College Futures Foundation to conduct a new SEARS, and stakeholder groups have been working on updating the survey questions and choosing priorities for data collection. CSAC plans to use the survey responses to build student expense budgets and aid packages for the 2019-20 academic year.²⁶

In February 2015, CSU Chancellor Timothy White commissioned a study of food and housing insecurity to establish a baseline for the prevalence of these conditions among CSU students. The study was among the first of its kind in the nation, and led to the creation of the Basic Needs Initiative, which is tasked with creating a framework for addressing food and housing insecurity systemwide. The initiative recently completed and published its comprehensive second-phase research study, which surveyed students from all 23 CSU campuses and conducted focus groups at 11 additional campuses.

According to the preliminary study, published in January 2016, approximately 12% of students at CSU Long Beach, or 4,500 students, were housing insecure or homeless. Forty percent of students reported that they always or sometimes worried about having enough money for food, and 35% reported that they always or sometimes skipped meals to save money. These numbers were higher than estimates of the percentages of food and housing insecure students that staff, faculty, and administrators suggested in the same study.²⁷

The comprehensive follow-up study, recently published in January 2018, found that 42% of all CSU students were food insecure, of which 20% experienced low food security and 22% very low food security. Additionally, 11% of CSU students reported experiencing homelessness one or more times in the past year. Scaled to total enrollment, this survey suggested that 201,000 CSU students were food insecure and almost 53,000 experienced homelessness at least once in the past year.²⁸

In examining demographic data, nearly half of first generation college students reported being food insecure, compared to 37% of non-first generation college students. Over half of students who received Pell Grants reported being food insecure. Former foster youth also had higher rates of both food insecurity (63%) and homelessness (25%).

Qualitative interviews and focus groups from the second phase study also demonstrated how being basic needs insecure impacted students' academic success and health. Students experiencing food insecurity, homelessness, or both reported lower GPAs, more academic concerns, and more poor health and mental health days in the past month than their counterparts. Food insecurity had a particularly strong relationship with low GPA.²⁹

Since the start of the Basic Needs Initiative, CSU studies have consistently shown low awareness and utilization of support services, including CalFresh, food pantries, and emergency housing. CSU Chico's Center for Healthy Communities found 47% of students were eligible for CalFresh, but only 12% were enrolled in benefits at the time.³⁰ At Humboldt State, over half of students experienced low or very low food security, but only 19% were enrolled in CalFresh.³¹ The second phase survey, the most recent, found only 10% of students with very low food security and 7.5% of students with low food security used CalFresh systemwide. In addition, across all CSUs, over half of students reported they were unaware of a food pantry on campus or thought the service was not offered, and 71% were unaware of emergency housing services or thought they were not offered.³²

STUDENT VOICES

“One time, in a desperate attempt to receive the independent status, I came in to talk to the financial aid office ... the woman to whom I was talking told me to ‘go out and get pregnant’ in order to receive the independent status.”

“I just bought a math book, which means I won’t be able to buy groceries for two weeks! So water it is!!!”

CSU Sacramento’s hiring of a case manager for students in crisis provides another useful, if limited, metric in measuring housing insecurity. In spring 2017, 250 homeless students at Sacramento State requested assistance from the case manager. According to an article by *The Sacramento Bee*, that number doubled to 500 students in the fall.³³ This is by no means the true number of homeless Sac State students—students are likely becoming aware of services or feel more comfortable disclosing their situation to staff and administrators.

UNIVERSITY OF CALIFORNIA (UC)

The University of California is the most selective—and expensive—of California’s three public postsecondary systems. Systemwide tuition and fees currently cost resident undergraduates \$12,630 for an academic year, and UC estimates the total cost of attendance for living on campus is \$34,700, versus \$31,600 off campus.³⁴

Like at CSU, grant aid at UC covers nearly half the cost of attendance for the average resident student, at an average award amount of \$16,000. UC also offers a significant amount of institutional aid, of which two-thirds covers tuition and fees and one-third covers living costs. Low-income students at UC have the most grant aid available of the three systems, an average of \$25,200 in 2015-16.³⁵

Unlike CSU, UC conducts a triennial—soon to be biennial—Cost of Attendance Survey (COAS) of its undergraduate students in order to formulate student expense budgets and financial aid packages, particularly for students living off campus and for indirect expenses not controlled by the university (i.e. textbooks, food not from meal plans, and off-campus housing costs). The majority of UC undergraduates, 54%, live off campus, versus 35% in on-campus housing and 11% with parents or relatives, but these rates vary widely among schools.

Rent is the largest expense for students living off campus. The 2016 COAS results show significant differences in monthly off-campus rent by institution, as well as numbers of reported roommates and housemates. Average rent systemwide for these students was \$731, but averages by campus ranged from a low of \$388 at UC Merced to a high of \$925 at UC Berkeley.

