Student Financial Wellness Survey
Brazosport College
Spring Semester Report

By Kasey Klepfer, Research Analyst
# Table of Contents

- **Executive Summary** ........................................................................................................... 2
- **Survey Overview** .................................................................................................................. 4
- **Student Financial Security** ................................................................................................. 5
- **Perceptions of Institutional Support** ..................................................................................... 8
- **Basic Needs Security** ........................................................................................................... 11
- **Paying for College and Student Debt** .................................................................................. 14
- **Conclusion** .......................................................................................................................... 17
- **Endnotes** ............................................................................................................................ 18
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Comments and requests for additional information regarding this report or any of Trellis’ other publications are welcome. Please direct questions to:

Jeff Webster
Director of Research
Phone Number: (800) 252-9743, ext.4504
Email: Jeff.Webster@trelliscompany.org
www.trelliscompany.org/research
Twitter: @TrellisResearch
Executive Summary

There is growing recognition that the interplay of student collegiate finances and academic performance influences key student outcomes like retention and graduation. Students experiencing high levels of stress related to finances and meeting basic needs may struggle to reach their academic potential. More and more colleges want to better understand the state of financial wellness of their students to pin a baseline for comparison after implementing various initiatives such as providing financial education, emergency grants, and referring students to public assistance programs, food pantries and coordinated carpools.

The Student Financial Wellness Survey (SFWS) was designed and implemented by Trellis Research, a department within Trellis Company (formerly TG, trelliscompany.org). Trellis Company (Trellis) is a nonprofit organization that supports students, families, institutions, and communities through research, outreach, student loan administration, and philanthropy programs. This report details findings from the Spring 2018 implementation at Brazosport College (Brazosport). A technical supplement is provided for this report that contains response frequencies to every question in the survey, select findings from cross-analysis of survey responses, descriptions of sample characteristics and representativeness, and detailed methodology. Comments and requests for additional information regarding this report are welcome.

Key Findings: Student Financial Security

- Many students at Brazosport worry about paying for college. More than half of respondents (59 percent) agreed or strongly agreed that they worry about having enough money to pay for school.
- Many students lacked a plan for paying for their next semester. More than a quarter of respondents (27 percent) disagreed or strongly disagreed that they knew how they would pay for college next semester.
- Students’ finances appear precarious, susceptible to unexpected expenses. More than half of respondents (57 percent) indicated they would have trouble getting $500 in cash or credit in case of an emergency.
- Students worry about on-going expenses. Almost half (49 percent) of respondents worry to some degree about paying for their current monthly expenses.

Survey Metrics for Brazosport College

<table>
<thead>
<tr>
<th>Survey Population</th>
<th>2,952 students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responses</td>
<td>206 students</td>
</tr>
<tr>
<td>Response Rate</td>
<td>7%</td>
</tr>
<tr>
<td>Completion Rate</td>
<td>86%</td>
</tr>
<tr>
<td>Median Time Spent</td>
<td>14 minutes</td>
</tr>
</tbody>
</table>
Key Findings: Student Perceptions of Institutional Support

• Students at Brazosport express their financial difficulties with advisors and faculty members with some regularity. Respondents most commonly report speaking to a financial aid advisor about financial struggles (50 percent), followed by academic advisors (25 percent), and faculty members (22 percent).

• Faculty level of empathy towards students’ financial challenges ranges across a spectrum. Forty-one percent agreed or strongly agreed that their school’s faculty understand their financial situation, and 20 percent disagreed or strongly disagreed.

• Almost half of respondents (47 percent) agreed or strongly agreed that Brazosport actively works to reduce the financial challenges they face, and 15 percent disagreed or strongly disagreed.

• A majority (64 percent) of students believe Brazosport makes tuition costs more affordable for them and 51 percent believe they make required class supplies more affordable. Fewer believe they make food (37 percent) or transportation (26 percent) more affordable. Forty-two percent of respondents disagreed or strongly disagreed that Brazosport makes textbooks more affordable.

