

In Need, Students Use Safety Net Resources With Varying Levels of Security

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Key Findings

- Students have precarious finances, with many reporting that they ran out of money during the year and experienced food and housing insecurity.
- Students turned to resources such as public assistance programs, borrowing from family and friends, obtaining emergency aid from their institution, selling belongings to make ends meet, and using risky credit products such as pay day loans and auto title loans.
- Students who used public assistance programs were more likely to report experiencing various forms of financial insecurity, such as food and housing insecurity, compared to those who had not used public assistance.



Many college students struggle to make ends meet while enrolled and sometimes must turn to a wide variety of safety net resources, including official government programs, borrowing from family, and selling belongings.

This brief examines data from 63,751 undergraduate students who responded to Trellis' Fall 2021 Student Financial Wellness Survey (SFWS), analyzing the use of various safety net resources.

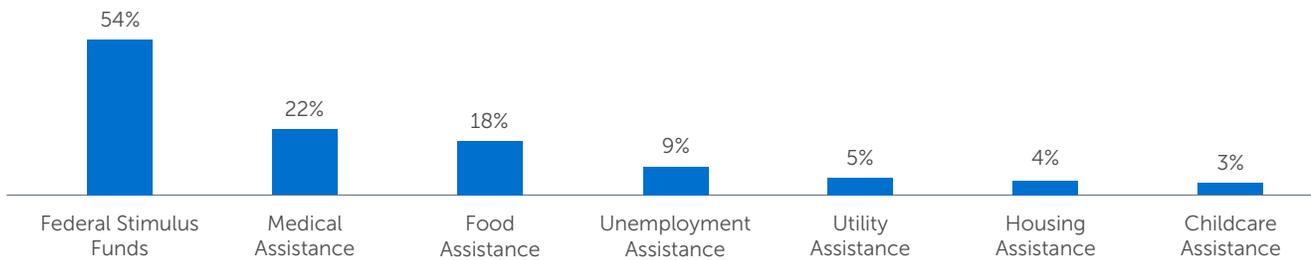
Financial Security

More than half of students responding to the SFWS (56 percent) said they would have trouble getting \$500 in cash or credit to meet an unexpected need within the next month. Ten percent of respondents said they would be unable to secure \$500 in cash or credit from any resource to meet an unexpected need within the next month. More than two-thirds of respondents (69 percent) also said they had run out of money at least once during 2021. Seventeen percent of respondents had run out of money eight or more times between the beginning of the year and when they completed the survey in late October or early November 2021.

Many respondents also reported experiencing food or housing insecurity during the year. Forty-two percent of respondents had experienced low or very low food security in the 30 days prior to taking the survey, and 46 percent of respondents had experienced housing insecurity in the 12 months prior to taking the survey.



Use of public assistance in 2021, by assistance type

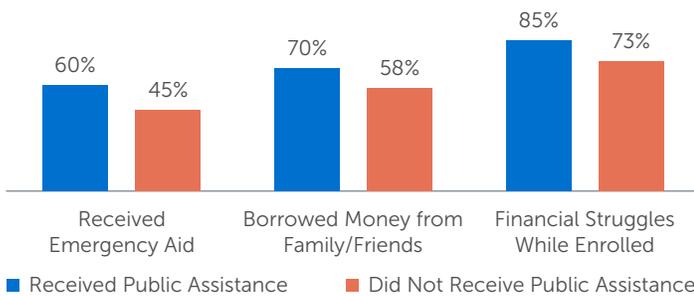


Public Assistance

Public assistance is an important safety net in our society for those who are experiencing hardship, and students are no exception. Over half of students reported receiving federal stimulus funds in 2021. Nearly a quarter of respondents reported using medical assistance during the year, and 18 percent had received food assistance. Smaller percentages of students reported using unemployment, utility, housing, and childcare assistance.

and housing insecurity, and were more likely to say they had struggled financially. Public assistance recipients were more likely to leverage other sources of financial help to pay for school. One important source was institutional emergency aid which grew significantly with the availability of federal Higher Education Emergency Relief Fund (HEERF) funding available as a result of COVID-19 relief measures, but also included, borrowing money from family or friends, and a Pell grant or other grants. Those who had received public assistance were more likely to be first-generation students, female students, students of color, parents to children, attending a community college, and over 25 years old.