According to the 2016 COAS results, rent costs for off-campus students actually decreased by 3% when compared to 2013 average systemwide rent in constant dollars. Rent costs declined between 2013 and 2016 at every campus except UC Berkeley, where they increased by 10%. How could rent have remained mostly flat for UC students in this time period, given the state of the rental market and

the housing crisis across California, and the fact that many UC campuses are in very high cost areas?

Students appear to be sharing housing at higher rates and with more housemates and/or roommates than in previous years in order to defray the cost of rent, particularly in expensive areas of the state. Systemwide, the percentage of students living in off-campus housing with four or more housemates increased from 31% in 2012-13 to 37% in 2016. Every campus except UC Riverside reported an increase in the percentage of students in this living situation, with the largest 3-year increases (11.5% each) at UC Irvine and UC Santa Cruz. Students tripling or quadrupling up in one room still paid an average of \$681 in monthly rent at UCLA, \$672 at UCSB, and \$563 at UC Irvine.³⁶

The UC Undergraduate Experience Survey (UES) also asks undergraduates questions on student homelessness and housing. In 2016, 5% of systemwide undergraduates were homeless while attending UC, or 10,500 students when scaled to total undergraduate enrollment in fall 2016.³⁷ Numbers varied based on campus, from a high of 7% at UC Santa Barbara and UC Santa Cruz, to a low of 3% at UC Davis.³⁸

Systemwide, homelessness was reported at higher rates among international students (8%) and African American, Hispanic/Latino, and American Indian students (6%), but was highest among former foster youth, similar to CSU and CCC data. Thirteen percent of former foster youth reported that they had experienced homelessness. Homelessness was also more common among LGBTQ students.³⁹ Academically, students who experienced both homelessness and food insecurity in this survey reported the lowest average GPAs, compared to students only experiencing food insecurity, homelessness, or neither.⁴⁰

The UC Global Food Initiative began an examination of food insecurity across all 10 UC campuses—including UC San Francisco, an entirely graduate/professional campus—in spring of 2015. Results from the Food Access and Security Study, discussed below, led UC to create a systemwide Food Access and Security Subcommittee, and each campus now has a Food Security Working Group to focus at the institutional level.

Across all campuses, 42% of students, and nearly half (48%) of all undergraduate students, were food insecure. Of this cohort, 23% had low food security and 19% had very low food security. Two data points from the study stand out: First, of students experiencing food insecurity, 57% reported that they were new to being food insecure, i.e. they were not food insecure as children. Second, though 17% of respondents had received CalFresh assistance in the past, a dismal 2% of students reported having CalFresh benefits currently.⁴¹

UC found that food insecure students reported a lower average GPA, 3.1, than their food secure counterparts, whose average GPA was 3.4. Food insecure students had more difficulty studying because of hunger, and one in 10 had to suspend studies due to financial hardship, versus only 3% of food secure students. In addition, one in four food insecure students had to choose between paying for food or academic/housing expenses, and 15% had to choose between paying for food or medicine.⁴²

In a campus-level focus group on food insecurity at UCLA, 32% of participants had low food security and 22% had very low food security. In this particular group, undocumented students, commuters, and international students were found to be highly vulnerable to food insecurity. Food insecure students

STUDENT VOICES

“As a single mom I cannot afford anything more than a room for rent but the market is so competitive that no one wanted to rent to both my child and I except an elderly man who rented his poorly renovated small garage to me and then sexually harassed me when I went in and out of his house to come and go.”

worried about food frequently and reported negative mental and physical health impacts, including stress, fatigue, depression, headaches, and an inability to focus on work.⁴³

Graduate students are underrepresented in or excluded entirely from many studies of basic needs insecurity on college campuses. The Food Access and Security Study found that one in four graduate students was food insecure, and about one in ten had very low food security.⁴⁴ Food insecurity was more prevalent among African American, Latino, American Indian, and LGBTQ graduate students.⁴⁵

The Graduate Student Well-Being Survey, published in May 2017, also found that 29% of respondents were food insecure, but certain groups of graduate students had much higher rates than others. Specifically, one in three Master’s and academic doctoral respondents who had not advanced to candidacy, 43% of respondents in the humanities, 44% of African American respondents, 41% of Hispanic/Latino respondents, and 39% of LGBTQ respondents were food insecure. Much like other surveys, food insecurity was negatively associated with being on track to graduate on time.⁴⁶

Mirroring UC’s undergraduate data, about 5% of UC graduate students reported that they had experienced homelessness in the past 12 months. Similar groups of students reported higher homelessness rates—African American (7%), American Indian (10%), international (6%) and LGBTQ (7%) students reported homelessness more often than their counterparts. In addition, like in food insecurity data, more graduate students in the humanities and social sciences reported homelessness than in STEM fields.⁴⁷

Existing Barriers

CULTURE AND PERCEPTION

What are barriers that currently exist that prevent students from achieving basic needs security? One challenge that institutions have been working to address is culture and perception.