Key Findings: Student Basic Needs Security

• Very low food security is quite common among students at Brazosport. Over a third of respondents (38 percent) showed signs of very low food security according to U.S. Department of Agriculture (USDA) methodology.

• Respondents with very low food security were more likely to answer that they would have trouble getting $500 in cash or credit in case of an emergency.

• Two-thirds of the respondents showed signs of being housing insecure, and three percent indicated homelessness within the 12 months prior to the survey.

Key Findings: Paying for College and Student Debt

• More than half of respondents who reported having student loan debt at Brazosport (52 percent) agreed or strongly agreed that they had more student loan debt than they expected at this point.

• Almost three-quarters of respondents who reported having student loan debt were not at all confident (42 percent) or only somewhat confident (29 percent) that they would be able to pay off the debt acquired while they were a student.
Survey Overview

Brazosport College (Brazosport) participated in the Spring 2018 implementation of Trellis Company’s Student Financial Wellness Survey (SFWS). The survey was open beginning February 12, 2018 and closed on March 5, 2018. The SFWS is a self-reported, online survey that seeks to document the financial well-being and student success indicators of post-secondary students at Brazosport and across the nation.

### Survey Characteristics

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Population (N=2,952)</th>
<th>Respondents (n=206)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Race/Ethnicity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>African-American</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>43%</td>
<td>41%</td>
</tr>
<tr>
<td>White</td>
<td>44%</td>
<td>43%</td>
</tr>
<tr>
<td>Other</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>Race/Ethnicity Not Reported</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>51%</td>
<td>74%</td>
</tr>
<tr>
<td>Male</td>
<td>49%</td>
<td>26%</td>
</tr>
<tr>
<td><strong>Enrollment Intensity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-time</td>
<td>28%</td>
<td>58%</td>
</tr>
<tr>
<td>Part-time</td>
<td>72%</td>
<td>42%</td>
</tr>
<tr>
<td><strong>Class Year</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1st (&lt;30 credits earned)</td>
<td>54%</td>
<td>55%</td>
</tr>
<tr>
<td>2nd (30-59 credits earned)</td>
<td>29%</td>
<td>29%</td>
</tr>
<tr>
<td>3rd (60-89 credits earned)</td>
<td>11%</td>
<td>12%</td>
</tr>
<tr>
<td>4th (90-120 credits earned)</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>5th (&gt;120 credits earned)</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Age</td>
<td>26.2</td>
<td>27.0</td>
</tr>
</tbody>
</table>

The Spring 2018 sample at Brazosport had several characteristics different from the population. Female and full-time respondents were overrepresented in the sample. This report is divided into four major sections focused on areas considered more central to student success. Results from all survey questions and select cross-tab analysis can be found in the technical supplement provided with this report. All comparison groups come from aggregate data collected at all schools participating in the Spring 2018 SFWS. Values presented in this report are rounded, and the sum of response frequencies from rounded figures may not equal one hundred percent. A more detailed description of survey characteristics, comparison groups, tests for representativeness, and other research notes can be found in the technical supplement to this report.
Student Financial Security

Financial wellness issues are common challenges for postsecondary students. In the 2011 National College Health Assessment, 34 percent of students reported that their finances in the previous year were “traumatic or difficult to handle.”¹ The 2012 National Survey of Student Engagement found three in five first-year students worry about paying for school and affording regular expenses.² Besides the mental and emotional toll of financial insecurity, students surviving on narrow margins are far more vulnerable to academic disruptions caused by unexpected expenses.

Research to Practice

- Campuses can utilize this data to begin conversations about the design and delivery of various institutional financial aid programs (where applicable).
- Campuses can begin to provide students with support to financially plan for their degree. Financial plans for degree completion provide the opportunity to reduce stress, plan ahead and identify gaps in funding early in the process.
- Campuses can evaluate their messaging related to student refunds and work support to assist with managing the cash flow challenges that students have.
- Campuses can work to redefine how they view financial wellness (including through institutional metrics like Cost of Attendance) for students who have responsibilities to support family members.

