

2023

FOOD AND HOUSING SURVEY: UNDERSTANDING STUDENTS' BASIC NEEDS

NOVEMBER 16, 2023



Dear Colleagues,

Expanding access to financial aid to make postsecondary education affordable for our students has always been the Commission's mission, and we continuously strive to meet students where they are. Empowering students to obtain a college degree or receive career technical training creates opportunities for socioeconomic mobility and drives economic growth for our state. We are proud to help make this dream a reality for hundreds of thousands of students who receive financial aid, but we know our **students still face persistent obstacles** throughout their educational journey.

The Commission conducts periodic surveys of California students to help inform education leaders, policymakers, and the public about the challenges and issues that students encounter. The Commission is uniquely positioned to survey students across all segments of higher education to **provide a holistic understanding** of how California college students are meeting – or not meeting – their basic needs. We revealed in 2019 when the Commission released data from our Student Expenses and Resources Survey that 36% of students were housing insecure and 39% were food insecure. Along with the stories from students themselves, this startling data has helped inform discussions on how California can better meet the needs of students and address their growing costs outside tuition. The Commission continued to survey students about their experience during the COVID-19 pandemic, illuminating that students were encountering even higher food and housing costs.

Given the breadth of these challenges faced by students, the Commission administered a focused Food and Housing Survey in May 2023, which we present to you here. **The results of this year's survey are shocking** and demonstrate that the **basic needs crisis** our students face is **persistent and intensifying** for students **across all segments** of higher education. In this survey, we found that **over two-thirds of students were identified as food insecure while over half were housing insecure**. These and other findings tell a story of higher education dreams becoming even harder to realize, especially for students who face disproportionate barriers to reaching those dreams. Students are struggling with housing and food insecurity at alarming rates and the students most likely to experience housing and food insecurity were female, low-income, African American, Latinx and older students working to pay for school and often while parenting.

California must come together to **ensure student-centered, equity-focused financial aid and other supports meet students' needs**, to turn these glaring statistics and personal stories around. We must keep these students' stories in mind as we work to make the college dream – and the economic mobility it brings to both the students and their communities – possible for every student, regardless of their background.

Sincerely,



Marlene L. Garcia
Executive Director
California Student Aid Commission

Introduction

With the cost of living rising faster than ever before, the conversation about the cost of attending college must include students' basic needs. Results from the 2023 Food and Housing Survey show that **both food and housing insecurity have intensified for California's college students**, as covering those costs has become increasingly challenging.

Previously, in the 2018-19 **Student Expenses and Resources Survey (SEARS)**, the Commission found that, of students who applied for financial aid, 36% were housing insecure and 39% had either low or very low food security. Since that time, economic inflation and the COVID-19 pandemic have made it more difficult for students to meet their food and housing needs.

The survey provided a clear picture that those students most likely to be food and housing insecure were:

- **24 years or older**
- **African American or Latino/Hispanic**
- **Parents or primary caretakers of a child**
- **Attending a California community college or private for-profit institution**
- **Eligible for Zero Expected Family Contribution (EFC)**
- **Female**

Yet, despite the obstacle of costs, most students remained steadfast in their belief that college is a worthwhile investment. These students' journeys, and the data reflecting them, reinforce the state's focus on critical reforms in financial aid and basic needs to touch more students' lives and make it easier for them to access aid.

This report aims to inform stakeholders and decision-makers about the landscape of food and housing security and college affordability at California's world-class institutions of higher education. Understanding the challenges students face can better inform policymakers when it comes to developing financial aid policy with students and the challenges they face at the forefront.

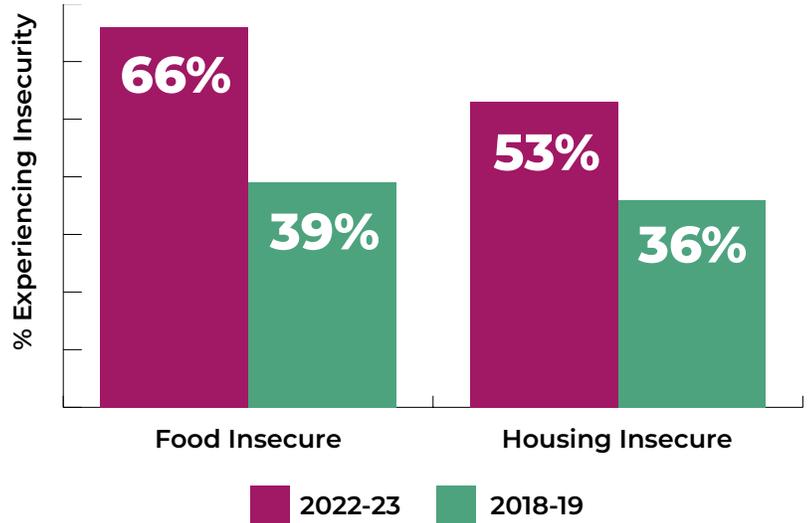


"It is really hard to work enough to afford to live and balance being a full-time student."