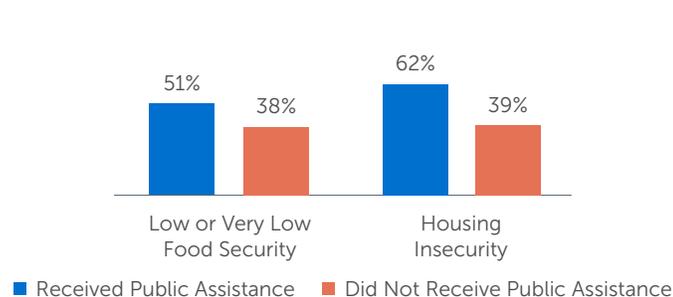
Financial Difficulties by Public Assistance Use



Students who received at least one form of public assistance (medical, food, unemployment, utility, housing, or childcare) were more likely to report various forms of financial insecurity. For example, students using public assistance were more likely to report experiencing food

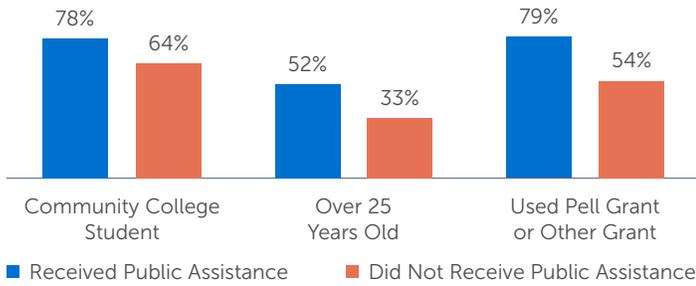
There are many federal programs that cover these types of assistance, including Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and the Section 8 federal housing voucher program. While college students can receive federal assistance, there are complex rules and eligibility requirements that often vary by state. Many federal programs are run at the state level, allowing states to determine much of the eligibility criteria and services provided. This can make it difficult to develop broad messaging about what college students are eligible for. One complication occurs when students move to a different state, but are not yet officially residents for the purpose of the state program.

Basic Needs Security by Public Assistance Use





Student Demographics by Public Assistance Use



Other Safety Net Resources

Students reported turning to a variety of safety net resources beyond public assistance. Just over half of respondents (51 percent) reported using a credit card for something in 2021, and of those who used a credit card, 79 percent reported using it at least once for something for which they did not have money. About five percent of respondents reported using a pay day loan during 2021, and the same percent reported using an auto title loan. While these products may meet immediate emergencies, they tend to have high interest rates and so can be expensive for students.

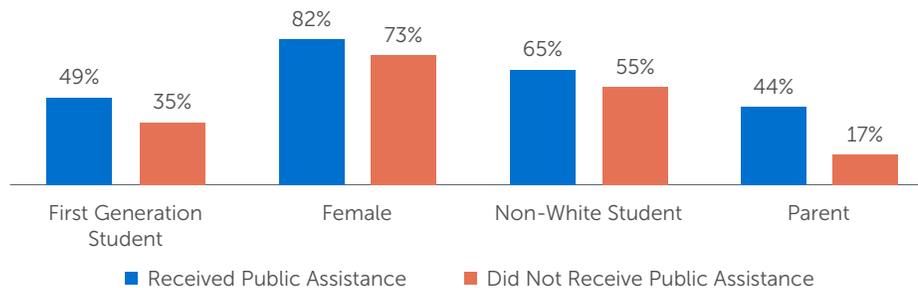
A majority of students (62 percent) also reported borrowing money from family or friends at least once during 2021. Many students in need also reached out to their institutions, with 44 percent of respondents reporting that they had received emergency aid during the year. Additionally, over a third of respondents (38 percent) reported selling their belongings to make ends meet at least once during 2021.