Findings

- Students surveyed signaled concern with being able to afford college. More than half of respondents either agreed (36 percent) or strongly agreed (23 percent) that they worry about having enough money to pay for school.

- More than half of respondents either agreed (35 percent) or strongly agreed (15 percent) that they knew how they would pay for college next semester, but more than a quarter of students (27 percent) disagreed or strongly disagreed.

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¹ Reponses indicating 'Neutral' are not shown

² Reponses indicating 'Neutral' are not shown
• Some of the anxiety around paying for school may be driven by students’ concern for their day-to-day expenses. Many respondents worry to some degree about paying for their current monthly expenses (49 percent agree or strongly agree).

• For students who are financially vulnerable, a relatively small expense can force difficult decisions around staying enrolled in college. More than half of respondents (57 percent) indicated they would have trouble getting $500 in cash or credit in an emergency. Given students’ financial vulnerability and lower confidence in paying for college, student success initiatives would benefit from financial components such as emergency aid programs that provide small dollar grants to students in financial emergencies. These types of interventions have improved student retention.³

• Students who reported they would have trouble getting $500 cash or credit in an emergency responded at higher rates that they worry about having enough money to pay for school (Q47). See Section C in the technical supplement for detailed tables on these findings.

• It takes careful planning for students to meet their expenses and manage a limited, often uncertain cash flow while attending school. More than three-quarters of respondents (77 percent) reported running out of money at least once in the past 12 months. More ominously, 52 percent reported running out of money three or more times.

• Thirty-one percent of respondents reported running out of money five or more times over the past year. These students responded at higher rates that they worry about having enough money to pay for school (Q47) and would have trouble getting $500 cash or credit in an emergency (Q40). See Section C in the technical supplement for detailed tables on these findings.
• For students with access to financial support from friends and family, social borrowing is fairly common. Almost one-third of respondents (32 percent) reported borrowing money from family and/or friends three or more times in the past year.

• Students seem to borrow from friends and family when they are uncertain about paying for college. Respondents who borrowed money from family/friends in the past year responded at higher rates that they worry about having enough money to pay for school (Q47). See Section C in the technical supplement for detailed tables on these findings.

• More than a third of respondents agreed (24 percent) or strongly agreed (13 percent) that their total debt (e.g., credit cards, car loans, student loans, and/or money owed to family or friends) is overwhelming.

• Many students have family responsibilities that can create or exacerbate financial challenges while in school. More than half of respondents agreed (28 percent) or strongly agreed (25 percent) that it is important that they support their family financially while in college. Fourteen percent of respondents reported providing financial support for children, parents or guardians, and 21 percent reported supporting a spouse financially.
Perceptions of Institutional Support

Student perceptions about how their college understands their financial situation may contribute to a sense of belonging for students, which has been linked in research to greater retention through certain high impact practices (e.g., research with faculty, campus leadership, learning communities). Sense of belonging is often shaped by campus climate and by interactions with staff, faculty, and students. Belonging is often cited as a component of student retention, though there is less research on how perceptions of finance affect a sense of belonging.

Research to Practice

- Institutions can begin to evaluate how they message affordability to students. While tuition freezes and even small decreases are great strides, they may come off as insensitive to students who are facing daily cash flow challenges.
- Institutions can work to provide intentional programs and discussions on campus related to reducing some supplemental costs of education.
- Institutions can intentionally train staff and faculty about the financial realities of their student body. While these efforts should not be intended to make these individuals into financial advisors or professionals, the ability to recognize, empathize with and assist in directing to appropriate resources are important skills for front line staff and faculty to have in supporting student finances.

Findings

- Many respondents reported that their school makes tuition (64 percent) and required class supplies (51 percent) more affordable. Fewer respondents thought their school makes food (37 percent) and transportation (26 percent) more affordable.
- One common complaint of students is that many classes require textbooks that are too expensive and rarely used. Forty-one percent of respondents disagreed or strongly disagreed that their school makes textbooks more affordable.