Students' Food and Housing Costs Continue to Rise, While Resources Fall Short

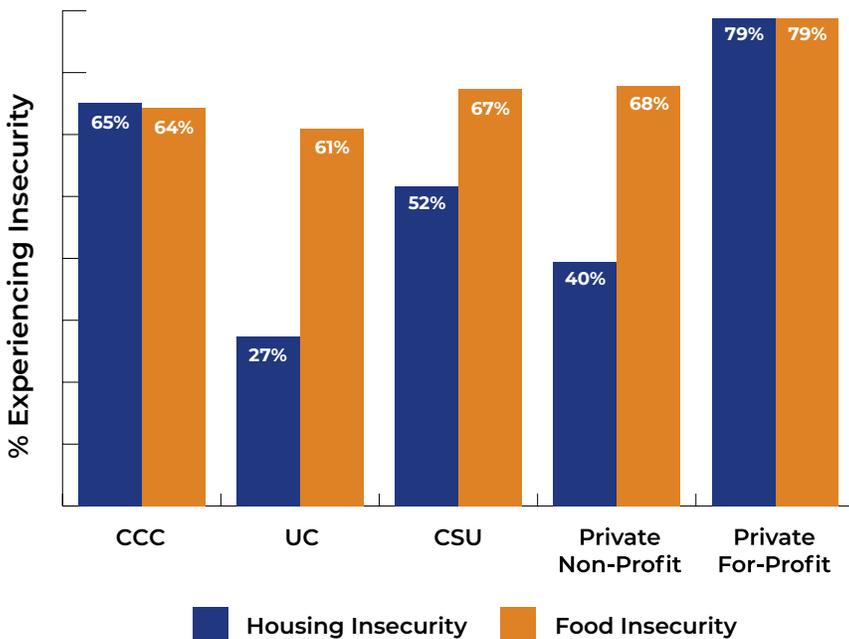
Overall, 53% of respondents were identified by their survey responses as housing insecure, while 66% were food insecure.

Food insecurity is a more widespread problem and relatively high across all segments. Students at California State University (CSU), California Community Colleges (CCC), private non-profit, and private for-profit schools all reported experiencing above-average rates of food insecurity. Housing insecurity, on the other hand, was highest amongst students enrolled in a CCC or a private for-profit institution.



n = 23,687 complete responses (of 28,858 total) for which food and housing insecurity could be measured

*FHS used a 12 month timescale versus 30 day in the 2018-19 SEARS

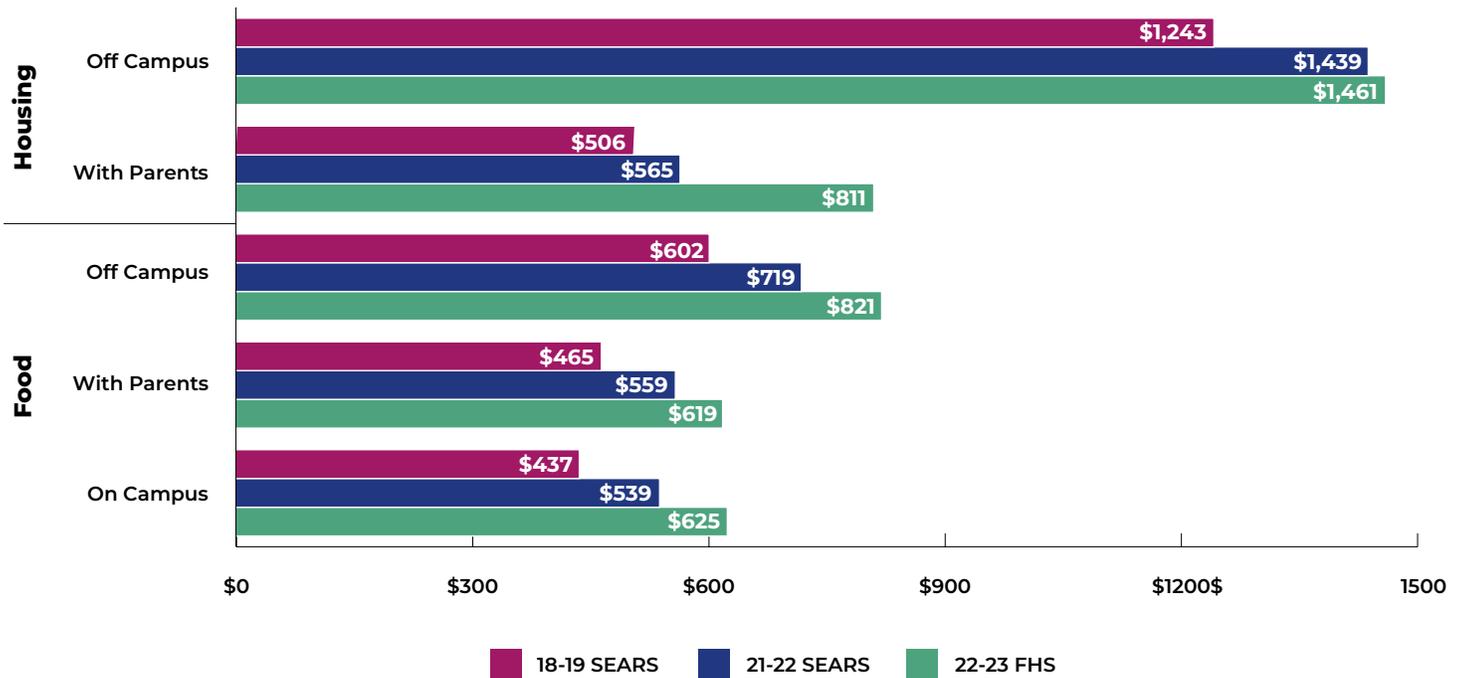


"Sometimes I have to skip class or miss assignments so I can pick up extra shifts at work."