Normalizing the ‘starving student’ as part of the traditional college experience hinders efforts to address the problem. At CSU, qualitative interviews showed a disconnect between faculty and staff, who regularly interacted with students in crisis, and some administrators, who believed that there was very low or no basic needs insecurity on campus. Some thought that students acted irresponsibly and squandered resources that otherwise would have met their needs.⁴⁸

In the same vein, some CSU administrators and staff said they did not think the university should become ‘a social services agency’ and saw some services as outside the university’s purview.⁴⁹ Staff at the CCCs also expressed a similar sentiment—there has been reluctance at the district and college level to take on tasks and challenges that were once considered outside of their mission.⁵⁰

Another perception issue is the stigma of students being labeled as ‘needy,’ which can manifest in different ways. In many instances, CSU staff were concerned that labeling or making services highly visible on campus would de-incentivize student participation because they thought students were worried about being seen as poor or in need. At the same time, other staff also felt a need to restrain outreach and promotion because they feared there were too many students who needed assistance and resources would be stretched too thin.

Students reported that the primary barrier to services was not fear of stigma, but rather that they did not know services were available—according to the second phase CSU study, the number one reason students did not utilize services was that they had never heard of them.⁵¹ Their need for assistance far outweighed concerns about how they would be seen.⁵² This reality points to the need to have students directly involved in creating and marketing programs, rather than staff alone.

HOMELESS YOUTH AND FAFSA

The complexity of the financial aid process for homeless students or students at risk of homelessness is another barrier to housing security in particular. Despite the 2007 enactment of the College Cost Reduction and Access Act (CCRAA) and guidance from the federal Department of Education, unaccompanied homeless youth (UHY, generally aged 18-24) and youth at risk of homelessness still face trouble receiving financial aid matched to their need in a timely manner.

Under CCRAA, FAFSA applicants can indicate whether they have been determined by an agency to be UHY in order to receive ‘independent’ designation for financial aid purposes and draw down more aid. Agencies can include local K-12 school districts, homeless assistance programs, or emergency shelters funded through McKinney-Vento or the Runaway and Homeless Youth Act (RHYA).

If applicants have not been determined to be UHY but believe they are homeless, or are self-supporting and at risk of homelessness, they can request a homeless determination from a financial aid administrator (FAA), which the FAA is required to provide. The FAA may request certain written information—including a letter from a school, a private or public shelter or service provider, or staff from a college access program—from the applicant in order to make the determination, but if documentation is not available, the FAA may interview the applicant and make a determination.⁵³

FAAs said that the process is smoothest when they have contact with or letters from school liaisons or McKinney-Vento/RHYA shelter staff, but two data points suggests a large number of homeless youth, particularly in California, do not have these resources at hand. First, more than a quarter of California schools reported in 2017 that they had zero homeless students among their school population and provided no services as a result. Schools rely on parent answers to a housing questionnaire to calculate these numbers, but stigma, shame, fear of action by Child Protective Services or immigration enforcement, and the timing of the questionnaire likely result in severe underreporting.⁵⁴

STUDENT VOICES

“I skip meals to be able to pay rent, get my clothes from free piles, I don’t go out...My freshmen year I was looking at tents...”

“...My rent plus utilities alone is more than 70% of my income.”

Second, California’s Point-in-Time Count data from 2017 indicates that UHY in our state are more likely to be unsheltered than all people experiencing homelessness—82.5% of these youth were unsheltered in our state in the latest count, compared to 68.2% of all Californians experiencing homelessness. San Jose had the highest rate of any major city, with 96% of UHY unsheltered, but San Francisco and Los Angeles were not far behind, at 88% and 80% respectively.⁵⁵ These numbers reflect a dire lack of shelters and services for youth in California. In fact, 19 of the 43 Continuums of Care in California did not have a single RHYA grantee in their jurisdiction in 2013, the first year that continuums had to begin counting UHY and transition-age youth (18-24) as distinct categories of homeless individuals.⁵⁶

These dual challenges—underreporting in schools and an enduring scarcity of youth shelters or services—mean that many homeless students in California cannot provide the information from school district liaisons or shelter staff that FAAs find easiest to process. Homeless students have said that providing this documentation can be extremely difficult, and FAAs have frequently requested information that is explicitly not required, including parents’ tax records or other financial information. Some FAAs in California institutions have admitted that they routinely ask unnecessarily invasive questions or for ‘proof’ of homelessness beyond what is needed for verification, in effect raising the bar above what homeless students can provide.⁵⁷

To combat this problem, the US Department of Education issued a Dear Colleague letter in July 2015 ordering institutions not to request additional documentation, proof, or statements from UHY if they did not have any conflicting information on the homeless status of the student. The letter states: “We are aware that some institutions are unnecessarily restricting applicants’ access to aid by asking applicants to provide justification as to *why* they are homeless or unaccompanied...Institutions should limit any inquiry to *whether* the applicant has been determined to be [homeless or at risk of homelessness].”⁵⁸