<table>
<thead>
<tr>
<th>Q7-12: To what extent do you agree or disagree that your school makes the following items more affordable?*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Textbooks</strong></td>
</tr>
<tr>
<td>Agree/ Strongly Agree</td>
</tr>
<tr>
<td>Disagree/ Strongly Disagree</td>
</tr>
</tbody>
</table>

*Responses indicating 'Neutral' are not shown
• Respondents most commonly reported speaking to a financial aid advisor about financial struggles (50 percent), followed by academic advisors (25 percent) and faculty members (22 percent). Surprisingly – considering how much contact student affairs staff have with students – only five percent of respondents report having spoken with them about their financial struggles.

• Students often interact with faculty more than any other employees of their institution; however, 20 percent either agreed or strongly disagreed that their school’s faculty understand their financial situation. Instructors who are empathetic and understanding of financial issues can contribute to students’ sense of campus belonging and also work with students to prevent their circumstances from causing academic issues.

• Almost half of respondents (47 percent) agreed or strongly agreed that their school actively works to reduce their financial challenges, and 15 percent disagreed or strongly disagreed.
Most respondents believe their school has the support services they need. More than three-quarters of respondents (79 percent) reported their school has the support services to help them address their financial situations.

Students seem to be willing to utilize these support services, with 71 percent indicating that they would use financial support services if provided. However, many schools report a struggle getting students to attend financial education classes, financial coaching, or other financial interventions. The gap between students’ apparent willingness to utilize services and actual participation has led some schools to use creative marketing to attract students.

Trellis’ Student Financial Wellness Survey includes a customer satisfaction rating for institutions to benchmark future work and to better understand how students perceive their institution. Trellis collected the information with a scale that allows a Net Promoter Score (NPS) to be calculated. NPS is a method, based in research, to benchmark customer satisfaction ratings across different services, businesses, and products. NPS uses a 0-10 scale. Those respondents who score 9-10 are promoters, 7-8 are passives, and 0-6 are detractors. %Promoters - %Detractors = NPS. A positive NPS (>0) is generally considered good, with highest performers usually between 50 and 80.

### Net Promoter Score

<table>
<thead>
<tr>
<th>Question</th>
<th>Brazosport</th>
<th>All Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q21: How likely is it that you would recommend your school to a friend or family member?</td>
<td>56%</td>
<td>47%</td>
</tr>
<tr>
<td>Promoters (Score 9-10)</td>
<td>29%</td>
<td>41%</td>
</tr>
<tr>
<td>Passives (Score 7-8)</td>
<td>42%</td>
<td>35%</td>
</tr>
<tr>
<td>Detractors (Score 0-6)</td>
<td>24%</td>
<td>19%</td>
</tr>
<tr>
<td>Net Promoter Score (NPS)*</td>
<td>45.9</td>
<td>27.7</td>
</tr>
</tbody>
</table>

n=196
Basic Needs Security

A growing body of research has uncovered evidence that an alarming number of postsecondary students are struggling to meet their basic needs, such as housing and food.\textsuperscript{7, 8, 9} While more research is needed to explore the extent to which basic needs security affects student success, it is reasonable to assume that students who struggle with basic needs – nutrition, safe shelter, transportation, healthcare, etc. – will have a more difficult path to earning a degree.

Research to Practice

- Providing and/or connecting resources and financial education to these students could have a large effect on their success in college based on random control trials done at similar programs like the ASAP Program at City University of New York and Cuyahoga County Community College, and in San Antonio with Project Quest at the Alamo Community College District.\textsuperscript{10, 11}

- Campuses can continue to engage in the process of providing emergency support services for students such as food pantries, temporary housing or emergency funding. These resources should be addressed through a campus and community approach to holistically engage all students.

- Campuses can begin to engage in crisis support teams, which can work to holistically case manage identified students struggling with the aforementioned issues.