The cost of paying for basic needs rose steadily for all students since the 2018-19 academic year. Yet, wages and financial aid awards have not kept pace with rising food and housing prices. The end of pandemic relief funds and declining CalFresh benefits have reduced the resources students have to cover expenses. **Faced with the same budget, students sometimes choose to compromise on food by reducing the quantity or quality of meals or making compromises in their living situations, but housing costs are fixed.**

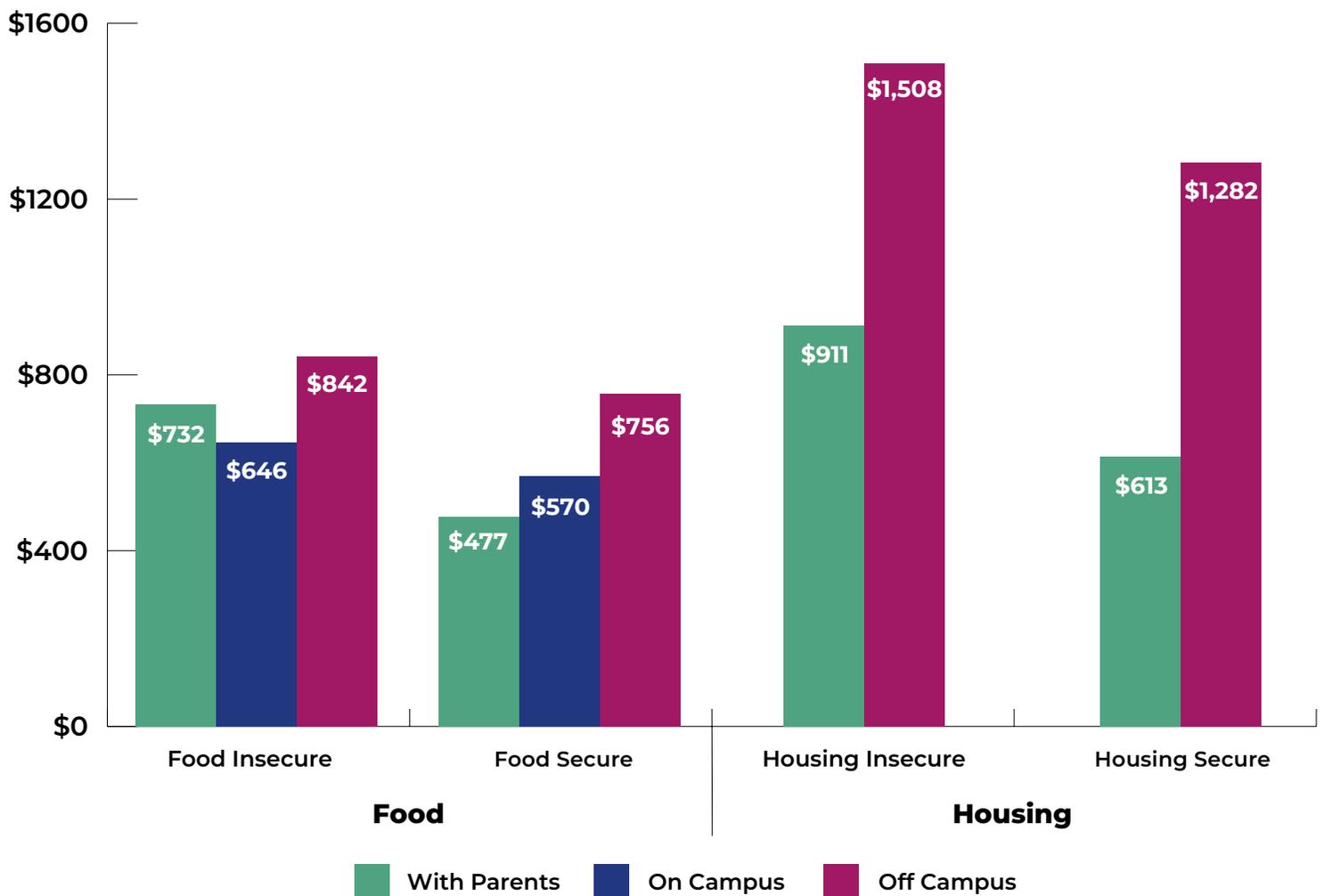
As shown in the following figure, students' self-reported monthly food and housing expenses have risen steadily since 2018-19. While overall costs were greatest for students living off campus, food costs have increased nearly proportionally regardless of housing type. Although students living off-campus have higher current and historical housing costs, the cost of housing for students living with parents or family has risen much more sharply than for those living off campus over this time period. Among all food or housing insecure students, students in off-campus housing had the highest overall expenses.



Average monthly food and housing expenses continue to be higher for food and housing insecure students. Independent students reported higher costs than dependent students.

	Food		Housing	
	Secure	Insecure	Secure	Insecure
2018-19 SEARS	\$458	\$588	\$810	\$1,006
2022-23 FHS	\$581	\$793	\$1,177	\$1,283
Dependent	\$471	\$696	\$1,057	\$985
Independent	\$826	\$897	\$1,437	\$1,520

*The dollar amounts presented above are self-reported estimates of food and housing costs and have not been adjusted for inflation.



Student parents supporting their families reported higher monthly expenses. Average monthly food expenses for students with children was \$1,004 compared to \$655 for students without children.

Many of California’s students live in areas impacted by housing shortages, motivating rent-sharing and other cost-mitigating efforts. Students who were food and housing insecure were more likely to live with housemates to save on housing costs. **Roughly 70% of housing insecure students had one or more housemates and roughly 63% of food insecure students had one or more housemates.**

Those living on-campus faced their own challenges. Students reported being limited by local food deserts, having inadequate spaces to prepare food, and lacking time to cook. Food security remains an issue even for students with an on-campus meal plan: **62% of students who reported living on campus with a meal plan were still food insecure.** Students estimated that their meal plan covered an average of 13 meals per week, 8 meals short of the standard 21 meals a week. Students living on campus can be required to participate in a meal plan that then disqualifies them from food assistance programs like CalFresh, forcing them to forgo at least one meal per day or pay out of pocket.