Why are FAAs asking for burdensome information that they do not legally need to make these verifications? Surveys show that although these administrators are compassionate to student needs, many worry about fraud and subterfuge, or fear being audited and having no ‘proof’ to back up their determinations. They were wary that students were lying about being homeless in order to draw down more resources—and yet not a single administrator could report an instance where this had actually occurred in practice.⁵⁹

STUDENTS AND SOCIAL SERVICE PROGRAMS

Existing social service programs, including CalFresh (SNAP), housing assistance programs, and homeless shelters, tend to be ill-equipped to serve students, and in some cases are deliberately structured to exclude students or make it difficult for students to access them.

CalFresh, the primary nutrition assistance program for people struggling with food insecurity, provides a monthly benefit to households that meet income and eligibility requirements. Benefits can be used to purchase groceries from approved vendors. However, there are restrictions that limit the eligibility of college students (enrolled at least half time) for CalFresh unless they meet certain exemptions.

Exemptions are available for students if they meet income eligibility and are working at least 20 hours a week, are receiving federal or state work-study, are unable to work because of a disability, or are certain types of single parents, among other criteria. However, studies show that the optimal amount of hours of work per week for students to stay on track to graduate is 10-15 hours, not 20 or more.⁶⁰

At CCCs, where full-time enrollment is much lower than part-time enrollment, higher percentages of students likely work 20+ hours a week and meet that exemption—though many need to work in order to afford the full cost of attendance and are prevented from taking as many courses as they would like.⁶¹ Conversely, UC's 2016 COAS results indicated that only 9% of undergraduates work more than 20 hours a week.⁶²

Work-study benefits offer another exemption for students to receive CalFresh. However, federal work-study (FWS) awards are inequitably distributed based on an outdated funding formula. In the 2015-16 academic year, only 7,311 CSU students systemwide received FWS awards, although nearly 200,000 students were eligible for Pell Grants. The CSU second phase study found that only seven percent of respondents were able to secure a FWS position.⁶³ The school in California with the most FWS recipients in 2015-16 was the University of Southern California, with 3,020 recipients.⁶⁴

Students also have difficulty qualifying for housing assistance. Students under 24 who are living separately from their parents may receive Section 8 assistance, only if both they and their parents meet income eligibility thresholds, with some exceptions for veterans, student parents, and married students. Unfortunately, the Department of Housing and Urban Development (HUD) considers grant aid for non-tuition educational expenses (i.e. textbooks, supplies, transportation to school) to be income for the purpose of determining eligibility. HUD itself noted in a brief that this may have the perverse effect of forcing some students to take out loans, rather than accept grant aid, in order to maintain their Section 8 eligibility.⁶⁵

Independent students are generally eligible for Section 8 if they meet income requirements. Some public housing agencies exclude or de-prioritize full-time students in their definition of eligible families.⁶⁶ It also should be noted that receiving a Section 8 voucher does not guarantee a housing placement, and waitlists for vouchers and public housing units are months or years long.

Similarly, homeless shelters and assistance programs often have lengthy waitlists. As was discussed earlier in this report, very few Continuums of Care in California have robust homelessness programs focused on transition-age youth and UHY. For many reasons, these youth—including students—often do not feel comfortable or safe in traditional adult shelter settings, and avoid them as a result.

STUDENT VOICES

“My friends have been forced to sleep in the forests or in their cars... They get harassed by [police] but they have nowhere else to go.”

“I eat a bowl of rice and tell myself I’m okay. Starving myself for a few days is better than living on the streets.”

FINANCIAL AID FOR LIVING EXPENSES

California has one of the most robust financial aid systems in the nation. The vast majority of that aid—which includes the Cal Grant entitlement programs, CCC’s California College Promise Grants (formerly the Board of Governors’ Fee Waiver), CSU’s State University Grant, UC’s Blue and Gold Opportunity Plan, and the Middle Class Scholarship Program—is grant aid targeted at covering tuition costs for students with financial need. Cal Grant B, the only state aid program that covers living expenses, only provides \$1,648 in non-tuition funds per academic year. The maximum federal Pell Grant award, which can be used to cover tuition as well as non-tuition college costs, was \$5,920 in 2017-18.

The Institute for College Access and Success estimated that the average amount of grant aid available per low-income student in 2015-16 was \$5,400 at CCCs, \$10,300 at CSU, and \$25,200 at UC.⁶⁷ At the same time, however, the Legislative Analyst’s Office found that grant aid at CCCs covers only one-third of the cost of attendance, half the cost of attendance at UC, and half at CSU. For students at UC and CSU, federal loans, work, and family contributions make up some of the remaining gap. (UC also uses about a third of its institutional aid for living costs.)