Conclusion

Students use a wide variety of resources when they find themselves in a financial bind, ranging from government programs to risky credit to borrowing from family and friends. Public assistance programs are an important safety net, but students may be unaware of what programs are available or if they would be eligible. Institutions can help increase awareness of the resources available and help students understand eligibility requirements. Institutions can also train faculty and staff to spot signs of basic needs insecurity to increase the likelihood that students in need will get the information that can help them. Broad training like this can help destigmatize financial and basic needs insecurities. Additionally, creating a one-stop center may make it easier for students, faculty, and staff to know where to receive help. One-stop centers house many different student services departments in one location. When students struggling with financial issues receive assistance and resources, they can focus on their academics and have a better chance of success.



Student Demographics by Public Assistance Use





About the Data/Methodology

The Student Financial Wellness Survey (SFWS) is a self-reported, online survey that seeks to document the well-being and student success indicators of post-secondary students across the nation. While not nationally representative, responses were weighted to reflect the total student composition at participating institutions. The survey opened on October 25, 2021 and closed on November 15, 2021. One hundred four (104) institutions participated in the survey—71 two-year colleges, 20 public four-years, and 13 private not-for-profit four-years. A total of 715,545 undergraduate students were invited to take the survey, of whom 63,751 responded, yielding a 9.0 percent response rate.

Recent Trellis Research publications

No food for thought: Insights on basic needs insecurities and mental health challenges from Trellis' Fall 2020 Student Financial Wellness Survey

Cornett, A., & Fletcher, C. (2022). No food for thought: Insights on basic needs insecurities and mental health challenges from Trellis' Fall 2020 Student Financial Wellness Survey. Trellis Company. Retrieved from: <https://www.trelliscompany.org/portfolio-items/no-food-for-thought-insights-on-basic-needs-insecurities-and-mental-health-challenges/>

Student Financial Wellness Survey Report: Fall 2020

Webster, J., Fletcher, C., Cornett, A., & Knaff, C. (2021). Student financial wellness survey report: Fall 2020. Trellis Company. Retrieved from: <https://www.trelliscompany.org/wp-content/uploads/2021/03/SOSA-2021.pdf>

State of student aid and higher education in Texas

Fletcher, C., Cornett, A., & Webster, J. (2021). State of student aid and higher education in Texas. Trellis Company. Retrieved from <https://www.trelliscompany.org/wp-content/uploads/2021/03/SOSA-2021.pdf>

Studying on empty: A qualitative study of low food security among college students

Fernandez, C., Webster, J., & Cornett, A. (2019). Studying on empty: A qualitative study of low food security among college students. Trellis Company. Retrieved from: <https://www.trelliscompany.org/wp-content/uploads/2019/09/Studying-on-Empty.pdf>

Longitudinal fluidity in collegiate food security: Disruptions, restorations, and its drivers

Cornett, A., & Webster, J. (2020). Longitudinal fluidity in collegiate food security: Disruptions, restorations, and its drivers. Trellis Company. Retrieved from: https://www.trelliscompany.org/wp-content/uploads/2020/02/Research-Brief_FSS_Longitudinal-Fluidity.pdf

About Trellis Company and Trellis Research Services

Trellis Company ([trelliscompany.org](https://www.trelliscompany.org)) is a nonprofit 501(c)(3) corporation focused on helping people leverage the power of post-secondary education and learning to improve their quality of life and the communities where they live.

Trellis Research ([trelliscompany.org/research](https://www.trelliscompany.org/research)) provides colleges and policymakers insight into student success through the lens of higher education affordability. With more than three decades of experience studying key issues such as student debt, student loan counseling, and the financial barriers to attainment, our research team explores the roles of personal finance, financial literacy, and financial aid in higher education.

Interested in collaborations or need research expertise? Trellis Research welcomes opportunities to inform policymakers and help organizations address their analytical needs. For more information, please contact Trellis Research at Trellisresearch@trelliscompany.org or visit us on Twitter ([@TrellisResearch](https://twitter.com/TrellisResearch)).

The Student Financial Wellness Survey is a free national survey offered by Trellis Company that explores the connections between student finances, academic success, and more. Interested in participating in the Fall 2022 implementation of SFWS? Learn more here: www.trelliscompany.org/SFWS-get-started

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