Understanding the United States Department of Agriculture Food Security Scale

Trellis’ Student Financial Wellness Survey uses a six-question scale designed by the United States Department of Agriculture (USDA) that measures food security within the prior 12 months. Many researchers of food security amongst college students use a more robust twelve-question USDA scale and ask students to report within the previous 30 days, instead of the 12 months. The six-question scale was chosen to reduce cognitive overload within a survey that seeks to measure many financial wellness topics in other ways. The 12-month retrospective was chosen over the 30-day period to provide institutions with an indication of how many students might struggle with food insecurity at some point during a full year, regardless of when the SFWS was implemented. The 12-month retrospective is likely to produce higher levels of low and very low food security than the 30-day. A full description of the scales used in the SFWS can be found in Section A of the technical supplement.

Things to know about food insecurity:

- USDA methodology assigns levels of food security to individuals based on how many affirmative responses they give to certain questions. Under the short-form survey, individuals who give 2-4 affirmative responses have “low food security” and individuals who give 5-6 affirmative responses have “very low food security.”\textsuperscript{12}

- While categorical labels are helpful, food insecurity exists on a spectrum, and even the underlying responses to the survey questions cannot definitively locate individuals on that spectrum. Rather, more affirmative responses indicate higher odds that an individual is experiencing greater difficulty maintaining an adequate diet.
• These distinctions are important. Although this report allows readers to look at both “low food insecurity” and “very low food insecurity,” the emphasis is on those students reporting “very low food insecurity.”

Food Security Findings

- Over a third of respondents (38 percent) showed signs of very low food security, “reports of multiple indications of disrupted eating patterns and reduced food intake.”

- Students with very low food security tended to answer at higher rates that they would have trouble getting $500 in cash or credit in case of an emergency. For more detail on the above findings, see Section C in the technical supplement.

Understanding the Housing Security and Homelessness Scales

The Student Financial Wellness Survey incorporates standard housing security and homelessness measurements commonly used by other researchers studying basic needs security in order to ensure data validity and facilitate comparisons with findings in prior research. A full description of the scales used in the SFWS can be found in Section A of the technical supplement.

Things to know about housing security and homelessness:

- The Wisconsin HOPE lab and other leading researchers in this field define a homeless person as “a person without a place to live, often residing in a shelter, an automobile, an abandoned building or outside,” and housing insecurity as, “broader set[s] of challenges such as the inability to pay rent or utilities or the need to move frequently.”

- Students are counted as housing insecure if they answered “Yes” to any of the five housing insecurity questions (Q78-82).

- Students are counted as homeless if they answered “Yes” to any of the six homelessness questions (Q38-88).
Housing Security and Homelessness Findings

- More than a third of respondents (34 percent) showed signs of being housing insecure, and three percent indicated homelessness within the 12 months prior to the survey.

- Respondents who were housing insecure answered at higher rates that they would have trouble getting $500 in cash or credit in case of an emergency.

- For more detail on the above finding, see Section C in the technical supplement.

- Considering the alarming levels of food and housing insecurity amongst students, connecting students with public assistance that they may be eligible for is a promising strategy. Almost a quarter of respondents (24 percent) indicated using public food assistance and 18 percent used public medical assistance.
Paying for College and Student Debt

Paying for college often involves piecing together money from a variety of sources, including federal, state, institutional, and private grants, family support, personal income, savings, and various loan products. Research indicates that half of all students borrow in their first year of college, and half of the remaining students borrow within six years of enrolling.\(^{14}\) Colleges that understand how their students are paying the bills, and how those sources change over time, can take steps to help their students secure and manage stable funding that enables them to persist to graduation while avoiding financial pitfalls.

Research to Practice

- Campuses can begin to utilize various data points that they have to better support students. Further analysis can be done of students who utilize payment plans and those that pay for tuition and fees with credit cards. These student populations can be supported in various ways to assist in their college financing journey.