However, less than 10 percent of CCC students borrow federal loans, and many CCCs do not even offer federal loans to students. In addition, though 54% of all CCC financial aid received in 2016-17 was Pell Grant aid, the Pell Grant does not cover even a third of average non-tuition costs for CCC students.⁶⁸

When looking at the net price (the total cost of attendance minus available grant aid) of public colleges in areas with undergraduate UC campuses—the cities of Davis, Berkeley, Santa Cruz, Merced, Santa Barbara, Los Angeles, Riverside, Irvine, and San Diego—this difference in aid is apparent. In seven of the nine areas, the CCC option actually had the highest net price of the public institutions. In none of the nine cities was the CCC the lowest net price option.⁶⁹ This financial pressure on CCC students leads many to enroll only part-time and work long hours each week to try to cover the rest of their living expenses. As the basic needs insecurity data from CCCs demonstrates, many are unable to fill those gaps and suffer as a result.

Beyond the amount of aid available, the timing of disbursement also presents another challenge for students. Institutions can make their own aid available earlier, but they can disburse federal student aid no

earlier than 10 days before the first day of classes. For first-year, first-time borrowers, schools cannot disburse federal direct loans until 30 days after the first day of classes. This poses a challenge particularly to students living off-campus, as their landlords will likely require security deposits in advance of the start of term, and some pay rent through summer, when less aid is available.⁷⁰

HOUSING COSTS IN CALIFORNIA

California's high housing costs, and the high cost of on-campus housing at many schools, also present another barrier to students achieving housing security. Many of the state's public postsecondary institutions are located in very expensive areas of the state, with low or declining rental vacancy rates and rent increases still on the horizon.

Year-over-year rent increases topped five percent in several cities in California from March 2017 to March 2018. Sacramento experienced an 8.6% jump in median rent over this period—the highest increase out of the 100 largest cities in the entire country. Six of the top 10 cities nationwide with the highest year-over-year increases in this period were in California: Sacramento, Anaheim, Oakland, Fresno, Santa Ana, and Riverside.⁷¹ Many of the same areas have low rental vacancy rates, meaning the pool of available rental units is small. In the San Francisco-Oakland-Hayward metro area, the average vacancy rate was 2.7% for 2016; in the Los Angeles-Long Beach-Anaheim area, it was 3.3%.⁷²

Whether or not public institutions offer on-campus options varies. Only about 20% of CCCs offer any student housing on campus. CSU can only accommodate about 11 percent of its full-time students in on-campus housing, compared to almost 40 percent of all UC undergraduates (though the percentage varies widely by campus in both systems).⁷³ Both CSU and UC have plans to add more on-campus housing options in the short and long term. Whether or not those on-campus options are affordable is another matter. Many schools require students living in university dorms to purchase a meal plan, often costing in the thousands of dollars. The combined “room and board” costs can be very high when broken out by month.

See below for examples of standard student expense budget amounts for UC's 2017-18 on-campus room and board costs (divided by 9 to represent the months in an academic year) and the same estimates for off-campus students.⁷⁴

Institution	Monthly on-campus room and board (estimates)	Monthly off-campus room and board (estimates)	Difference per month
UC Berkeley	\$1,732	\$1,259	\$472
UC Davis	\$1,624	\$900	\$723
UC Irvine	\$1,602	\$1,075	\$527
UCLA	\$1,589	\$1,220	\$368
UC Merced	\$1,684	\$722	\$962
UC Riverside	\$1,745	\$925	\$820
UC San Diego	\$1,268	\$1,153	\$114
UC Santa Barbara	\$1,745	\$1,117	\$628
UC Santa Cruz	\$1,587	\$1,172	\$415

STUDENT VOICES

“My housing manager stole money meant for my disability accommodation. When I noticed, and he noticed I noticed, he accused [me] of smoking cigarettes to evict me. I was too exhausted to fight it.”

“100 percent of my financial aid goes toward rent, and I have around \$25 per month to spend on food.”

Addressing the Issue

All three systems of higher education are currently taking steps to address basic needs insecurity on their campuses, as is the Legislature. Legislative efforts from the past several years include the following bills:

- **AB 214 (Weber)**, Chapter 134, Statutes of 2017, in part, requires the California Student Aid Commission (CSAC) to notify Cal Grant recipients who qualify for participation in the CalFresh program; provides clarity to existing policies and definitions in order to simplify CalFresh administration for college students; and, requires the California Department of Social Services (CDSS) to maintain a list of programs that provide a student potential eligibility for a CalFresh exemption if certain requirements are met.
- **AB 1018 (Reyes)**, Chapter 751, Statutes of 2017, in part, requires the governing board of each CCC district to add homeless students to the categories of students required to be addressed in their student equity plans.
- **AB 1076 (Medina)**, which was held on the Suspense File in the Assembly Appropriations Committee, in part, required the Legislative Analyst’s Office, in consultation with the UC, the CSU, and the CCC, to conduct a study on the implementation of existing law to ensure homeless students have housing when school is not in session.
- **SB 307 (Nguyen)**, which was held on the Suspense File in the Assembly Appropriations Committee, requested the UC to convene a task force, consisting of three representatives from the UC, the CSU, and the CCC, selected by the governing boards of each segment, for the purpose of conducting a study to determine the extent, causes, and effects of housing insecurity and homelessness of current and future students.
- **AB 801 (Bloom)**, Chapter 432, Statutes of 2016, in part, extended priority enrollment to homeless youth, as defined, at the CSU and the CCC, and requested that the UC make the same extension; and required the designation of a Homeless and Foster Student Liaison at each postsecondary educational institution participating in the Cal Grant program. **More information on CCC implementation of this bill is included below*