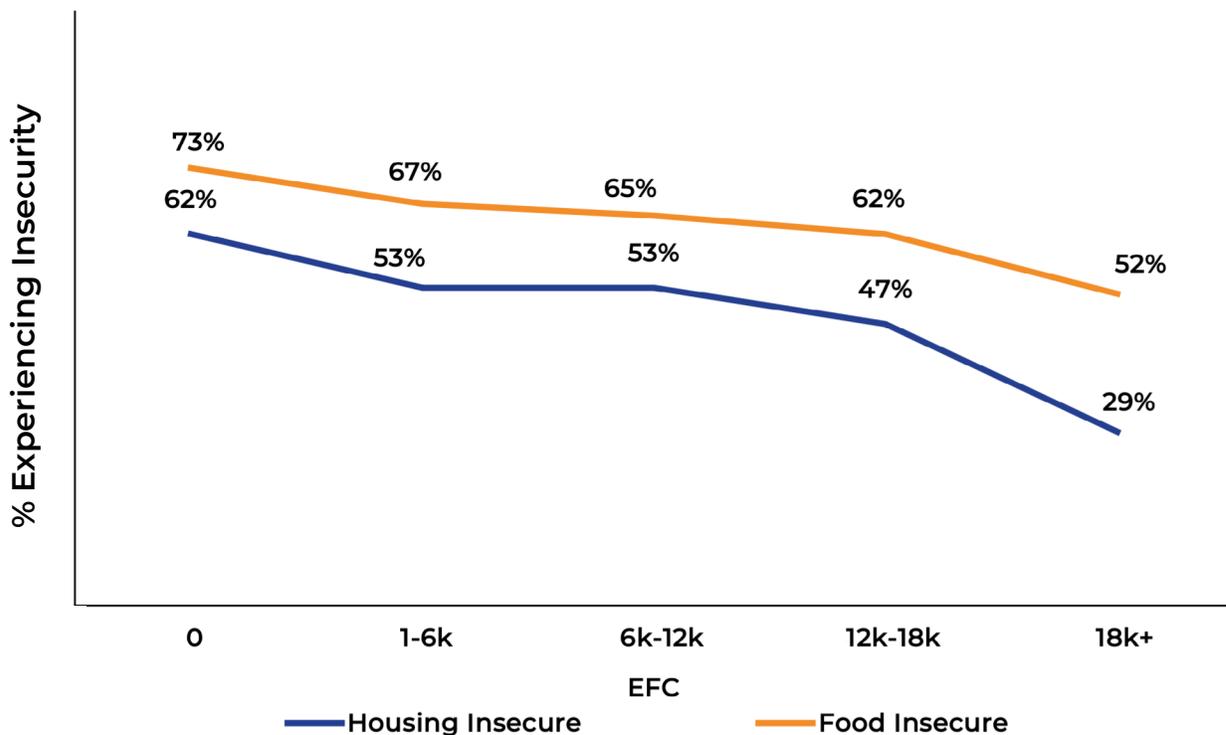
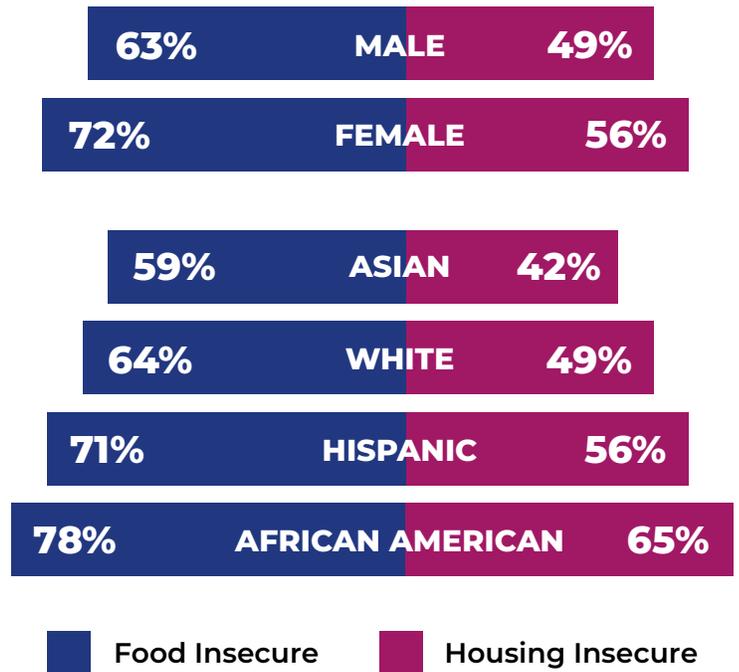


Low Income, Students of Color, and Older Students Most Likely to Face Food and Housing Insecurity