- Campuses can also evaluate the various student touch points that they have to provide additional support for student financial literacy and entrance counseling. These areas of student financial wellness can assist in student’ better understanding of their financial obligations, opportunities, and risks.

- Campuses can take a look at the environmental factors that support healthy financial decision making. These include campus policies and procedures related to student payments, collections, and debt products on or near campus. Furthermore, campuses can explore additional ways to get students enrolled in safe, legitimate financial services products (such as bank accounts).

Findings

- Estimating college expenses can be difficult, especially for students who are the first in their families to attend college. More than half of the respondents (52 percent) who borrowed agreed or strongly agreed with the statement that they had more student loan debt than they expected at this point.

- Many students borrow with no confidence in their ability to repay. Forty-two percent of those who borrowed were not at all confident they would be able to pay off the debt acquired while they were a student, and an additional 29 percent were only somewhat confident.
• Students use a variety of different sources to pay for college. Almost two-thirds of respondents (64 percent) use their current employment to pay for college. Forty-two percent use support from their parents and/or family and 58 percent report using personal savings.

• Only 13 percent of respondents indicated paying for college with student loans they took out for themselves, and three percent indicated that their parents took out student loans to help them pay for college.

• Alarmingly, more than a quarter of respondents (30 percent) reported using credit cards to pay for college, a method of payment that comes with more risk than others and higher interest rates for unpaid balances.

• High-interest borrowing can be very risky. With a good credit rating, credit card interest rates can be manageable, but for students with poor credit scores, the interest rate may be higher, making full payments challenging. Pay day and auto title loans also tend to carry high interest rates and often use predatory marketing to target vulnerable populations.

• Credit card debt is much more common than pay day loans and auto title loans. Forty-seven percent of respondents reported borrowing on a credit card (for any reason, not just to pay for college) in the past 12 months. Six percent reported taking out a pay day loan and/or an auto title loan.
Informed borrowing is a cornerstone of federal student loans. Students who borrow federal loans are required to complete student loan entrance counseling prior to accessing the funds. Those with private loans are not required by federal statute to go through entrance counseling. In this survey, 46 percent of those who indicated having student loans reported not having taken any counseling that informed them about their student loans, and 17 percent did not know if they had. This suggests a breakdown in loan counseling.

Loan counseling conveys elements of financial education, especially key concepts like loan terms, interest rates, and repayment options. The financial knowledge scale used in this survey is a version of the Lusardi three-question scale, augmented to be more relevant to students in higher education. Twenty-one percent of respondents answered correctly on all three financial knowledge questions. However, 83 percent answered at least one correctly. A full description of the scales used in the SFWS can be found in Section A of the technical supplement.

Respondents who answered fewer answers correctly on the financial knowledge scale were more likely to be first-generation students and under 25 years of age. For more detail on the above findings, see Section C in the technical supplement.
Conclusion

Learning and interacting in an academic setting requires time and concentration, and financial worries can make learning harder. Institutions that can minimize student financial stress with cost effective measures are likely to see improvements in their student outcomes. Using timely data on student financial wellness can help institutions as they look to develop programs and interventions, target the right students, and make the best use of scarce resources. Trellis hopes the Student Financial Wellness Survey will become a tool that institutions use to further these efforts. This report contained key findings from the Spring 2018 Student Financial Wellness Survey. A technical supplement provided for this report contains response frequencies to every question in the survey, select findings from cross-analysis of survey responses, descriptions of sample characteristics and representativeness, and detailed methodology. Comments and requests for additional information regarding this report are welcome.
Endnotes


7 A study of undergraduate students at a four-year institution found 39 percent of students experienced food insecurity – limited or uncertain access to adequate food (Freudenberg, et al, 2011; USDA, 2017). For community college students, the problem is larger. A study by the Wisconsin HOPE Lab found over half of community college students surveyed were food insecure. The researchers also found high levels (52%) of housing insecurity—those struggling to maintain a stable residence and pay rent and/or utilities— and homelessness (13%) (Goldrick-Rab, et al, 2017).