- **AB 1995 (Williams)**, Chapter 407, Statutes of 2016, in part, required CCC campuses to grant enrolled homeless students access and usage of campus shower facilities.
- **AB 1747 (Weber)**, Chapter 290, Statutes of 2016, which, among others, required a public or private postsecondary education institution located in a county that participates in the Restaurant Meals Program to increase access to and provide information about the program; and required CDSS to act as the state entity for receipt of federal reimbursement on behalf of an organization, institution, or agency that secures funds for CalFresh outreach activities, as specified.
- **AB 1228 (Gipson)**, Chapter 571, Statutes of 2015, in part, extended priority for housing at the UC, CSU, and the CCC to homeless youth, and requested campuses to develop plans to ensure that homeless youth have housing during breaks.
- **AB 1930 (Skinner)**, Chapter 729, Statutes of 2014, which, among others, tasked CDSS to conduct a workgroup in order to seek ways to reduce barriers to students applying for CalFresh.
- **AB 832 (Weber)** of 2013, which was held in the Assembly Human Services Committee, would have required all convenience stores and bookstores at UC, CSU and the CCC to accept the use of EBT cards.⁷⁵

In addition, the Legislature's final 2017-18 budget included the Assembly proposal to appropriate \$2.5 million to each segment for them to provide incentive grants to campuses to address basic needs security. These funds may be used to create campus food pantries, designate campus employees to help students enroll in the CalFresh program, and develop methods for students to donate unused meal plan credits to others in need. More information on how the systems are allocating their funds is provided below.

The housing package passed last year by the Legislature contained several measures intended to support the development of new housing and streamline local approval of projects that housing insecure students may benefit from. One of those measures, SB 35 (Wiener, Chapter 366, Statutes of 2017), subjects cities and counties to a streamlined approval process for new housing projects if certain conditions are met, including that the jurisdiction is behind on permitting new housing in specific income categories based on their Regional Housing Needs Assessment (RHNA). The California Department of Housing and Community Development recently evaluated local jurisdictions' RHNA progress and found that 97% of cities and counties in the state are behind on their permitting goals, meaning they will have to fast-track approval of certain projects.⁷⁶ The first project seeking approval under these new rules has been proposed in the city of Berkeley—home to two public higher education institutions and close to several others in the surrounding region.⁷⁷

CALIFORNIA STATE UNIVERSITY

As previously mentioned, the CSU's Basic Needs Initiative—formed in 2015—produced one of the first studies of food and housing insecurity at a campus- and system-level in the nation. The Initiative's research team published a follow-up study that surveyed students across all 23 campuses, the results from which were discussed earlier in this report.⁷⁸ Phase three of the research is slated to be published in early 2019. The Initiative team recently updated the CSU Board of Trustees on the rollout of

STUDENT VOICES

“I have a budget of \$17 per week which includes everything after rent.”

“...Housing is so difficult to get into, my girlfriend and I are forced to live in an abusive household.”

intermediate steps to help students currently in crisis—first priorities are to grow the capacity of existing campus-based services and to scale best practices from one campus to the whole system.

All 23 campuses in the CSU now have a food pantry or food distribution program for hungry students. CSU Chico’s Center for Healthy Communities, in partnership with the CSU Office of the Chancellor, is currently serving as lead contractor for CalFresh Outreach and application assistance in order to replicate its successful program on 10 other campuses—Cal Poly SLO, CSU Los Angeles, CSU Dominguez Hills, CSU East Bay, CSU Long Beach, CSU Northridge, CSU San Bernardino, Fresno State, Humboldt State, and Sacramento State.⁷⁹ The center’s new 2018-2021 CalFresh contract will bridge all three systems to bring outreach and enrollment support to 40 different campuses—20 CSUs, 17 CCCs, and three UCs—that could benefit up to 40,000 students per year.⁸⁰

The Office of the Chancellor created a Request for Proposal (RFP) process to allow campuses to apply for state budget (SB 85) funds, to be distributed based on proposed strategies and the number of students to be served. The Office of the Chancellor has also reached out to federal and state agencies to discuss ways to make accepting EBT on campus easier to implement.