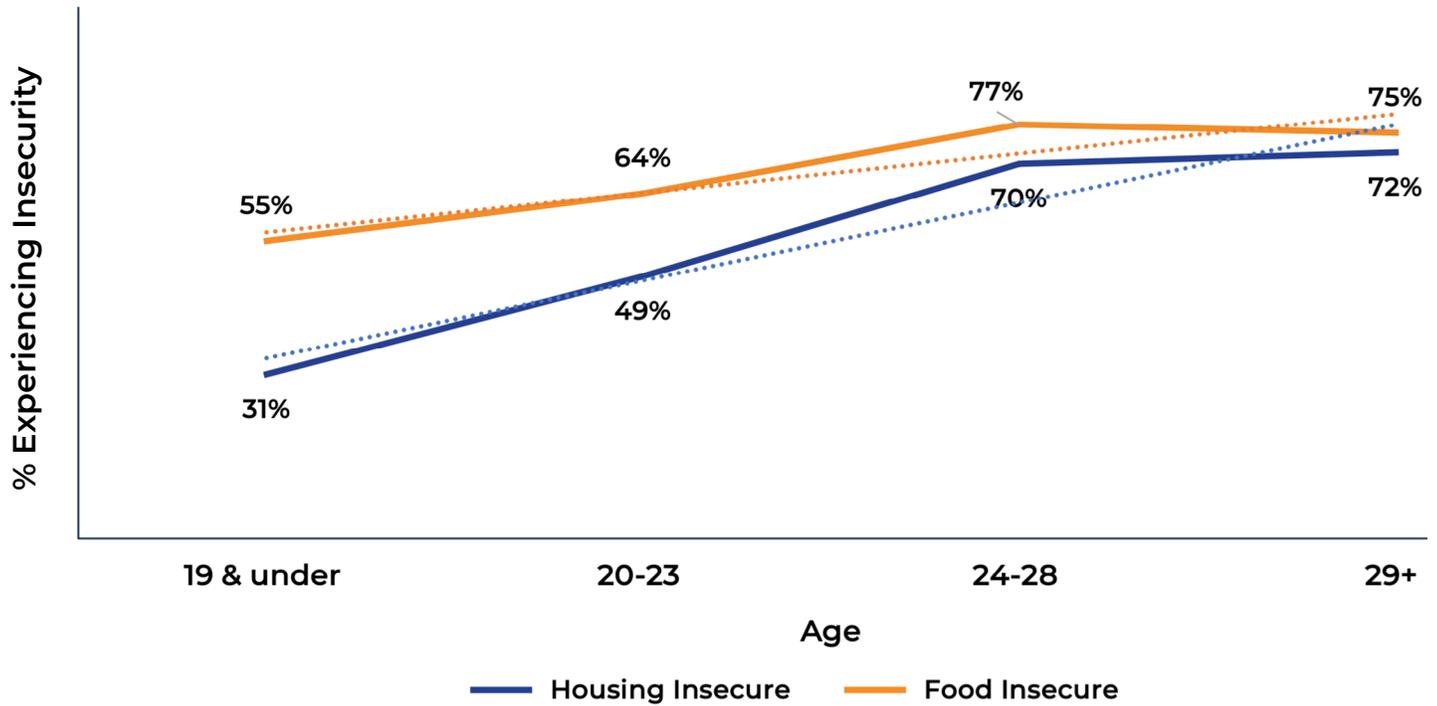
Survey data showed that across all student populations, the findings were the same: a majority of students face food or housing insecurity. The data also pointed to who is most likely to experience food or housing insecurity during their college journey. For example, although most White-identifying students report food insecurity, rates of food insecurity were 14% higher for African American students.

When a student applies for financial aid, an Expected Family Contribution (EFC) is calculated using their reported income, assets, and family size, and is then used to determine their eligibility for needs-based financial aid. A lower EFC is associated with greater financial need, whereas a higher EFC is indicative of less financial need. **73% of survey respondents with an EFC of zero were food insecure and 62% were housing insecure.**

Percent of Students Who Were...



Older students were more likely to be food and housing insecure compared to younger students, likely because older students are more likely than their peers to live independently or have children to support: **72% of students aged 29 and older were housing insecure, compared to 31% of students aged 19 and younger.** Meanwhile, 55% of students aged 19 and under were food insecure, compared to 75% of students aged 29 and older.



Independent students were more likely than dependent students to be food and housing insecure.

A student's age is a primary factor when it comes to determining if they are independent or dependent for their financial aid application: students who are at least 24 years old are considered independent and their parents' finances do not impact their application for student aid.

Students with children were also more likely to be food and housing insecure.

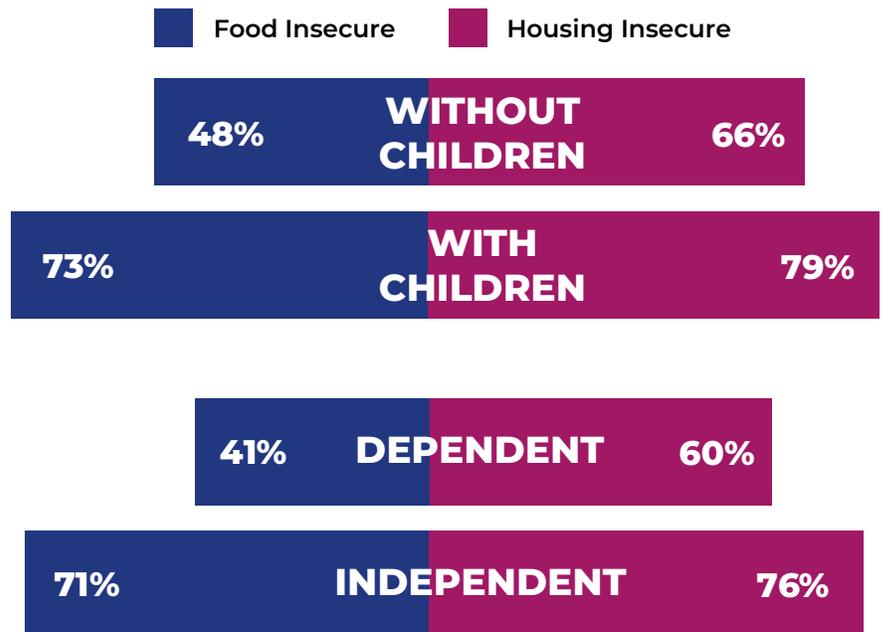
73% of students with children were housing insecure.

48% of students without children were housing insecure.

79% of students with children were food insecure.

66% of students without children were food insecure.

Percent of Students Who Were...



Students Use a Multitude of Resources to Cover Basic Needs: Financial Aid, Public Assistance Programs, Credit Cards, and Loans

Faced with ever-growing expenses, students are forced to consider a variety of options when it comes to covering their basic needs while pursuing higher education. While some are fortunate enough to have the full financial support of their parents, others are not. Many students use a combination of financial aid, public benefits, food assistance, work, loans, and credit cards to cover their living and educational expenses.

The data demonstrate a key point: **Students can access various resources to pay for their education, but there is insufficient support available to ensure food and housing security.**

"The only way I pay for housing is because with my scholarships and financial aid my education is paid for."