Housing insecurity has proven more difficult to address across all three systems. At CSU, some campuses have established emergency housing and micro-grant programs and implemented a case manager model to connect students with on- and off-campus resources. For example, Sacramento State’s emergency grant program recently provided a homeless student with enough aid to accept a partially subsidized placement in a temporary housing program through Sacramento County.⁸¹ Several campuses have also been working to construct more on-campus housing to provide students some relief from rising rents, including at San Francisco State, where the on-campus housing waitlist is over 1,500 students long.⁸²

UNIVERSITY OF CALIFORNIA

Similar to CSU, the University of California Global Food Initiative has been working to address food insecurity on UC’s 10 campuses in the wake of the UC Student Food Access and Security Study. The GFI’s Basic Needs Access and Security Subcommittee coordinates activities at a systemwide level, and basic needs committees on each campus, made up of students, staff, faculty, and administrators, work with local stakeholders to improve food security for students. Campuses have opened food pantries, begun hosting CalFresh enrollment drives,

incorporated food and financial literacy into orientation trainings, and worked to accept EBT in a growing number of on-campus stores, to name a few efforts under way.

In response to GFI subcommittee feedback, the Education Finance Model Committee, which oversees systemwide student aid packaging and the Cost of Attendance Survey (COAS), updated its questions to ask students how much they were spending per week on food, rather than per month. The adjustment produced a much more accurate estimate of food expenses and allowed financial aid to be modified accordingly.⁸³

UC President Janet Napolitano agreed to provide campuses with additional funding, \$151,000 per campus from 2016-18, to roll out the second phase of GFI's work and to support campus efforts. Complementing this funding, UCOP will disburse the \$2.5 million in Hunger-Free Campus funds from SB 85 equally among each campus based upon proposals submitted in mid-January 2018.⁸⁴

GFI recently published a robust Student Food Access and Security Toolkit, which highlights campus education and community engagement programs, food access models, and institutional processes from several schools.⁸⁵ GFI subcommittees are also working to create a UC basic needs master plan to streamline recommendations and make it easier for campuses to identify next steps.⁸⁶

In addition, the Total Cost of Attendance Working Group, made up of UCOP staff, campus administrators, UC Regents, and student representatives, published its final report with recommendations for improving the UC's approach to student aid in November 2017. A few of the recommendations pertain to basic needs security—one is to work with survey experts to improve the COAS and administer it biennially (rather than triennially). Another recommendation is to have the Regents appoint a panel of experts from inside and outside the UC system to examine best practices in controlling on-campus housing costs, in order to make on-campus housing more affordable.⁸⁷

Separately, in 2016, UC launched a Student Housing Initiative with the goal of adding about 14,000 new on-campus beds by fall 2020. Undergraduate and graduate housing projects are currently underway or have been completed at every campus, and the initiative is on track to deliver closer to 17,000 new on-campus beds by 2021.⁸⁸ In addition, the Regents approved a one-time \$27 million allocation at their July 2017 meeting to provide campuses with flexible assistance to support existing or new housing programs, conduct studies on ways to increase housing supply, or fund capital improvements.⁸⁹

In terms of research, UC plans to develop a validated set of survey questions in order to provide more concrete data on housing security for students.⁹⁰ As previously discussed, the data that exists currently is limited to homelessness and generalized COAS rent and overcrowding questions.

Campus-based committees are also searching for ways to increase the amount of affordable housing available for students, including at UC Berkeley, which currently houses the smallest percentage of its students on campus but is in an extremely tight rental market.⁹¹ Given the recent enrollment increases, pressure from rising off-campus rent costs, and limited financing and land capacity available, housing will likely continue to be a challenge for the UC system.

STUDENT VOICES

“I couldn’t afford a meal plan plus I live off campus, so I enrolled in EBT but nowhere on campus accepts EBT so I can’t eat even on days when I am on campus from 9am to 11pm studying and working.”

CALIFORNIA COMMUNITY COLLEGES

The California Community College system is most decentralized in terms of governance of the statewide public higher education systems. The district system makes it difficult to implement systemwide changes quickly and as a result the districts are all at very different levels of preparedness and capacity to address basic needs insecurity.

The CCC Chancellor’s Office conducted a survey in August 2016 of faculty and staff to gauge familiarity with food and housing insecurity. Though over 90% of respondents agreed or strongly agreed that their students experience housing and food insecurity, only 15% said campuses were adequately prepared to support students with these needs.⁹²

The Chancellor’s Office just completed a more robust survey, primarily of staff from student services departments, with responses from 104 of the 114 colleges. More than half of respondents said they interact with students who are basic needs insecure or homeless either every day or multiple times per week. The survey patterned questions after recommendations from the Wisconsin HOPE Lab in order to assess existing policy and practice.

Though AB 801 (Bloom, Chapter 432, Statutes of 2016) required every institution that participates in the Cal Grant program to designate a Homeless Student Liaison, only half of survey participants could identify such a liaison or department on their campus. The Chancellor’s Office sent out guidance in the form of a memo in spring 2017, so there has been a lag in implementation. More progress can and should be made quickly on designating these liaisons.⁹³

About two-thirds of respondents said that a food pantry is available on their campus, and 62% said that CalFresh enrollment assistance is also available on campus. Similar numbers also said that other food resources are available, but with eligibility requirements, i.e. EOPS, former foster youth, veterans, CARE-eligible, or Student Equity target populations.

Housing, once again, emerged as the more difficult issue to address, as staff noted that they had much more limited resources to support housing security. Only a third of respondents identified housing resources that their campus offered, of which the most common were referrals to shelters and foster youth-specific programs.

The Chancellor’s Office is currently convening a Food, Housing and Basic Needs workgroup to identify and promote best practices and to identify resource gaps at the systemwide level. The goal is to create

an inventory map and best practice guide for individual districts and schools to use to support students. In addition, the Chancellor's Office hosted a Food, Housing and Basic Needs summit in spring 2018 in Sacramento.

Similar to the CSU, CCCCCO requested help from the US Department of Food and Agriculture in making it clearer how colleges can become approved EBT vendors. USDA has indicated that they will work on creating a "how to" guide for colleges. The system is also working with the California Association of Food Banks to bring CalFresh outreach and enrollment staff to campuses to help students enroll in benefits.⁹⁴

Lastly, CCCCCO is distributing the \$2.5 million from SB 85 based on student enrollment to each college that requests funding to support CalFresh enrollment assistance and food pantry or food distribution activities. Each college is eligible to receive a set amount of the funding based on enrollment.⁹⁵

Policy Recommendations

Experts in the study of student food and housing insecurity, particularly at the nationally renowned Wisconsin HOPE Lab, have begun to generate policy recommendations to address basic needs insecurity. Some of these recommendations are summarized below.

- Connect students with benefits by incorporating pre-screening for benefits into existing services, such as academic counseling or orientation, in order to capture the most students eligible. Provide benefits access in a single hub and co-locate a Single Point of Contact there with CalFresh outreach and application assistance and other services.
- Provide emergency aid or micro-grants to students with financial emergencies, for security deposit assistance, rent shortfalls, or car repairs, and ensure eligibility for aid is as clear and unrestrictive as possible, or operate multiple programs to address different issues. Make sure aid is disbursed quickly, given that financial aid is often not the quickest or most efficient way of disbursing funds.
- Create a committee or team of individuals who are specifically responsible for basic needs security work on campus, and ensure there is diverse representation from students, staff, faculty, and administrative leaders. See the UC Global Food Initiative systemwide and institutional committees as an example.
- Establish and publicize a trauma-informed Single Point of Contact—or a case manager, like at Sacramento State—for students with basic needs insecurity at every single institution in the state. Task them with helping students apply for financial aid, referring students to campus and community services, building relationships with local benefits programs and service providers (including the local Continuum of Care), and leading campus outreach efforts.
- Support students' financial capabilities, and ensure they have access to financial literacy coaching, credit building opportunities, and affordable financial products. Avoid partnering with bad actors that harm students' financial solvency, like predatory banks or loan services. Skyline College's partnership with SparkPoint is a good model.

STUDENT VOICES

“In fall 2013, I was living out of my car and couch surfing. ... I appealed to financial aid to override my dependency status but was denied. I also tried to apply as a homeless/ low-income student but was denied because I was splitting a room in an apartment with four other people.”

- Establish campus food pantries, campus community gardens, food recovery or meal swipe donation programs, and CalFresh outreach and assistance for food insecure students. Accept EBT in at least one on-campus market or store, so that students who are eligible for CalFresh do not have to travel far to use their benefits. Humboldt State University's Oh SNAP! Program is a good model on how to meet USDA requirements for EBT on campus.
- Provide students with assistance on housing issues by operating legal clinics or connecting students with outside legal help for evictions or landlord issues. Use some on-campus housing spaces for short-term emergency housing for students who fall into homelessness or are at imminent risk of becoming homeless. If schools do not have on-campus housing, partner with local hotels and motels to offer homeless students subsidized vouchers for temporary stays. CSU Long Beach's Student Emergency Intervention Program is a good model.
- When developing on-campus housing, or housing near campus, consider the needs of low- and moderate-income students and build mixed-income or exclusively affordable projects.
- Modify the timing of aid delivery, particularly institutional aid, to help students with housing costs. Offer advances on financial aid to students who need cash earlier.
- Push housing-related cost deadlines to after the disbursement of financial aid. If possible, reduce or eliminate on-campus housing security deposits or application fees for students.
- Coordinate with local Continuums of Care and public housing authorities to ensure students experiencing homelessness are accessing the local coordinated entry system, and build relationships with local youth shelters and service providers in particular.

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