- Most students across all segments receive financial aid awards of some kind.
- Between 35% and 68% of students (at segments other than the California Community College) took on student loans.
- Between 25% and 37% of students at every segment use credit cards to help cover expenses.
- Students at UC, CSU, or private non-profit campuses were much more likely to have help from their parents or guardians to pay for school

The table below outlines the resources students use to meet their total cost of attendance by segment.

	CCC	UC	CSU	PRIVATE NON-PROFIT	PRIVATE FOR-PROFIT
Scholarships or grants	68%	76%	74%	79%	54%
Student loans	9%	39%	35%	60%	68%
Money from parent(s), guardian(s), or other relatives	27%	57%	40%	52%	26%
Own income or savings (incl. spouse)	50%	55%	55%	57%	50%
Credit cards	27%	25%	29%	28%	37%

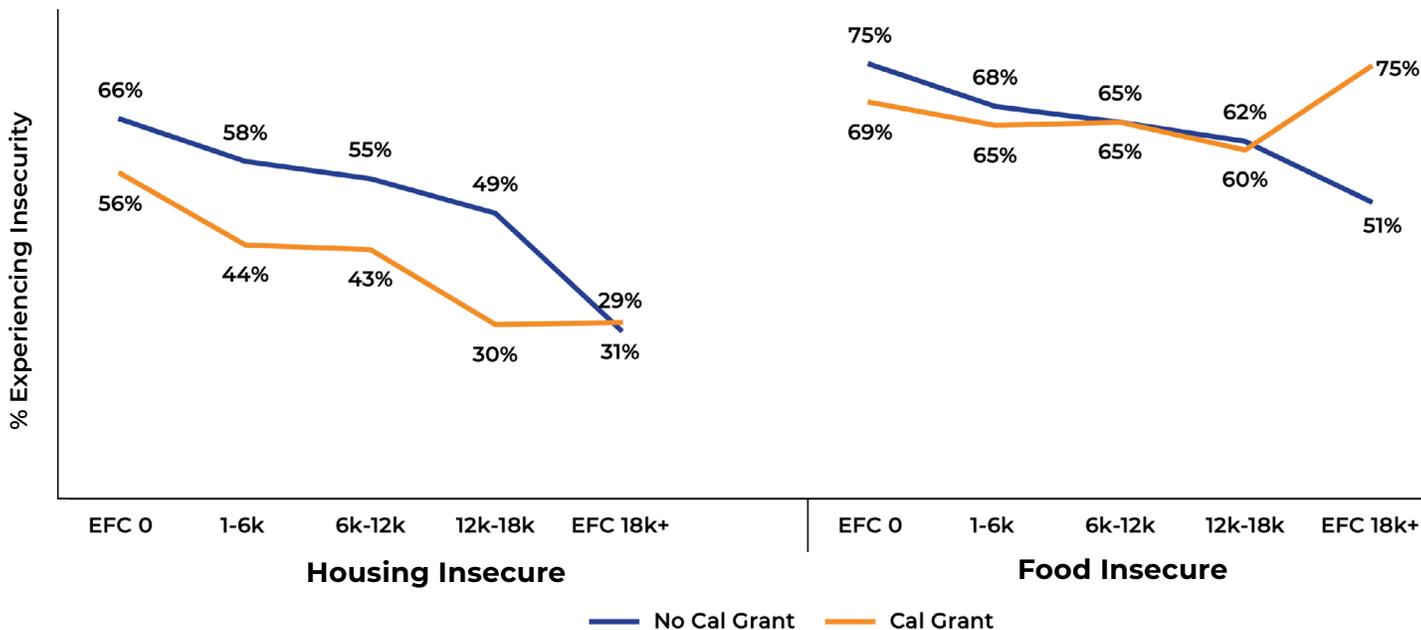
Students who access different means of financial support still reported high levels of food and housing insecurity. The table below demonstrates rates of food and housing insecurity among student populations who reported using each type of financial support. The rates of food and housing insecurity among students who received scholarships and grants points to the need for our financial aid systems to do more.

Financial Aid

Food and housing insecure students were most likely to cover expenses with the following sources, in order of prevalence: scholarships or grants, their own income or savings, credit cards, money from parents, and student loans.

Fewer Cal Grant recipients overall (50%) experienced housing insecurity compared to students who did not receive a Cal Grant (54%).

	All Respondents	Housing Insecure	Food Insecure
Scholarships or grants	68%	70%	70%
Own income or savings (including spouse)	52%	54%	56%
Credit cards	27%	34%	32%
Money from parent(s), guardian(s) or other relatives	34%	27%	32%
Student loans	25%	26%	29%



Debt

Food and housing insecure students were **more likely to take on debt** to pay for their education and living expenses.

"I'm lucky I can live with family right now but once I transfer I won't be so lucky."

"It is really hard to work enough afford to live and balance being a full-time student. My 24 hours are not the same as other students, who have the privilege of investing more time into their studies."

Public Benefits

Means-tested benefits, such as CalFresh (California's iteration of the Supplemental Nutrition Access Program, SNAP) and CalWORKS (California's use of Temporary Assistance for Needy Families, TANF), are meant to provide a safety net for Americans' basic needs, however, the reality of accessing those benefits and how far those benefits go in meeting basic needs is complicated, especially for students.

Food and housing insecure students were more likely than other students to use public benefits like CalWORKS or Social Security Insurance. Fifteen percent of total respondents reported receiving some type of public benefit, compared to 18% of students who were food or housing insecure. Twenty-two percent of respondents reported receiving CalFresh, compared to 26% of food insecure students. Of students who reported that they received food assistance through CalFresh, 77% were food insecure. Of students that reported that they had any public benefit, 65% reported housing insecurity and 76% reported food insecurity.



Although public assistance can be a complicated process for any applicant, a variety of legal and programmatic barriers further inhibit students' attempts to access CalFresh benefits. Federal policy only allows students eligibility for CalFresh in very narrow circumstances, and then creates additional requirements that students must satisfy above and beyond other CalFresh applicants. Respondents cited the administrative burden of the application process itself, having to repeatedly provide documentation or attend appointments at inconvenient times.¹ Other common student

circumstances also make accessing CalFresh more challenging. For example, on-campus meal plans do not cover enough meals for one week, and yet **simultaneously disqualify a student from CalFresh.** Certain types of aid, such as work-study income and other aid that is used for basic needs expenses, may be counted in determining a student's eligibility for CalFresh, meaning students can fall in and out of eligibility with small changes in aid.

During the COVID-19 pandemic, eligibility surrounding students' ability to qualify for CalFresh was loosened. However, these rule changes expired on June 10, 2023, restricting students from accessing critical funds to support their food needs.

"The process [for receiving CalFresh] almost feels like it was created to deter students from receiving the benefits they deserve."

¹ CalFresh Workgroup Convened by the California Student Aid Commission. *Access to Proper Nutrition Equals College Success: Making CalFresh Work for Students.* https://www.csac.ca.gov/sites/main/files/file-attachments/calfresh_workgroup_report.pdf?1646697827

Working and Commuting

The survey also asked students how often they work each week as well as how long they commute to their college campus. **Overall, students reported working an average of 24 hours per week to pay for their basic needs.** Students who were housing insecure reported working 26 hours per week, while housing secure students reported working 19 hours per week. Experts in the field note repercussions for students working more than 15 hours per week, such as impeding academic progress, increasing debt and more.

	Overall	Food		Housing	
		Secure	Insecure	Secure	Insecure
Currently Working	60%	28%	72%	43%	57%
Avg Hours Worked	24	22	25	19	26

Students' work schedules varied by segment, with students at private for-profit colleges and the California Community Colleges spending more hours at work per week than their peers at other institutions.



CSU and UC campuses maintain a recommendation that students work no more than 20 hours a week while taking-on a full-time courseload. As demonstrated, **students often exceed these recommendations to make ends meet.**

While living at home or further outside of high-cost-of-living areas can mitigate high housing costs, these solutions are either limited (for community college students, living at home may only be viable before transferring) or have their own drawbacks (more time commuting, which can result in less time for studying or working).

Overall students reported an average commute time of 24 minutes to their college campus, with food and housing insecure students reporting greater commute times of 27 and 25 minutes, respectively.

The cost of covering basic needs is not merely monetary, but also one of time.

A student who needs to work to pay rent and cover their other living expenses has that much less time to take a full course load, study or receive additional support or mentorship, build social networks that will support them in their future careers, and to participate in the extracurricular activities that define a “traditional” college experience.

Segment	Average Hours Worked Per Week
CA Community College	26
UC	16
CSU	22
Private non-profit	21
Private for profit	27
Enrollment Status	
Full Time	22
Part Time	30

Students Remain Committed to Higher Education Despite Financial Challenges

How have these challenges impacted students' decisions regarding enrollment persistence? **Most students remain committed to their educational goals despite struggling financially to cover food, housing, and other basic needs.**

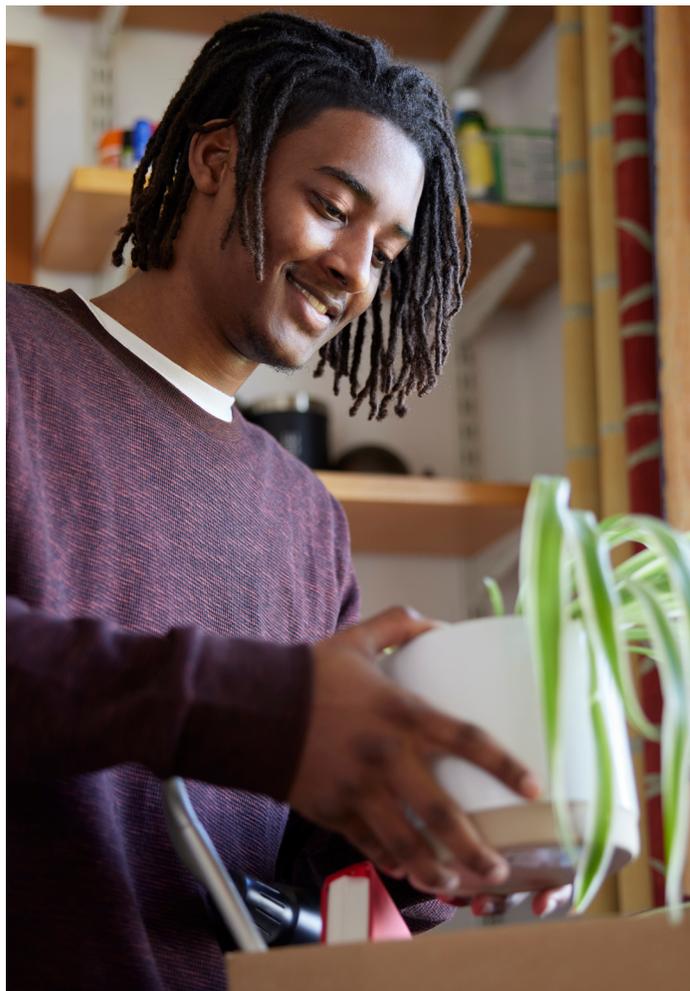
Among students who did not enroll, educational and living costs were cited as primary challenges to enrollment. For students who did enroll in the 2022-23 school year, difficulty covering food or housing costs caused 8% to withdraw from college and 13% to reduce courses.

Conclusion

This year's survey results made one thing abundantly evident: **students' food and housing insecurity continue to rise while existing resources are insufficient to meet students' needs.** This was especially true for older adult students, students of color, students with dependents, female, and low-income students.

The 'college-experience' is not equal among California's students. These students and many more face difficulty every day meeting their basic needs and were often forced to work, commute long distances, or otherwise take time out of their school schedules to live and pay for their education. The standard of living that a college student should expect is also important to consider. The "broke college student" narrative should not be normalized. This narrative is detrimental and ever-more problematic as the "non-traditional" older-student population grows.

This survey also explored how students are paying for college. Policymakers have recently shifted focus towards financial aid covering the "total cost of attendance", meaning that financial aid should cover basic needs, beyond simply tuition. This shift can have a dramatic impact on the student voices reflected in this report. While expansion of financial aid programs to pay for living expenses has shown to be impactful on food and housing insecurity, there are a host of public benefit programs, such as CalFresh, that exclude many insecure students.



Students, especially older students, students of color, low-income students, females, those with dependents and those who are independent have historically faced tremendous barriers in their educational journeys, which this data shows are still all too present. As students struggle with rising food and housing costs many must understandably prioritize their basic living needs, which comes at the expense of their education. This struggle is amplified for older students and students with children, whose basic needs could be expanded, for instance, to include childcare.

"It's hard, and that is why I am going to school, so it won't be anymore."

And yet, as need continues to rise, and state and federal policymakers debate further investments in higher education affordability, the survey addressed a key question: Is college worth it? Despite barriers to food and affordable housing, the resounding answer from students surveyed is **'yes.'**

As we develop a more comprehensive understanding of the barriers students face, **it is clear that lessening or removing basic needs barriers for those who struggle the most would raise all boats. Research shows that raising the college attainment rate across all racial groups could yield tens of billions of dollars in savings to the state and increase economic mobility for many.²**

The Commission remains committed to working alongside policymakers, education leaders, and stakeholders to continue to improve our financial aid system with equity and access as the foundation for change.

About the Survey

The 2023 Food and Housing Survey used the USDA six-item food security module and the US Census Bureau's Survey of Income and Program Participation housing security questions to determine the levels of food and housing insecurity for financial aid applicants for the 2022-23 academic year. Previously, the 2018-19 SEARS survey used the USDA 10-item module. The time scale for the food and housing questions was also changed from 30 days to 12 months in the current administration.



Response Rates

The California Student Aid Commission sent the survey to a sample of 500,000 students who completed a FAFSA or California Dream Act Application (CADAA) for the 2022-23 academic year. It was sent out in May 2023, and 28,855 recipients responded (response rate of 6%). Of those, 23,687 respondents (82%) fully completed key questions on the survey and were used for analysis. The survey combined Likert-scale, selected response, and open-ended questions. Of these respondents, about 95% reported themselves as being enrolled in college at the time of the survey.

² The Campaign for College Opportunity. *CALIFORNIA'S BIGGEST RETURN: Raising college attainment to 60 percent for all by 2030 will generate \$133 billion in additional federal and state revenue.* <https://collegecampaign.org/wp-content/uploads/imported-files/Biggest-Return-FINAL.pdf>

Weighting

We leveraged respondents' self-reported demographic information as well as information contained in administrative data from the California Student Aid Commission to compare food and housing insecurity among various subgroups, and to evaluate the representativeness of the sample of respondents. Given survey nonresponse, we assessed whether our respondents were different from our larger sample and the overall population of financial aid applicants in California.

This comparison revealed some important differences between respondents and the sampled population. Respondents were more likely to be female, more likely to have applied for aid as an independent student, have greater financial need (lower EFC), more likely to have received a Cal Grant award and were more likely to be attending a California Community College. We accounted for these differences using statistical reweighting methods, specifically inverse probability weighting (see Appendix). Despite the differences in the observable characteristics of respondents and nonrespondents, the main findings of this survey hold in both the raw and reweighted results.

Further Insights

Additional insights into the basic needs and college affordability landscape can be found in the referenced documents below:

- More detailed information on the challenges faced by students accessing CalFresh can be found in "[Access to Proper Nutrition Equals College Success: Making CalFresh Work for Students](#)," a report published by the Commission in partnership with WestEd in February 2022.



Appendix

Table 1: Distribution of sample respondents by key characteristics

		Sample	Respondents	Respondents Weighted
	Total Obs.	500,000	23,687	23,687
	Mean Age	24.8	28.7	26
	Median Age	22	25	22
	Mean EFC	10,377	7,002	11,397
	Median EFC	1,216	200	1,431
Gender	Female	60.8%	74.4%	60.8%
	Male	39.2	25.6	39.2
EFC	0	41.1%	48.0%	40.4%
	1 - 6,206	28.8	28.0	27.5
	6,207 - 11,999	10.7	10.0	10.9
	12,000 - 17,999	5.4	4.4	5.6
	18,000 +	14.0	9.5	15.6
Application Type	CADAA	2.2%	3.2%	3.0%
	FAFSA	97.8	96.8	97
Dependency	Dependent	63.6%	46.2%	61.4%
	Independent	36.4	53.8	38.6
Cal Grant Paid	Yes	37.5%	45.2%	27.8%
	No	62.5	54.8	72.2

		Sample	Respondents	Respondents Weighted
MCS Paid	Yes	28.4%	27.8%	23.3%
	No	71.6	72.2	76.7
Segment	CA Community Colleges	43.6%	51.6%	48.5%
	University of California	15	10.9	13
	California State University	30.8	27.6	26.5
	Private Non-Profit	6.5	5.9	7.3
	Private For-Profit	4.1	3.6	4.5

"SNAP EBT saved me. Without it, I wouldn't be able to eat right while being a full time student in college."

"I have worked multiple jobs and spent more time working than focusing on schoolwork in order to cover rent."

